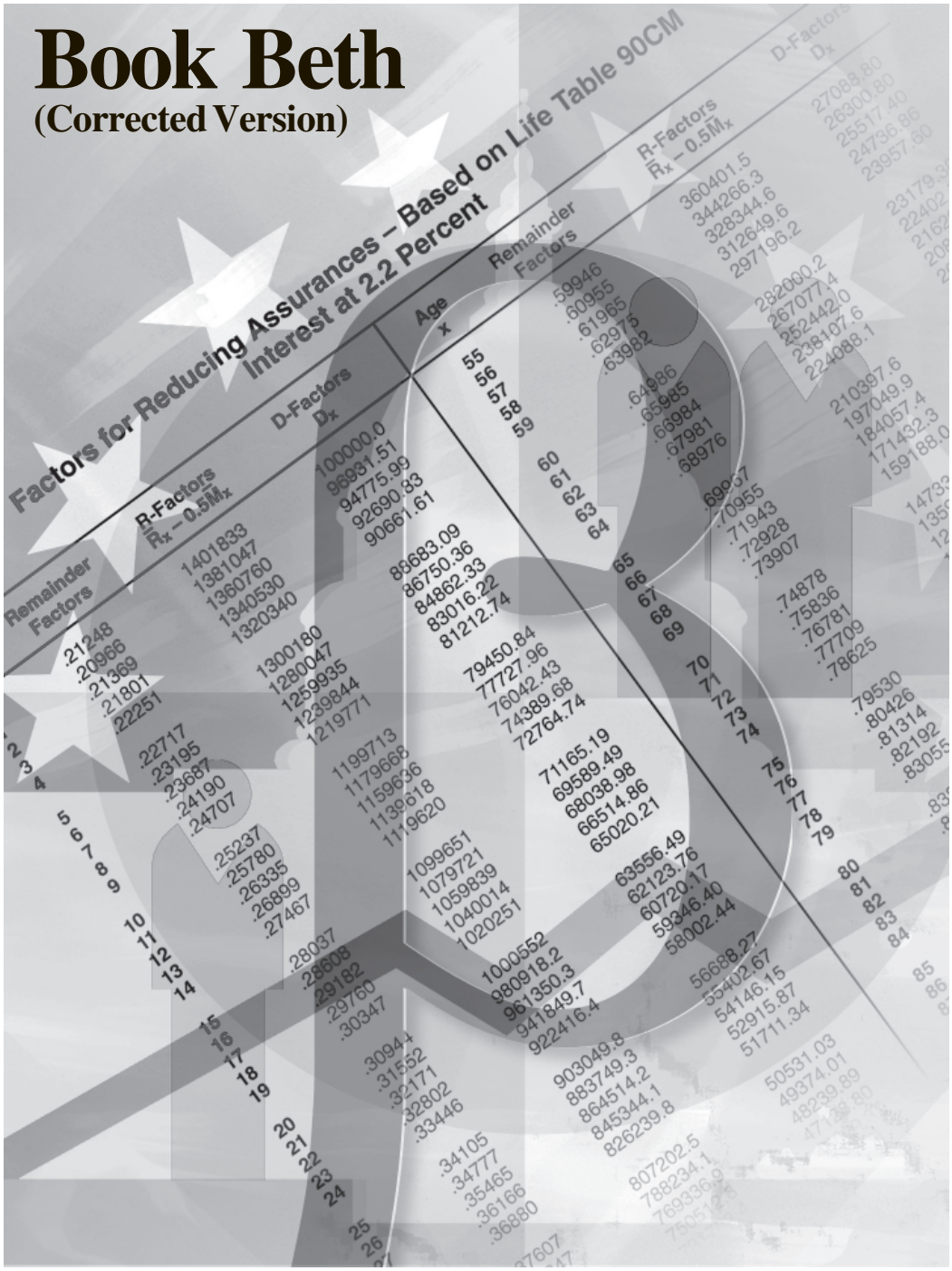
ACTUARIAL VALUES

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



Corrected Version

IRS

Department of the Treasury
Internal Revenue Service

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Book Beth

(Corrected Version)

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This version contains corrected factors for Table Z.

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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 a unitrust of $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 in a unitrust 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 ${}^{U}D_x$, ${}^{U}\overset{O}{N}_x$, 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. **EARLIER COPIES OF THIS PUBLICATION CONTAINED INCORRECT FACTORS FOR TABLE Z. THE FACTORS HAVE BEEN CORRECTED FOR THIS VERSION.**

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 Grantors 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 grantors 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 $139,833.00 determined as follows:

First Computation:	Payout Rate	= 6.6 %
Equivalent Interest Rate Factor at 6.6 % Payout Rate		= 6.6 % / (1 - 6.6 %)
		= 0.07066
	Initial age	= 60
	plus Term of years	= 10
	Terminal age	= 70
	${}^{U}N^{O}_{60}$, Table Z (6.6)	= 14042.155
	minus ${}^{U}N^{O}_{70}$, Table Z (6.6)	= 4735.0761
	Difference	= 9307.0789
	${}^{U}D_{60}$, Table Z(6.6)	= 1422.2194
	Payout Interest Factor at 6.6 %	= 9307.0789 ÷ 1422.2194
		= 6.54405
	times Equivalent Interest Rate Factor at 6.6 %	= 0.07066
	First Payout Interest Factor, at 6.6 %	= 0.46240
Second Computation:	Payout Rate	= 6.8 %
Using the same method as above, compute:		
	Second Payout Interest Factor, at 6.8 %	= 0.47257

Using the interpolation method shown in example 1, interpolate between the Second Payout Interest Factor of 0.47257 and the First Payout Interest Factor of 0.46240:

Required Interpolated Payout Interest Factor at 6.673 %	= 0.46611
times Initial Trust Corpus Value	= $300,000.00
Present Value of Grantors Retained Interest	= $139,833.00

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

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%
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

Age	Adjusted Payout Rate																
	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

Section 1

	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

Section 1

	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

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

Section 1

	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

	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

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%
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

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%
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

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

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%
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

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%
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

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

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%
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

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%
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

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%
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

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%
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

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%
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

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%
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

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%
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

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%
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

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

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%
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

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%
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

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%
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

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%
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

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	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

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%
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

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%
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

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	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

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%
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

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%
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

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	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

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%
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

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	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

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	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

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%
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

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%
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

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	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

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	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

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	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

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	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

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	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

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	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

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	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

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%
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

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	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

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	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

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	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

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	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

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	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

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	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

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	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

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%
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

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	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

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	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

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	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

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	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

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	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

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	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

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	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

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	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

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	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

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	**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

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%
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

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	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

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	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

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	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

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	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

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	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

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	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	.00001	.00001	.00001	.00001	.00001	.00001
15	4	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.00001	.00001	.00001	.00001
15	5	.00003	.00003	.00003	.00003	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00002	.00001	.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

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	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	100000.00	3530495.3	20581.905	55	26377.040	477163.68	15643.297
1	96884.592	3433153.0	19656.201	56	25597.353	451466.63	15441.662
2	94684.264	3338434.3	19586.559	57	24822.884	426538.08	15227.958
3	92556.309	3245855.6	19541.153	58	24051.940	402373.72	15000.588
4	90486.220	3155352.4	19506.922	59	23282.985	378970.83	14758.079
5	88468.682	3066870.3	19479.779	60	22515.692	356327.61	14500.143
6	86498.744	2980359.8	19455.886	61	21750.811	334442.03	14227.575
7	84575.233	2895774.3	19435.116	62	20989.804	313310.98	13941.909
8	82695.327	2813069.3	19415.649	63	20232.794	292930.57	13643.353
9	80859.659	2732201.5	19399.094	64	19478.945	273297.26	13331.154
10	79067.137	2653127.5	19385.332	65	18728.219	254407.95	13005.341
11	77315.133	2575806.1	19372.664	66	17981.518	236259.09	12666.896
12	75601.949	2500198.1	19360.274	67	17240.135	218846.06	12317.217
13	73922.980	2426267.2	19344.371	68	16503.062	202164.10	11955.403
14	72273.237	2353982.3	19320.671	69	15769.176	186209.52	11580.414
15	70650.277	2283315.5	19287.352	70	15036.834	170979.97	11190.659
16	69052.539	2214241.3	19243.431	71	14304.971	156474.48	10785.096
17	67481.315	2146733.9	19190.777	72	13573.644	142692.52	10363.792
18	65937.762	2080766.7	19131.150	73	12843.325	129633.35	9927.2377
19	64424.878	2016310.7	19068.197	74	12116.979	117294.47	9478.4531
20	62944.084	1953334.8	19004.036	75	11397.333	105670.60	9020.2845
21	61495.382	1891807.5	18939.385	76	10686.706	94753.954	8555.2268
22	60076.894	1831697.8	18873.058	77	9985.9611	84535.174	8084.3519
23	58689.256	1772975.6	18806.370	78	9295.5320	75004.273	7608.3193
24	57332.425	1715610.3	18739.964	79	8614.7793	66151.368	7126.7117
25	56006.316	1659571.6	18674.439	80	7942.9483	57967.267	6638.9811
26	54709.684	1604829.7	18609.221	81	7280.6696	50442.831	6145.9638
27	53442.998	1551355.1	18545.438	82	6630.2943	43567.436	5650.2497
28	52203.420	1499119.8	18480.889	83	5995.7010	37327.372	5156.0260
29	50990.420	1448097.1	18415.638	84	5382.5797	31704.184	4669.3977
30	49802.446	1398261.6	18348.709	85	4795.3452	26674.430	4195.3068
31	48638.551	1349588.9	18279.701	86	4234.7390	22212.137	3735.0794
32	47498.329	1302055.5	18208.737	87	3701.3871	18290.656	3289.9409
33	46381.855	1255637.9	18136.422	88	3199.1956	14881.080	2864.4474
34	45287.762	1210313.3	18061.901	89	2731.8083	11950.769	2462.9771
35	44216.607	1166059.3	17986.235	90	2302.0747	9463.8774	2089.1859
36	43166.622	1122854.0	17908.147	91	1910.6637	7382.8310	1744.5877
37	42137.484	1080676.8	17827.780	92	1558.6118	5669.2106	1431.0836
38	41129.300	1039506.9	17745.708	93	1248.6658	4282.7165	1152.3266
39	40140.882	999324.26	17661.195	94	982.36777	3180.9350	910.81299
40	39172.351	960109.20	17574.802	95	759.08278	2321.0158	706.87179
41	38223.392	921842.22	17486.655	96	575.28179	1662.1834	537.89116
42	37292.906	884504.53	17396.077	97	426.93898	1167.4011	400.67842
43	36379.867	848078.36	17302.440	98	310.27738	803.48927	292.20298
44	35483.316	812546.95	17205.164	99	220.98328	541.27199	208.80743
45	34600.888	777895.16	17102.223	100	153.95559	356.23337	145.94216
46	33732.205	744109.23	16993.552	101	104.78473	228.55672	99.643370
47	32875.156	711176.60	16877.318	102	69.491624	142.57117	66.284502
48	32029.865	679085.72	16753.908	103	44.802863	86.188337	42.864066
49	31195.433	647825.40	16622.674	104	28.090485	50.234495	26.960466
50	30372.020	617384.82	16484.018	105	16.928474	28.034011	16.297852
51	29558.484	587753.66	16337.032	106	9.9336283	14.789173	9.6009475
52	28752.835	558923.14	16179.921	107	5.5514791	7.1558891	5.3905082
53	27954.486	530885.76	16012.271	108	2.9861406	2.9481455	2.9198224
54	27162.609	503634.72	15833.403	109	1.5044719	.73568678	1.4879228

Table Z (2.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	3334037.6	18015.470	55	23568.341	415060.53	13361.935
1	96686.464	3236894.3	17090.702	56	22824.905	392146.72	13181.952
2	94297.403	3142562.6	17021.273	57	22089.054	369963.64	12991.588
3	91989.639	3050550.7	16976.098	58	21359.248	348504.56	12789.463
4	89748.314	2960785.6	16942.111	59	20634.097	327764.20	12574.322
5	87567.786	2873204.5	16915.216	60	19913.293	307738.11	12345.962
6	85442.821	2787750.0	16891.591	61	19197.478	288421.69	12105.142
7	83371.947	2704367.9	16871.095	62	18487.921	269809.36	11853.265
8	81352.082	2623006.4	16851.925	63	17784.699	251894.90	11590.562
9	79383.560	2543614.8	16835.655	64	17087.049	234672.45	11316.415
10	77465.021	2466143.1	16822.157	65	16394.911	218136.51	11030.898
11	75593.612	2390543.4	16809.759	66	15709.049	202281.27	10734.919
12	73767.411	2316770.0	16797.658	67	15030.560	187099.97	10429.741
13	71981.680	2244780.7	16782.156	68	14358.531	172585.80	10114.618
14	70231.346	2174537.9	16759.102	69	13691.954	158732.86	9788.6870
15	68513.841	2106008.1	16726.756	70	13029.382	145536.49	9450.6159
16	66827.476	2039159.6	16684.207	71	12369.876	132993.21	9099.5513
17	65173.329	1973961.1	16633.301	72	11713.476	121099.98	8735.6074
18	63552.339	1910380.4	16575.772	73	11060.577	109853.51	8359.2609
19	61967.204	1848383.2	16515.157	74	10413.713	99249.094	7973.1616
20	60419.089	1787933.7	16453.506	75	9775.1954	89279.604	7579.7953
21	58907.790	1728995.3	16391.512	76	9146.9657	79935.826	7181.3307
22	57431.301	1671532.6	16328.039	77	8529.7050	71207.254	6778.7070
23	55990.037	1615511.1	16264.353	78	7923.7243	63082.896	6372.5055
24	54583.757	1560896.1	16201.065	79	7328.4178	55551.910	5962.3872
25	53212.183	1507653.2	16138.745	80	6743.0870	48604.098	5547.9043
26	51873.941	1455748.6	16076.843	81	6168.2124	42229.366	5129.7853
27	50569.285	1405149.5	16016.427	82	5605.7246	36416.416	4710.2390
28	49295.346	1355824.0	15955.411	83	5058.8277	31151.408	4292.8094
29	48051.451	1307742.2	15893.857	84	4532.2239	26416.588	3882.6356
30	46835.974	1260875.1	15830.849	85	4029.5052	22190.111	3483.8467
31	45647.866	1215195.2	15766.017	86	3551.1536	18448.135	3097.5109
32	44486.593	1170675.7	15699.484	87	3097.5497	15166.398	2724.6055
33	43352.075	1127290.3	15631.823	88	2671.8097	12318.888	2368.8862
34	42242.888	1085013.0	15562.241	89	2276.8055	9876.6426	2033.9372
35	41159.407	1043818.8	15491.733	90	1914.7235	7808.1997	1722.7186
36	40099.848	1003683.0	15419.117	91	1585.9222	6080.8536	1436.3930
37	39063.776	964582.43	15344.536	92	1291.0604	4661.3934	1176.4359
38	38051.160	926493.73	15268.528	93	1032.2046	3515.2536	945.76391
39	37060.772	889394.38	15190.418	94	810.40967	2606.3330	746.31951
40	36092.599	853262.42	15110.736	95	624.92890	1898.3886	578.24721
41	35146.226	818076.12	15029.600	96	472.64282	1357.1019	439.27146
42	34220.525	783814.50	14946.398	97	350.04929	951.42754	326.65353
43	33314.440	750457.66	14860.563	98	253.87766	653.66466	237.80394
44	32426.985	717986.72	14771.573	99	180.44495	439.54988	169.63635
45	31555.900	686384.41	14677.595	100	125.45609	288.76470	118.35532
46	30700.753	655634.75	14578.587	101	85.212879	184.93569	80.665280
47	29859.538	625723.01	14472.906	102	56.396308	115.15365	53.564661
48	29032.292	596635.41	14360.930	103	36.285653	69.489423	34.576897
49	28218.128	568358.59	14242.097	104	22.703843	40.430102	21.709660
50	27417.120	540879.59	14116.802	105	13.654283	22.523485	13.100427
51	26628.167	514185.95	13984.250	106	7.9959482	11.862221	7.7042542
52	25849.416	488266.69	13842.858	107	4.4594545	5.7304712	4.3185413
53	25080.290	463112.03	13692.289	108	2.3938352	2.3573398	2.3358678
54	24319.995	438712.86	13531.974	109	1.2035913	.58735256	1.1891482

Table Z (2.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	3154010.4	15806.704	55	21053.857	361068.41	11415.481
1	96488.336	3057066.2	14882.872	56	20347.955	340641.21	11254.863
2	93911.335	2963120.7	14813.656	57	19651.606	320905.95	11085.328
3	91425.287	2871673.3	14768.711	58	18963.392	301853.92	10905.690
4	89014.930	2782641.7	14734.967	59	18282.041	283477.73	10714.874
5	86674.245	2695954.3	14708.319	60	17607.246	265770.75	10512.749
6	84397.662	2611545.1	14684.959	61	16939.543	248726.25	10300.033
7	82183.364	2529351.8	14664.734	62	16280.012	232336.69	10078.005
8	80027.967	2449314.5	14645.856	63	15628.679	216593.98	9846.9099
9	77931.462	2371375.1	14629.867	64	14984.835	201490.40	9606.2413
10	75892.181	2295476.4	14616.630	65	14348.388	187018.59	9356.1051
11	73907.010	2221563.4	14604.495	66	13719.967	173170.94	9097.3345
12	71973.764	2149583.8	14592.676	67	13100.489	159939.07	8831.0679
13	70087.536	2079488.8	14577.567	68	12489.109	147314.58	8556.6873
14	68243.130	2011234.6	14555.142	69	11884.914	135289.93	8273.4783
15	66437.824	1944781.3	14523.744	70	11286.611	123858.67	7980.3223
16	64669.765	1880091.2	14482.525	71	10693.361	113015.41	7676.5228
17	62939.787	1817127.2	14433.313	72	10105.174	102755.16	7362.2234
18	61248.583	1755851.2	14377.812	73	9522.3674	93072.752	7037.8792
19	59598.530	1696223.9	14319.453	74	8947.0922	83961.813	6705.8117
20	57990.514	1638204.1	14260.219	75	8381.2904	75413.934	6368.1874
21	56424.101	1581750.7	14200.777	76	7826.5729	67418.959	6026.8881
22	54897.140	1526823.6	14140.042	77	7283.4599	59965.688	5682.7331
23	53409.800	1473383.8	14079.227	78	6752.1521	53042.567	5336.2314
24	51961.630	1421392.4	14018.917	79	6232.0685	46638.235	4987.1054
25	50552.141	1370811.0	13959.650	80	5722.5540	40741.941	4634.9868
26	49179.812	1321602.2	13900.903	81	5223.9570	35343.078	4280.5073
27	47844.671	1273729.3	13843.683	82	4737.8486	30430.087	3925.5464
28	46543.798	1227157.0	13786.012	83	4266.8605	25989.325	3573.1002
29	45276.364	1181852.0	13727.953	84	3814.8639	22003.932	3227.4899
30	44040.652	1137782.1	13668.644	85	3384.7652	18453.710	2892.1610
31	42835.496	1094916.6	13607.743	86	2976.8395	15316.910	2567.9693
32	41660.224	1053225.6	13545.373	87	2591.2743	12571.552	2255.6887
33	40514.594	1012679.8	13482.075	88	2230.5388	10194.332	1958.4108
34	39397.107	973250.59	13417.112	89	1896.8776	8159.6207	1679.0643
35	38307.956	934910.22	13351.421	90	1591.9470	6439.8678	1420.0409
36	37245.322	897631.59	13283.904	91	1315.8717	5006.6538	1182.2238
37	36208.653	861388.79	13214.702	92	1069.0237	3831.3124	966.75052
38	35197.774	826156.29	13144.320	93	852.93459	2884.2306	775.94281
39	34211.403	791909.27	13072.141	94	668.28806	2134.7074	611.30408
40	33249.393	758623.62	12998.660	95	514.27905	1552.1116	472.84692
41	32311.224	726275.55	12923.992	96	388.15969	1107.5778	358.59395
42	31395.725	694842.12	12847.578	97	286.89020	775.09898	266.19967
43	30501.802	664301.50	12768.908	98	207.64435	531.56127	193.45483
44	29628.434	634632.91	12687.514	99	147.28195	356.79750	137.75758
45	28773.443	605817.14	12601.733	100	102.18936	233.97651	95.943580
46	27936.335	577836.31	12511.547	101	69.267306	149.57664	65.274501
47	27115.188	550673.72	12415.479	102	45.749134	92.968894	43.267418
48	26309.949	524313.65	12313.897	103	29.374892	56.001620	27.879983
49	25519.727	498740.84	12206.316	104	18.342134	32.524981	17.473910
50	24744.506	473940.48	12093.117	105	11.008509	18.088107	10.525665
51	23983.213	449898.30	11973.608	106	6.4333729	9.5102761	6.1795052
52	23234.107	426601.42	11846.389	107	3.5806316	4.5869077	3.4581884
53	22496.602	404038.11	11711.191	108	1.9181443	1.8840680	1.8678509
54	21769.928	382197.30	11567.536	109	.96244345	.46870996	.94993168

Table Z (2.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 2.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2988753.1	13904.233	55	18803.280	314122.98	9754.4701
1	96290.208	2892008.0	12981.337	56	18135.520	295916.82	9611.1673
2	93526.058	2798447.9	12912.333	57	17478.921	278363.50	9460.2192
3	90863.248	2707562.6	12867.618	58	16832.162	261452.66	9300.6033
4	88286.050	2619260.0	12834.115	59	16194.064	245175.20	9131.4043
5	85788.012	2533459.0	12807.712	60	15564.311	229522.73	8952.5455
6	83363.178	2450084.4	12784.614	61	14943.333	214486.81	8764.7005
7	81009.336	2369065.3	12764.657	62	14332.033	200058.33	8569.0361
8	78722.749	2290333.4	12746.068	63	13730.384	186227.77	8365.7982
9	76503.023	2213822.6	12730.356	64	13137.710	172985.95	8154.5760
10	74348.141	2139468.0	12717.374	65	12553.885	160324.08	7935.4954
11	72254.686	2067207.5	12705.499	66	11979.410	148233.19	7709.3177
12	70220.176	1996981.6	12693.955	67	11415.032	136703.68	7477.0661
13	68239.494	1928734.9	12679.229	68	10859.965	125725.99	7238.2285
14	66307.286	1862416.9	12657.418	69	10313.363	115291.37	6992.2122
15	64420.638	1797981.2	12626.941	70	9774.0629	105392.04	6738.0781
16	62577.501	1735384.0	12587.015	71	9241.3009	96021.196	6475.2582
17	60778.434	1674582.1	12539.443	72	8715.0520	87172.398	6203.9130
18	59023.857	1615531.9	12485.902	73	8195.5560	78839.104	5924.4707
19	57315.805	1558188.4	12429.720	74	7684.6255	71013.751	5638.9619
20	55654.863	1502505.5	12372.812	75	7183.8787	63687.084	5349.2713
21	54040.346	1448437.0	12315.822	76	6694.6372	56848.400	5057.0289
22	52469.931	1395938.5	12257.712	77	6217.2804	50486.166	4762.9464
23	50943.531	1344966.3	12199.645	78	5751.9121	44588.612	4467.4665
24	49460.461	1295477.5	12142.178	79	5297.9707	39144.197	4170.3601
25	48020.011	1247429.7	12085.821	80	4854.8358	34141.966	3871.3224
26	46620.494	1200781.8	12030.073	81	4422.7414	29571.145	3570.8977
27	45261.702	1155493.4	11975.886	82	4002.9525	25420.216	3270.6829
28	43940.647	1111525.8	11921.384	83	3597.6177	21675.973	2973.2069
29	42656.329	1068842.5	11866.627	84	3209.9105	18322.575	2682.0997
30	41406.925	1027408.1	11810.807	85	2842.1679	15341.475	2400.2324
31	40191.142	987188.75	11753.606	86	2494.5023	12712.930	2128.2863
32	39008.159	948151.77	11695.145	87	2166.9515	10417.126	1866.8697
33	37857.563	910265.03	11635.937	88	1861.4565	8433.2594	1618.5231
34	36737.772	873497.37	11575.296	89	1579.7550	6738.7141	1385.6356
35	35648.788	837818.42	11514.101	90	1323.0807	5309.4128	1170.1346
36	34588.747	803198.73	11451.335	91	1091.3865	4120.7024	972.68312
37	33556.972	769610.11	11387.134	92	884.82971	3147.8737	794.15022
38	32553.141	737024.86	11321.972	93	704.52332	2365.5848	636.37891
39	31575.912	705416.07	11255.284	94	550.87195	1747.7505	500.52523
40	30624.996	674757.68	11187.532	95	423.05136	1268.5010	386.51018
41	29699.767	645024.05	11118.827	96	318.64859	903.57377	292.61972
42	28799.003	616190.46	11048.661	97	235.03070	631.19521	216.84812
43	27921.564	588233.36	10976.570	98	169.76037	432.09010	157.31333
44	27066.384	561130.29	10902.137	99	120.16363	289.50475	111.82398
45	26231.353	534860.35	10823.853	100	83.202520	189.50397	77.743558
46	25415.906	509403.96	10741.718	101	56.281597	120.92674	52.798111
47	24618.189	484742.74	10654.406	102	37.096104	75.025837	34.934865
48	23838.054	460859.27	10562.272	103	23.769991	45.112135	22.470464
49	23074.596	437736.68	10464.898	104	14.811870	26.153985	14.058463
50	22327.710	415358.57	10362.649	105	8.8714757	14.519678	8.4532133
51	21596.336	393709.13	10254.921	106	5.1738446	7.6212185	4.9543033
52	20878.822	372773.90	10140.479	107	2.8737011	3.6698794	2.7679844
53	20174.568	352539.51	10019.109	108	1.5362806	1.5051204	1.4929232
54	19482.811	332993.26	9890.4129	109	.76925760	.37385920	.75848800

Table Z (3.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2836791.2	12264.190	55	16789.371	273300.33	8336.7836
1	96092.080	2740245.2	11342.230	56	16159.812	257077.58	8208.9589
2	93141.573	2647069.7	11273.438	57	15542.697	241468.72	8074.5917
3	90303.517	2556744.3	11228.952	58	14936.784	226462.12	7932.8012
4	87561.656	2469166.3	11195.689	59	14340.971	212047.30	7782.8070
5	84909.044	2384244.3	11169.529	60	13754.920	198214.47	7624.5757
6	82339.283	2301893.8	11146.691	61	13178.959	184953.85	7458.7366
7	79849.713	2222034.4	11126.999	62	12613.828	172255.14	7286.3495
8	77436.195	2144589.2	11108.695	63	12059.443	160107.71	7107.6583
9	75097.905	2069483.7	11093.255	64	11515.153	148501.31	6922.3293
10	72832.431	1996645.0	11080.525	65	10980.791	137426.06	6730.5007
11	70636.014	1926003.2	11068.903	66	10456.742	126872.01	6532.8654
12	68505.832	1857491.9	11057.630	67	9943.5986	116828.69	6330.3402
13	66436.523	1791048.3	11043.278	68	9440.6160	107285.74	6122.5005
14	64422.537	1726615.3	11022.064	69	8947.0049	98233.534	5908.8544
15	62460.731	1664140.0	10992.484	70	8461.7070	89663.383	5688.6126
16	60548.825	1603572.1	10953.811	71	7984.0167	81567.447	5461.3121
17	58687.078	1544862.4	10907.828	72	7513.8717	73938.263	5227.1213
18	56875.606	1487961.4	10856.182	73	7051.4379	66768.316	4986.4384
19	55116.079	1432818.7	10802.100	74	6598.2298	60049.254	4741.0364
20	53408.761	1379383.0	10747.432	75	6155.5830	53771.321	4492.5524
21	51752.696	1327603.4	10692.797	76	5724.5679	47923.579	4242.3954
22	50145.367	1277430.6	10637.203	77	5305.4423	42494.443	3991.1811
23	48586.413	1228816.9	10581.765	78	4898.2263	37472.190	3739.2926
24	47074.902	1181715.1	10527.013	79	4502.3747	32845.363	3486.5387
25	45609.886	1136078.8	10473.429	80	4117.2960	28603.063	3232.6652
26	44189.499	1091863.3	10420.532	81	3743.1270	24734.611	2978.1390
27	42813.286	1049024.7	10369.222	82	3380.8735	21228.758	2724.3140
28	41478.170	1007521.2	10317.721	83	3032.2776	18072.895	2473.3221
29	40182.975	967312.78	10266.085	84	2699.9290	15252.276	2228.2091
30	38925.756	928361.16	10213.555	85	2385.6934	12749.964	1991.3646
31	37705.083	890629.62	10159.836	86	2089.5573	10548.124	1763.3266
32	36519.975	854082.67	10105.047	87	1811.4445	8628.9664	1544.5692
33	35369.844	818685.56	10049.672	88	1552.8667	6973.9825	1337.1766
34	34253.012	784404.68	9993.0733	89	1315.1537	5563.2653	1143.0939
35	33169.291	751207.33	9936.0749	90	1099.2047	4375.8134	963.87024
36	32116.760	719061.84	9877.7337	91	904.84935	3390.2745	799.99550
37	31094.612	687937.91	9818.1816	92	732.08730	2585.3789	652.12713
38	30102.373	657805.83	9757.8629	93	581.70664	1939.4632	521.72324
39	29138.635	628636.86	9696.2580	94	453.90480	1430.3831	409.66615
40	28202.968	600403.14	9633.7987	95	347.86656	1036.3060	315.81586
41	27294.634	573077.38	9570.5916	96	261.47915	736.85116	238.68994
42	26412.358	546633.31	9506.1729	97	192.46649	513.80053	176.57575
43	25554.944	521045.84	9440.1239	98	138.73061	351.08898	127.87219
44	24721.277	496291.06	9372.0688	99	97.997385	234.80594	90.735345
45	23909.298	472346.59	9300.6402	100	67.714771	153.41982	62.969828
46	23118.369	449191.39	9225.8516	101	45.710799	97.722760	42.688446
47	22346.688	426805.64	9146.5131	102	30.066728	60.519659	28.194986
48	21594.011	405170.49	9062.9651	103	19.226151	36.324220	18.102722
49	20859.414	384267.69	8974.8467	104	11.955802	21.021636	11.305648
50	20142.699	364079.52	8882.5072	105	7.1461174	11.650013	6.7858077
51	19442.809	344588.91	8785.4202	106	4.1590403	6.1046261	3.9702375
52	18758.167	325780.07	8682.4950	107	2.3052966	2.9348432	2.2145283
53	18088.149	307638.28	8573.5631	108	1.2298758	1.2018365	1.1927056
54	17431.990	290149.53	8458.2933	109	.61456519	.29806412	.60534671

Table Z (3.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2696814.5	10849.108	55	14987.655	237798.41	7126.5511
1	95893.952	2600467.5	9928.0838	56	14395.912	223346.42	7012.5594
2	92757.880	2507675.9	9859.5029	57	13817.608	209470.00	6892.9804
3	89746.090	2417908.0	9815.2454	58	13251.567	196156.49	6767.0552
4	86841.728	2331050.1	9782.2219	59	12696.743	183394.36	6634.1190
5	84037.296	2247000.0	9756.3029	60	12152.775	171172.75	6494.1715
6	81325.889	2165663.0	9733.7223	61	11619.892	159480.86	6347.7978
7	78704.347	2086949.1	9714.2930	62	11098.685	148307.49	6195.9583
8	76168.077	2010772.2	9696.2690	63	10589.014	137641.22	6038.8907
9	73715.774	1937048.9	9681.0975	64	10090.242	127471.02	5876.3244
10	71344.589	1865698.2	9668.6144	65	9602.1643	117786.26	5708.4038
11	69050.374	1796642.3	9657.2416	66	9125.0554	108576.28	5535.7568
12	66829.932	1729806.9	9646.2327	67	8659.3706	99830.070	5359.2030
13	64677.615	1665122.4	9632.2459	68	8204.3976	91536.736	5178.3898
14	62587.635	1602524.6	9611.6147	69	7759.3915	83686.112	4992.9085
15	60556.590	1541953.9	9582.9063	70	7323.3804	76268.876	4802.0953
16	58581.932	1483353.6	9545.4507	71	6895.7049	69276.508	4605.5725
17	56663.589	1426668.1	9501.0066	72	6476.2653	62700.854	4403.5098
18	54801.349	1371842.3	9451.1917	73	6065.1587	56533.762	4196.2740
19	52996.496	1318820.2	9399.1352	74	5663.6387	50766.406	3985.4104
20	51248.949	1267545.4	9346.6228	75	5272.7954	45388.807	3772.3390
21	49557.462	1217962.2	9294.2504	76	4893.4828	40390.033	3558.2751
22	47919.307	1170016.7	9241.0688	77	4525.8543	35758.660	3343.7498
23	46333.826	1123656.8	9188.1456	78	4169.8597	31483.217	3129.0923
24	44799.831	1078831.3	9135.9846	79	3824.9684	27552.520	2914.1413
25	43316.122	1035490.2	9085.0419	80	3490.6149	23955.928	2698.6834
26	41880.637	993584.85	9034.8565	81	3166.8539	20683.044	2483.1169
27	40492.667	953068.29	8986.2771	82	2854.4735	17723.050	2268.5875
28	39149.032	913895.32	8937.6166	83	2554.8751	15064.047	2056.8901
29	37848.368	876023.00	8888.9299	84	2270.1611	12692.407	1850.5774
30	36588.596	839410.10	8839.5022	85	2001.8088	10592.744	1651.6354
31	35368.139	804017.15	8789.0600	86	1749.7091	8749.0143	1460.4855
32	34185.852	769806.04	8737.7186	87	1513.7015	7145.3044	1277.4930
33	33040.963	736739.61	8685.9350	88	1294.9500	5765.1978	1104.3650
34	31931.693	704781.93	8633.1170	89	1094.4576	4591.2132	942.68198
35	30857.661	673898.16	8580.0353	90	912.86098	3605.0652	793.68527
36	29816.877	644054.62	8525.8151	91	749.90453	2788.2883	657.72971
37	28808.403	615219.05	8470.5836	92	605.47497	2122.5970	535.30647
38	27831.615	587359.97	8414.7565	93	480.11024	1589.4920	427.56505
39	26885.029	560446.96	8357.8566	94	373.85685	1170.1902	335.17287
40	25968.074	534450.57	8300.2865	95	285.92813	846.27942	257.95195
41	25079.902	509342.07	8242.1472	96	214.47905	600.65069	194.62283
42	24219.175	485093.81	8183.0157	97	157.54570	418.06998	143.72520
43	23384.642	461679.41	8122.5126	98	113.32543	285.15515	103.89881
44	22575.133	439073.67	8060.3004	99	79.886458	190.36241	73.593486
45	21788.626	417253.00	7995.1390	100	55.086569	124.15408	50.982301
46	21024.412	396195.10	7927.0531	101	37.109469	78.937448	34.499967
47	20280.723	375878.92	7854.9740	102	24.358790	48.797070	22.745664
48	19557.225	356284.44	7779.2270	103	15.544098	29.235367	14.577640
49	18852.964	337392.26	7699.5011	104	9.6461831	16.888932	9.0878713
50	18167.652	319183.60	7616.1284	105	5.7537444	9.3433067	5.4448748
51	17500.231	301640.34	7528.6499	106	3.3417748	4.8876071	3.1802010
52	16849.181	284745.63	7436.1023	107	1.8484788	2.3459487	1.7709268
53	16213.850	268483.71	7338.3555	108	.98413013	.95921983	.95242039
54	15593.465	252839.47	7235.1349	109	.49075289	.23752440	.48290085

Table Z (3.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2567657.2	9626.9738	55	13376.146	206920.78	6093.2200
1	95695.824	2471509.2	8706.8858	56	12821.483	194049.36	5991.5885
2	92374.979	2379100.7	8638.5161	57	12281.000	181716.08	5885.1956
3	89190.961	2289888.1	8594.4861	58	11753.572	169907.57	5773.3879
4	86126.249	2203745.7	8561.7003	59	11238.198	158611.50	5655.5989
5	83172.722	2120560.4	8536.0209	60	10734.495	147816.20	5531.8539
6	80322.910	2040226.5	8513.6954	61	10242.595	137510.14	5402.6940
7	77573.092	1962644.0	8494.5251	62	9762.9535	127681.49	5268.9879
8	74918.167	1887717.1	8476.7783	63	9295.3761	118318.30	5130.9639
9	72356.300	1815353.5	8461.8709	64	8839.2378	109409.01	4988.4030
10	69884.157	1745463.3	8449.6305	65	8394.2931	100942.51	4841.4509
11	67497.159	1677960.7	8438.5018	66	7960.7186	92907.712	4690.6749
12	65191.691	1612763.7	8427.7515	67	7538.8458	85293.262	4536.8055
13	62961.780	1549795.2	8414.1214	68	7127.9887	78088.005	4379.5496
14	60801.363	1488984.0	8394.0579	69	6727.4385	71281.467	4218.5670
15	58706.737	1430263.6	8366.1973	70	6336.2956	64863.966	4053.2989
16	56675.061	1373570.7	8329.9227	71	5953.9376	58826.567	3883.4373
17	54705.898	1318843.7	8286.9689	72	5580.2289	53160.701	3709.1483
18	52798.684	1266021.4	8238.9240	73	5215.2041	47857.848	3530.7664
19	50954.292	1215042.5	8188.8208	74	4859.8902	42908.959	3349.6370
20	49172.280	1165845.4	8138.3833	75	4515.1648	38304.050	3166.9891
21	47451.092	1118369.7	8088.1842	76	4181.6966	34032.377	2983.8696
22	45787.765	1072556.9	8037.3147	77	3859.5510	30082.842	2800.7346
23	44181.337	1028350.8	7986.7971	78	3548.6195	26444.369	2617.8653
24	42630.344	985696.00	7937.1098	79	3248.3859	23106.193	2435.1244
25	41133.323	944538.88	7888.6833	80	2958.3085	20058.068	2252.3310
26	39688.005	904827.48	7841.0753	81	2678.3746	17290.018	2069.8233
27	38293.419	866511.46	7795.0860	82	2409.1901	14791.768	1888.5689
28	36946.267	829542.61	7749.1152	83	2151.8724	12552.193	1710.0768
29	35644.987	793875.07	7703.2146	84	1908.1183	10558.779	1536.4842
30	34387.359	759464.86	7656.7117	85	1679.0861	8797.6153	1369.4392
31	33171.648	726269.94	7609.3523	86	1464.5965	7254.3185	1209.2686
32	31996.540	694249.77	7561.2484	87	1264.4281	5914.7043	1056.2501
33	30861.077	663364.90	7512.8303	88	1079.4653	4764.2528	911.77941
34	29763.370	633577.31	7463.5471	89	910.45063	3787.6458	777.13805
35	28702.843	604850.18	7414.1202	90	757.81616	2968.9900	653.31754
36	27677.435	577147.99	7363.7375	91	621.25081	2292.3394	540.56805
37	26686.072	550436.76	7312.5212	92	500.56324	1741.9937	439.25083
38	25727.977	524683.40	7260.8594	93	396.10059	1302.1713	350.26848
39	24801.589	499855.99	7208.3137	94	307.80214	956.95367	274.12054
40	23906.197	475923.72	7155.2589	95	234.92268	690.82390	210.60796
41	23040.843	452856.61	7101.7904	96	175.85499	489.42875	158.62872
42	22204.124	430625.82	7047.5215	97	128.90749	340.03704	116.93931
43	21394.729	409203.86	6992.1087	98	92.533872	231.50779	84.385565
44	20611.431	388564.49	6935.2483	99	65.095102	154.26638	59.665436
45	19852.238	368683.05	6875.8155	100	44.794287	100.42830	41.259544
46	19116.361	349536.24	6813.8435	101	30.113652	63.735832	27.870362
47	18402.066	331102.01	6748.3725	102	19.725870	39.328003	18.341655
48	17708.923	313359.35	6679.7120	103	12.561681	23.519567	11.733870
49	17035.949	296287.96	6607.5941	104	7.7792815	13.562635	7.3019217
50	16382.767	279868.21	6532.3333	105	4.6305899	7.4899470	4.3669686
51	15748.312	264081.18	6453.5293	106	2.6838899	3.9114271	2.5462206
52	15131.110	248909.19	6370.3311	107	1.4815072	1.8743547	1.4155362
53	14530.478	234335.63	6282.6406	108	.78712479	.76522426	.76019144
54	13945.630	220344.59	6190.2306	109	.39170192	.18919203	.38504299

Table Z (3.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	2448280.8	8570.4256	**55**	11935.096	180062.67	5210.7637
1	95497.696	2352332.0	7651.2736	**56**	11416.503	168601.70	5120.1734
2	91992.870	2260305.7	7583.1149	**57**	10912.605	157642.65	5025.5355
3	88638.126	2171646.0	7539.3116	**58**	10422.322	147171.61	4926.2868
4	85415.201	2086214.9	7506.7621	**59**	9944.6896	137175.71	4821.9453
5	82315.278	2003887.1	7481.3208	**60**	9479.2952	127642.72	4712.5547
6	79330.260	1924546.0	7459.2478	**61**	9026.1881	118560.60	4598.6136
7	76455.803	1848080.9	7440.3337	**62**	8585.6956	109917.13	4480.9063
8	73686.241	1774386.1	7422.8603	**63**	8157.5762	101700.04	4359.6493
9	71019.158	1703359.7	7408.2130	**64**	7741.2109	93897.484	4234.6658
10	68450.686	1634903.2	7396.2110	**65**	7336.3174	86498.061	4106.0994
11	65975.771	1568922.0	7385.3216	**66**	6942.9840	79490.464	3974.4604
12	63590.339	1505326.6	7374.8243	**67**	6561.4324	72863.230	3840.3989
13	61288.048	1444032.0	7361.5426	**68**	6190.9987	66605.120	3703.6705
14	59062.526	1384959.9	7342.0323	**69**	5831.0042	60705.557	3563.9917
15	56909.734	1328036.9	7314.9960	**70**	5480.6107	55154.707	3420.8914
16	54826.499	1273193.1	7279.8675	**71**	5139.2259	49943.440	3274.1182
17	52811.996	1220360.8	7238.3571	**72**	4806.6815	45062.992	3123.8312
18	50865.279	1169472.7	7192.0227	**73**	4482.9568	40504.694	2970.3334
19	48986.793	1120462.3	7143.8033	**74**	4168.8821	36259.467	2814.7941
20	47175.716	1073262.8	7095.3626	**75**	3865.1528	32317.490	2658.2756
21	45430.160	1027809.0	7047.2507	**76**	3572.2800	28668.346	2501.6778
22	43746.913	984038.22	6998.5973	**77**	3290.2558	25301.379	2345.3910
23	42124.691	941889.87	6950.3805	**78**	3018.9243	22206.014	2189.6541
24	40561.743	901304.89	6903.0543	**79**	2757.7844	19372.000	2034.3487
25	39056.335	862225.97	6857.0245	**80**	2506.3174	16789.589	1879.3203
26	37605.976	824597.83	6811.8665	**81**	2264.4557	14449.317	1724.8547
27	36209.427	788367.03	6768.3341	**82**	2032.6541	12341.522	1571.7674
28	34863.258	753482.46	6724.9093	**83**	1811.7941	10455.886	1421.3253
29	33565.706	719895.52	6681.6406	**84**	1603.2362	8780.9827	1275.3157
30	32314.396	687559.65	6637.8949	**85**	1407.8782	7304.2837	1135.1042
31	31107.434	656430.39	6593.4357	**86**	1225.4908	6012.9410	1000.9411
32	29943.328	626464.95	6548.3711	**87**	1055.8108	4894.3490	873.03426
33	28820.932	597621.79	6503.1061	**88**	899.49873	3935.6989	752.52243
34	27738.243	569860.98	6457.1278	**89**	757.09115	3123.5949	640.44238
35	26694.493	543143.90	6411.1108	**90**	628.86226	2444.2458	537.58337
36	25687.540	517433.39	6364.3010	**91**	514.46821	1883.9001	444.11510
37	24716.173	492693.91	6316.8153	**92**	413.66658	1429.0932	360.29796
38	23779.467	468890.98	6269.0158	**93**	326.66070	1066.3755	286.83755
39	22875.779	445991.39	6220.4990	**94**	253.31619	782.26697	224.10290
40	22004.262	423963.13	6171.6136	**95**	192.93728	563.69992	171.88625
41	21163.845	402775.15	6122.4490	**96**	144.12716	398.64058	129.24017
42	20353.062	382397.65	6072.6518	**97**	105.43121	276.45568	95.107136
43	19570.540	362802.20	6021.9102	**98**	75.525163	187.87526	68.509075
44	18814.994	343961.71	5969.9509	**99**	53.019930	124.96216	48.353293
45	18084.450	325850.65	5915.7532	**100**	36.409388	81.201864	33.376953
46	17378.047	308444.93	5859.3571	**101**	24.426097	51.439491	22.505120
47	16694.070	291721.67	5799.9001	**102**	15.967125	31.682549	14.783959
48	16032.000	275659.13	5737.6757	**103**	10.147013	18.912888	9.4407226
49	15390.821	260236.30	5672.4534	**104**	6.2708999	10.886578	5.8643472
50	14770.073	245432.88	5604.5296	**105**	3.7250028	6.0015029	3.5008803
51	14168.677	231229.37	5533.5552	**106**	2.1545416	3.1287807	2.0376992
52	13585.198	217607.47	5458.7783	**107**	1.1868447	1.4968693	1.1309450
53	13018.922	204549.94	5380.1270	**108**	.62926504	.61017763	.60647832
54	12469.044	192040.30	5297.4144	**109**	.31249683	.15062347	.30687189

Table Z (3.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 3.8 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	100000.00	2337759.6	7656.0670	**55**	10646.773	156698.82	4457.0071
1	95299.568	2242009.8	6737.8510	**56**	10163.030	146496.21	4376.2778
2	91611.552	2150364.9	6669.9030	**57**	9694.3037	136760.64	4292.1164
3	88087.580	2062256.0	6626.3257	**58**	9239.5475	127477.90	4204.0378
4	84708.564	1977531.6	6594.0113	**59**	8797.8283	118634.77	4111.6317
5	81464.921	1896054.3	6568.8061	**60**	8368.7065	110218.66	4014.9549
6	78347.854	1817695.7	6546.9834	**61**	7952.1526	102217.23	3914.4656
7	75352.336	1742334.2	6528.3226	**62**	7548.3816	94618.058	3810.8700
8	72472.077	1669853.7	6511.1189	**63**	7157.1075	87408.733	3704.3717
9	69704.025	1600142.6	6496.7276	**64**	6777.7156	80577.306	3594.8282
10	67043.733	1533093.1	6484.9598	**65**	6409.8902	74112.280	3482.3781
11	64485.623	1468602.3	6474.3052	**66**	6053.6413	68002.302	3367.4796
12	62025.118	1406572.2	6464.0554	**67**	5709.0943	62235.954	3250.7094
13	59655.472	1346910.3	6451.1137	**68**	5375.6044	56802.077	3131.8633
14	57369.960	1289531.1	6432.1425	**69**	5052.5193	51690.152	3010.7046
15	55164.175	1234354.0	6405.9077	**70**	4739.0537	46890.363	2886.8356
16	53034.579	1181302.8	6371.8915	**71**	4434.6405	42393.558	2760.0509
17	50979.929	1130303.2	6331.7786	**72**	4139.0826	38190.955	2630.5002
18	48998.876	1081282.4	6287.0971	**73**	3852.3110	34273.900	2498.4563
19	47091.414	1034168.2	6240.6943	**74**	3574.9867	30633.445	2364.9338
20	45256.323	988889.10	6194.1753	**75**	3307.6498	27260.052	2230.8494
21	43491.368	945375.12	6148.0679	**76**	3050.6781	24143.733	2096.9755
22	41793.068	903559.24	6101.5383	**77**	2804.0038	21274.355	1963.6447
23	40159.806	863376.87	6055.5218	**78**	2567.4335	18641.913	1831.0585
24	38589.533	824765.24	6010.4491	**79**	2340.4821	16236.736	1699.1141
25	37080.231	787663.56	5966.7020	**80**	2122.6535	14049.637	1567.6783
26	35629.183	752013.38	5923.8724	**81**	1913.8369	12071.723	1436.9913
27	34234.870	717758.30	5882.6704	**82**	1714.3623	10293.986	1307.7392
28	32893.724	684844.47	5841.6554	**83**	1524.9163	8706.9195	1180.9839
29	31603.770	653220.70	5800.8727	**84**	1346.5817	7300.1439	1058.2185
30	30362.476	622838.05	5759.7259	**85**	1180.0444	6062.4159	940.57264
31	29167.779	593649.81	5717.9948	**86**	1025.0412	4982.2940	828.23543
32	28018.010	565611.11	5675.7831	**87**	881.28304	4048.6076	721.35883
33	26911.833	538678.53	5633.4717	**88**	749.25200	3250.0845	620.87029
34	25847.125	512810.37	5590.5827	**89**	629.32294	2575.0328	527.60647
35	24822.928	487966.44	5547.7467	**90**	521.64971	2011.5036	442.19322
36	23837.016	464108.10	5504.2631	**91**	425.87291	1547.6536	364.73898
37	22888.042	441198.48	5460.2431	**92**	341.71965	1171.9489	295.42644
38	21974.934	419201.86	5416.0242	**93**	269.28641	872.93859	234.80443
39	21095.964	398083.94	5371.2348	**94**	208.39079	639.21643	183.14108
40	20250.154	377811.70	5326.1988	**95**	158.39074	459.78509	140.22875
41	19436.324	358353.22	5280.9995	**96**	118.07487	324.56171	105.25435
42	18652.943	339677.87	5235.3136	**97**	86.194366	224.67052	77.319647
43	17898.575	321756.52	5188.8579	**98**	61.616838	152.40261	55.596777
44	17171.877	304561.37	5141.3860	**99**	43.166310	101.18175	39.169526
45	16470.888	288066.25	5091.9717	**100**	29.581296	65.628111	26.988917
46	15794.676	272246.42	5040.6598	**101**	19.804137	41.497439	18.164945
47	15141.539	257078.41	4986.6752	**102**	12.918932	25.512183	11.911175
48	14510.873	242539.89	4930.2951	**103**	8.1928716	15.201741	7.5923870
49	13901.628	228609.35	4871.3212	**104**	5.0527270	8.7346060	4.7077010
50	13313.264	215266.03	4810.0321	**105**	2.9951640	4.8066623	2.8052959
51	12744.689	202490.01	4746.1232	**106**	1.7288087	2.5015840	1.6299935
52	12194.499	190262.56	4678.9301	**107**	.95035083	1.1948516	.90315295
53	11661.946	178566.03	4608.4021	**108**	.50283062	.48631758	.48362057
54	11146.210	167383.53	4534.3862	**109**	.24919067	.11986071	.24445604

Table Z (4.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2235266.8	6863.8848	55	9495.2601	136372.94	3813.0541
1	95101.440	2139716.0	5946.6048	56	9044.9930	127292.72	3741.1296
2	91231.027	2048451.8	5878.8672	57	8609.8939	118646.18	3666.3032
3	87539.319	1960891.3	5835.5152	58	8188.9466	110418.96	3588.1569
4	84006.320	1876869.3	5803.4346	59	7781.2430	102597.64	3506.3414
5	80621.606	1796235.4	5778.4638	60	7386.3179	95169.484	3420.9228
6	77375.608	1718849.2	5756.8891	61	7004.0708	88122.016	3332.3201
7	74262.548	1644577.7	5738.4786	62	6634.6166	81442.753	3241.1686
8	71275.455	1573293.9	5721.5410	63	6277.6295	75119.323	3147.6578
9	68410.586	1504876.4	5707.4018	64	5932.4986	69139.811	3051.6731
10	65662.860	1439207.9	5695.8641	65	5598.8787	63492.772	2953.3465
11	63026.134	1376176.7	5685.4396	66	5276.7110	58166.955	2853.0879
12	60495.285	1315676.5	5675.4320	67	4966.0376	53151.115	2751.4078
13	58063.122	1257607.2	5662.8224	68	4666.2312	48434.301	2648.1353
14	55722.527	1201875.6	5644.3764	69	4376.6628	44006.179	2543.0720
15	53468.690	1148394.5	5618.9209	70	4096.5937	39857.084	2435.8819
16	51297.677	1097080.6	5585.9838	71	3825.4792	35977.979	2326.3967
17	49207.802	1047853.9	5547.2242	72	3563.0973	32360.201	2214.7556
18	47197.285	1000635.5	5504.1398	73	3309.3378	28995.245	2101.2026
19	45265.653	955347.95	5459.4887	74	3064.7168	25874.405	1986.6166
20	43411.269	911914.80	5414.8188	75	2829.6427	22988.519	1871.7877
21	41631.537	870261.63	5370.6363	76	2604.3816	20328.100	1757.3775
22	39922.690	830317.14	5326.1418	77	2388.8176	17883.588	1643.6681
23	38282.766	792012.87	5282.2296	78	2182.7287	15645.591	1530.8290
24	36709.409	755282.44	5239.3073	79	1985.6470	13605.058	1418.7696
25	35200.308	720061.77	5197.7341	80	1797.0990	11753.398	1307.3741
26	33752.508	686289.37	5157.1174	81	1616.9402	10082.320	1196.8435
27	32364.211	653906.06	5118.1253	82	1445.3992	8583.4893	1087.7538
28	31031.699	622855.39	5079.3910	83	1283.0021	7248.1966	980.99389
29	29752.780	593083.78	5040.9561	84	1130.6033	6067.0540	877.80937
30	28524.761	564540.07	5002.2587	85	988.71705	5030.0059	779.13347
31	27345.405	537175.48	4963.0933	86	857.05990	4126.8917	685.10608
32	26212.862	510943.25	4923.5594	87	735.32853	3347.8387	595.83525
33	25125.609	485798.27	4884.0144	88	623.86422	2682.9489	512.07468
34	24081.400	461697.28	4844.0128	89	522.91595	2122.0361	434.49778
35	23079.088	438598.67	4804.1438	90	432.54715	1654.7629	363.59870
36	22116.361	416462.52	4763.7563	91	352.39575	1270.9424	299.43982
37	21191.739	395250.80	4722.9554	92	282.17385	960.70548	242.14445
38	20304.004	374926.76	4682.0554	93	221.90005	714.31201	192.13705
39	19451.346	355455.17	4640.7139	94	171.36324	522.11836	149.60831
40	18632.656	336802.20	4599.2312	95	129.97657	374.87573	114.35675
41	17846.651	318935.19	4557.6846	96	96.691643	264.14115	85.685762
42	17091.734	301822.94	4515.7781	97	70.437916	182.51020	62.833324
43	16366.408	285435.70	4473.2540	98	50.248510	123.57575	45.099520
44	15669.273	269745.19	4429.8900	99	35.128925	81.892002	31.716759
45	14998.377	254724.75	4384.8457	100	24.023335	53.018450	21.814233
46	14352.717	240349.17	4338.1687	101	16.049747	33.462376	14.655481
47	13730.603	226594.56	4289.1626	102	10.448045	20.534475	9.5924421
48	13131.347	213438.20	4238.0883	103	6.6121200	12.213353	6.1032303
49	12553.868	200858.22	4184.7754	104	4.0693644	7.0048533	3.7774955
50	11997.551	188833.59	4129.4846	105	2.4072296	3.8479436	2.2468986
51	11461.289	177344.12	4071.9504	106	1.3865643	1.9991912	1.3032646
52	10943.704	166370.85	4011.5853	107	.76062954	.95332560	.72090764
53	10444.017	155895.86	3948.3559	108	.40161240	.38741722	.38547001
54	9961.3891	145902.04	3882.1375	109	.19861558	.095335481	.19464327

Table Z (4.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	2140063.6	6176.7527	55	8466.2687	118688.64	3262.8003
1	94903.312	2044711.9	5260.4087	56	8047.9949	110609.30	3198.7356
2	90851.294	1953827.6	5192.8812	57	7644.8951	102931.86	3132.2249
3	86993.337	1866813.2	5149.7536	58	7255.9796	95641.964	3062.9081
4	83308.452	1783489.1	5117.9057	59	6880.3617	88726.169	2990.4879
5	79785.290	1703691.7	5093.1676	60	6517.5528	82171.699	2915.0357
6	76413.436	1627267.9	5071.8385	61	6167.3893	75966.097	2836.9341
7	73186.298	1554072.7	5053.6755	62	5829.8979	70096.968	2756.7531
8	70096.156	1483968.4	5037.0004	63	5504.7180	64552.088	2674.6682
9	67138.525	1416823.0	5023.1093	64	5191.2424	59319.707	2590.5872
10	64307.638	1352509.9	5011.7977	65	4889.1009	54388.551	2504.6341
11	61596.737	1290908.1	5001.5987	66	4598.1753	49747.584	2417.1748
12	59000.113	1231903.3	4991.8281	67	4318.4361	45385.840	2328.6602
13	56510.086	1175387.2	4979.5427	68	4049.2727	41292.673	2238.9467
14	54119.113	1121259.3	4961.6084	69	3790.0779	37458.033	2147.8677
15	51821.942	1069425.2	4936.9107	70	3540.1545	33872.508	2055.1385
16	49614.214	1019795.4	4905.0205	71	3298.9782	30527.285	1960.6212
17	47493.771	972283.33	4867.5711	72	3066.3065	27413.921	1864.4436
18	45458.383	926804.62	4826.0299	73	2841.9946	24524.163	1766.8225
19	43507.090	883276.51	4783.0678	74	2626.4357	21849.630	1668.5187
20	41637.822	841617.70	4740.1772	75	2419.9272	19381.603	1570.2118
21	39847.607	801749.38	4697.8428	76	2222.6424	17111.137	1472.4673
22	38132.376	763596.19	4655.2984	77	2034.4277	15029.278	1375.5241
23	36489.815	727085.88	4613.3982	78	1855.0400	13127.267	1279.5231
24	34917.249	692148.63	4572.5279	79	1684.0301	11396.687	1184.3841
25	33412.068	658717.24	4533.0246	80	1520.9470	9829.5635	1090.0058
26	31971.074	626727.32	4494.5107	81	1365.6214	8418.2192	996.55545
27	30592.184	596117.08	4457.6143	82	1218.1996	7154.9868	904.51543
28	29271.520	566827.67	4421.0381	83	1079.0766	6031.9309	814.62868
29	28006.676	538803.27	4384.8203	84	948.91963	5040.5934	727.93328
30	26794.787	511990.68	4348.4311	85	828.10515	4172.0083	645.19873
31	25633.441	486339.26	4311.6786	86	716.33952	3417.1761	566.52596
32	24520.610	461800.53	4274.6575	87	613.31478	2767.3921	491.98862
33	23454.583	438327.87	4237.7032	88	519.26180	2213.9834	422.19780
34	22432.987	415876.63	4200.4002	89	434.33263	1748.0907	357.69400
35	21454.496	394403.98	4163.2981	90	358.52406	1360.7834	298.86550
36	20516.705	373868.92	4125.7919	91	291.48069	1043.3100	245.74058
37	19618.003	354232.42	4087.9807	92	232.91108	787.23520	198.39764
38	18757.035	335456.88	4050.1567	93	182.77849	584.28155	157.16280
39	17931.905	317506.31	4012.0040	94	140.85738	426.30197	122.16773
40	17141.381	300346.24	3973.8007	95	106.61573	305.52341	93.221178
41	16384.080	283943.47	3935.6183	96	79.147908	214.88052	69.727259
42	15658.340	268266.33	3897.1854	97	57.537538	148.19991	51.040256
43	14962.606	253284.68	3858.2673	98	40.960216	100.15932	36.569098
44	14295.422	238969.88	3818.6633	99	28.575787	66.251482	25.671233
45	13654.842	225294.95	3777.6103	100	19.501180	42.813090	17.624197
46	13039.797	212234.39	3735.1579	101	13.001399	26.971326	11.818940
47	12448.602	199764.02	3690.6801	102	8.4460024	16.520654	7.7217148
48	11880.494	187860.90	3644.4218	103	5.3339773	9.8080307	4.9039801
49	11334.362	176502.96	3596.2365	104	3.2759049	5.6151032	3.0297313
50	10809.520	165669.04	3546.3677	105	1.9338220	3.0790337	1.7988331
51	10304.847	155338.86	3494.5836	106	1.1115609	1.5969525	1.0415484
52	9818.9871	145493.34	3440.3647	107	.60850020	.76026473	.57516917
53	9351.1321	136114.48	3383.6915	108	.32061875	.30848376	.30709441
54	8900.4264	127185.07	3324.4628	109	.15823021	.075792272	.15490738

Table Z (4.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.4 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	2051488.9	5580.0082	**55**	7546.9787	103301.47	2792.5179
1	94705.184	1956336.3	4664.6002	**56**	7159.1449	96114.437	2735.4678
2	90472.353	1865831.1	4597.2825	**57**	6786.3675	89299.182	2676.3633
3	86449.630	1779360.5	4554.3787	**58**	6427.6804	82841.458	2614.8937
4	82614.941	1696730.1	4522.7621	**59**	6082.2165	76727.919	2550.8060
5	78955.928	1617762.2	4498.2550	**60**	5749.4665	70945.886	2484.1747
6	75461.256	1542290.6	4477.1691	**61**	5429.2112	65483.036	2415.3477
7	72123.445	1470158.4	4459.2508	**62**	5121.4001	60327.173	2344.8357
8	68933.967	1401216.4	4442.8346	**63**	4825.6433	55466.322	2272.8000
9	65887.532	1335322.2	4429.1878	**64**	4541.3381	50888.995	2199.1668
10	62977.641	1272339.2	4418.0984	**65**	4268.0933	46584.189	2124.0512
11	60196.871	1212137.4	4408.1205	**66**	4005.7406	42541.170	2047.7788
12	57538.885	1154593.9	4398.5817	**67**	3754.1893	38749.331	1970.7473
13	54995.474	1099592.5	4386.6128	**68**	3512.8457	35198.406	1892.8354
14	52558.630	1047025.4	4369.1770	**69**	3281.1235	31878.704	1813.9028
15	50222.628	996791.04	4345.2159	**70**	3058.3631	28781.145	1733.7079
16	47982.652	948793.30	4314.3415	**71**	2844.0593	25897.218	1652.1372
17	45836.049	902939.57	4278.1606	**72**	2637.9536	23218.781	1569.3068
18	43780.113	859139.88	4238.1103	**73**	2439.8730	20737.903	1485.4089
19	41813.384	817306.29	4196.7766	**74**	2250.1068	18446.590	1401.1006
20	39933.343	777352.82	4155.5978	**75**	2068.8597	16336.609	1316.9656
21	38136.628	739196.37	4115.0379	**76**	1896.2287	14399.580	1233.4866
22	36418.856	702757.64	4074.3619	**77**	1732.0314	12627.167	1150.8647
23	34777.349	667960.75	4034.3853	**78**	1576.0107	11011.250	1069.2168
24	33209.108	634732.62	3995.4729	**79**	1427.7367	9544.0489	988.47083
25	31711.219	603003.06	3957.9405	**80**	1286.7813	8218.2001	908.53776
26	30280.231	572704.98	3921.4244	**81**	1152.9577	7026.6398	829.55583
27	28913.777	543774.14	3886.5151	**82**	1026.3462	5962.3529	751.92828
28	27607.813	516149.45	3851.9809	**83**	907.23559	5018.1417	676.27509
29	26359.713	489773.06	3817.8565	**84**	796.14032	4186.4129	603.46023
30	25166.441	464589.89	3783.6422	**85**	693.32691	3459.1944	534.11713
31	24025.409	440547.63	3749.1585	**86**	598.49961	2828.5343	468.31602
32	22934.408	417596.28	3714.4952	**87**	511.35296	2286.7750	406.10390
33	21891.542	395687.86	3679.9667	**88**	432.03218	1826.3322	347.97505
34	20894.315	374776.55	3645.1851	**89**	360.61564	1439.5130	294.36191
35	19941.220	354818.46	3610.6632	**90**	297.05221	1118.6126	245.56795
36	19029.764	335771.67	3575.8380	**91**	240.99979	856.12177	201.59669
37	18158.208	317596.34	3540.8031	**92**	192.17169	644.83802	162.49295
38	17325.060	300254.19	3505.8293	**93**	150.49315	477.73338	128.50542
39	16528.345	283708.64	3470.6253	**94**	115.73471	347.93030	99.721181
40	15766.712	267924.73	3435.4482	**95**	87.417362	248.90043	75.961694
41	15038.681	252868.90	3400.3638	**96**	64.760207	174.73483	56.718018
42	14342.531	238509.15	3365.1229	**97**	46.979938	120.28948	41.443602
43	13676.650	224815.09	3329.5116	**98**	33.374579	81.145780	29.639836
44	13039.527	211757.89	3293.3483	**99**	23.235078	53.575193	20.769274
45	12429.221	199310.39	3255.9402	**100**	15.823379	34.557136	14.232883
46	11844.602	187446.92	3217.3377	**101**	10.527392	21.729866	9.5272722
47	11283.987	176143.20	3176.9778	**102**	6.8245542	13.285495	6.2130878
48	10746.546	165376.18	3135.0900	**103**	4.3009722	7.8728725	3.9386224
49	10231.136	155123.77	3091.5483	**104**	2.6359619	4.4990268	2.4288938
50	9737.0087	145364.78	3046.5795	**105**	1.5528043	2.4626349	1.4394613
51	9263.0300	136078.97	2999.9810	**106**	.89068857	1.2750501	.83200426
52	8807.8643	127247.31	2951.2934	**107**	.48657044	.60601573	.45867851
53	8370.6754	118851.82	2900.5081	**108**	.25583874	.24551569	.24453885
54	7950.5927	110875.34	2847.5436	**109**	.12599670	.060226424	.12322478

Table Z (4.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1968950.4	5061.0923	**55**	6725.8884	89912.115	2390.5034
1	94507.056	1873996.9	4146.6203	**56**	6366.9020	83520.416	2339.7122
2	90094.203	1783869.9	4079.5122	**57**	6022.7505	77472.028	2287.2020
3	85908.194	1697940.9	4036.8314	**58**	5692.4898	71752.931	2232.7048
4	81925.769	1615999.8	4005.4450	**59**	5375.2707	66349.978	2176.0055
5	78133.478	1537854.4	3981.1672	**60**	5070.5667	61250.691	2117.1790
6	74518.983	1463325.3	3960.3223	**61**	4778.1103	56442.975	2056.5412
7	71073.850	1392242.8	3942.6458	**62**	4497.7842	51914.925	1994.5488
8	67788.672	1324446.2	3926.4850	**63**	4229.1745	47654.894	1931.3494
9	64657.303	1259782.4	3913.0787	**64**	3971.6842	43651.736	1866.8835
10	61672.452	1198104.6	3902.2074	**65**	3724.9056	39894.790	1801.2574
11	58825.987	1139273.9	3892.4463	**66**	3488.6280	36373.696	1734.7600
12	56110.899	1083158.4	3883.1342	**67**	3262.7101	33078.265	1667.7414
13	53518.412	1029634.3	3871.4744	**68**	3046.5751	29998.665	1600.0986
14	51040.014	978586.03	3854.5242	**69**	2839.6569	27125.620	1531.7129
15	48669.476	929905.21	3831.2792	**70**	2641.3309	24450.439	1462.3789
16	46401.495	883489.12	3801.3902	**71**	2451.1106	21964.968	1392.0031
17	44232.896	839239.16	3766.4374	**72**	2268.7252	19661.426	1320.6899
18	42160.482	797059.83	3727.8274	**73**	2093.9796	17532.254	1248.6088
19	40182.272	756858.14	3688.0635	**74**	1927.0759	15569.888	1176.3266
20	38295.286	718543.56	3648.5315	**75**	1768.1423	13766.602	1104.3439
21	36495.761	682028.83	3609.6751	**76**	1617.2136	12114.591	1033.0719
22	34778.985	647230.85	3570.7890	**77**	1474.0863	10606.137	962.67925
23	33141.912	614070.32	3532.6516	**78**	1338.4952	9233.7504	893.26191
24	31581.212	582471.02	3495.6070	**79**	1210.0303	7990.2731	824.75503
25	30093.659	552359.96	3459.9508	**80**	1088.2867	6868.9453	757.07971
26	28675.548	523667.51	3425.3329	**81**	973.06631	5863.2994	690.34957
27	27324.225	496327.16	3392.3073	**82**	864.39737	4966.9481	624.90092
28	26035.476	470275.76	3359.7051	**83**	762.48292	4173.3890	561.25032
29	24806.453	445453.62	3327.5570	**84**	667.71348	3475.8280	500.11591
30	23633.948	421803.96	3295.3918	**85**	580.26859	2867.1943	442.01813
31	22515.197	399272.97	3263.0410	**86**	499.85652	2340.4780	387.00328
32	21447.811	377809.32	3230.5898	**87**	426.17968	1888.9566	335.09792
33	20429.713	357363.86	3198.3325	**88**	359.31765	1506.0100	286.70081
34	19458.284	337889.74	3165.9067	**89**	299.29365	1184.9687	242.15679
35	18531.843	319342.22	3133.7903	**90**	246.02328	919.19397	201.70156
36	17647.808	301678.63	3101.4595	**91**	199.18222	702.24976	165.32112
37	16804.316	284858.46	3069.0020	**92**	158.49435	527.99266	133.03559
38	15999.745	268842.93	3036.6690	**93**	123.86015	390.46078	105.03290
39	15232.044	253595.03	3004.1913	**94**	95.053689	283.85265	81.366873
40	14499.747	239079.47	2971.8062	**95**	71.646261	202.68891	61.873001
41	13801.286	225262.45	2939.5741	**96**	52.965679	142.03080	46.117233
42	13134.879	212111.80	2907.2659	**97**	38.343278	97.594537	33.637462
43	12498.862	199597.03	2874.6865	**98**	27.182104	65.713741	24.013517
44	11891.676	187689.23	2841.6712	**99**	18.884343	43.305706	16.796228
45	11311.381	176361.21	2807.5910	**100**	12.833569	27.881089	11.489198
46	10756.789	165587.29	2772.4962	**101**	8.5203905	17.499281	7.6766096
47	10226.223	155343.19	2735.8804	**102**	5.5119275	10.679091	4.9970027
48	9718.7870	145605.89	2697.9580	**103**	3.4664610	6.3166715	3.1618836
49	9233.3116	136353.37	2658.6207	**104**	2.1200656	3.6031368	1.9463295
50	8768.9921	127564.59	2618.0791	**105**	1.2462851	1.9687229	1.1513571
51	8324.6825	119219.44	2576.1562	**106**	.71337357	1.0175581	.66430893
52	7899.0653	111299.03	2532.4454	**107**	.38889051	.48283369	.36560922
53	7491.2807	103785.54	2486.9467	**108**	.20405085	.19530749	.19463351
54	7100.4448	96661.972	2439.5950	**109**	.10028172	.047834379	.097975238

Table Z (4.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 4.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1891916.7	4609.2429	55	5992.6817	78260.442	2046.7770
1	94308.928	1797162.2	3695.7069	56	5660.9366	72577.457	2001.5690
2	89716.846	1707412.7	3628.8080	57	5343.7185	67210.992	1954.9290
3	85369.023	1622023.0	3586.3495	58	5040.1044	62147.330	1906.6256
4	81240.918	1540766.9	3555.1920	59	4749.2626	57373.609	1856.4756
5	77317.895	1463437.3	3531.1418	60	4470.6525	52877.633	1804.5534
6	73586.537	1389840.7	3510.5356	61	4203.9657	48647.620	1751.1445
7	70037.374	1319794.8	3493.0981	62	3949.0277	44672.018	1696.6571
8	66660.063	1253127.0	3477.1894	63	3705.4056	40939.578	1641.2251
9	63447.534	1189673.0	3464.0197	64	3472.5094	37439.551	1584.8009
10	60391.657	1129276.2	3453.3628	65	3249.9191	34161.677	1527.4817
11	57483.544	1071788.0	3443.8142	66	3037.3897	31096.020	1469.5232
12	54715.467	1017068.1	3434.7239	67	2834.7380	28232.854	1411.2328
13	52078.046	964984.49	3423.3656	68	2641.4044	25562.816	1352.5229
14	49562.228	915414.23	3406.8886	69	2456.8433	23077.086	1293.2927
15	47161.246	868241.98	3384.3397	70	2280.4627	20767.397	1233.3670
16	44869.285	823358.59	3355.4065	71	2111.7944	18626.000	1172.6684
17	42682.625	780659.50	3321.6425	72	1950.5595	16645.506	1111.2902
18	40597.556	740043.79	3284.4238	73	1796.5459	14818.767	1049.3812
19	38611.563	701413.57	3246.1732	74	1649.8835	13138.669	987.42960
20	36721.194	664673.87	3208.2254	75	1510.6375	11598.006	925.86405
21	34922.270	629733.45	3171.0043	76	1378.7927	10189.546	865.03411
22	33209.744	596505.57	3133.8328	77	1254.1315	8906.1750	805.08067
23	31580.192	564907.64	3097.4535	78	1136.3852	7741.0158	746.08183
24	30029.947	534860.49	3062.1906	79	1025.1645	6687.5143	687.97888
25	28555.472	506288.50	3028.3206	80	920.08769	5739.4921	630.70154
26	27152.801	479119.70	2995.5057	81	820.95037	4891.0552	574.34255
27	25818.995	453285.47	2964.2659	82	727.74039	4136.4126	519.18177
28	24549.666	428720.79	2933.4911	83	640.59233	3469.7120	465.64887
29	23341.744	405364.28	2903.2088	84	559.79670	2884.8917	414.33997
30	22191.849	383157.69	2872.9737	85	485.46489	2375.6961	365.68190
31	21097.040	362045.85	2842.6280	86	417.31375	1935.9579	319.70243
32	20054.753	341976.28	2812.2520	87	355.05747	1559.7878	276.41270
33	19062.735	322898.85	2782.1206	88	298.72600	1241.4175	236.13353
34	18118.242	304765.87	2751.8955	89	248.30219	975.07279	199.13886
35	17219.427	287531.87	2722.0214	90	203.67974	755.04107	165.61045
36	16363.622	271153.61	2692.0111	91	164.55488	575.81208	135.52234
37	15548.842	255590.11	2661.9462	92	130.66599	432.15096	108.87687
38	14773.346	240802.18	2632.0595	93	101.89877	319.00456	85.814505
39	14035.005	226752.57	2602.1019	94	78.035982	231.48276	66.364583
40	13332.248	213405.78	2572.2924	95	58.695935	164.98966	50.377129
41	12663.421	200727.92	2542.6859	96	43.300969	115.39991	37.482486
42	12026.691	188686.79	2513.0717	97	31.281018	79.148140	27.290356
43	11420.343	177251.91	2483.2716	98	22.129077	53.193837	19.447034
44	10842.772	166394.44	2453.1361	99	15.341601	34.989596	13.577420
45	10292.040	156087.26	2422.0937	100	10.404107	22.484940	9.2704130
46	9766.9067	146304.80	2390.1942	101	6.8929550	14.086107	6.1827311
47	9265.6997	137022.90	2356.9820	102	4.4497746	8.5801735	4.0171608
48	8787.4649	128218.70	2322.6567	103	2.7926043	5.0657786	2.5371869
49	8331.0090	119870.36	2287.1254	104	1.7043586	2.8843196	1.5589307
50	7895.4768	111957.06	2250.5831	105	.99981035	1.5731398	.92049238
51	7479.7130	104458.96	2212.8749	106	.57109167	.81168422	.53016642
52	7082.4177	97357.404	2173.6410	107	.31067387	.38450765	.29128693
53	6702.7107	90634.818	2132.8880	108	.16266884	.15529247	.15483897
54	6339.6975	84274.478	2090.5641	109	.079776742	.037973729	.077862100

Table Z (5.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1819910.6	4215.2326	**55**	5338.1078	68120.318	1752.8279
1	94110.800	1725355.2	3302.6326	**56**	5032.0052	63068.715	1712.5991
2	89340.280	1635982.4	3235.9426	**57**	4740.0510	58308.487	1671.1833
3	84832.112	1551129.7	3193.7056	**58**	4461.3432	53826.291	1628.3805
4	80560.370	1470554.3	3162.7758	**59**	4195.0674	49609.619	1584.0348
5	76509.138	1394033.5	3138.9515	**60**	3940.6724	45646.626	1538.2184
6	72663.833	1321359.8	3118.5817	**61**	3697.8155	41925.899	1491.1892
7	69013.882	1252337.5	3101.3806	**62**	3466.2742	38436.299	1443.3110
8	65547.929	1186782.0	3085.7203	**63**	3245.6010	35167.019	1394.7053
9	62257.927	1124517.7	3072.7836	**64**	3035.2150	32107.751	1345.3334
10	59134.853	1065377.8	3062.3373	**65**	2834.6879	29248.679	1295.2837
11	56169.009	1009204.2	3052.9970	**66**	2643.7469	26580.329	1244.7822
12	53351.913	955848.00	3044.1237	**67**	2462.1751	24093.462	1194.0982
13	50673.537	905169.07	3033.0598	**68**	2289.4310	21779.213	1143.1566
14	48124.255	857037.01	3017.0435	**69**	2124.9894	19629.239	1091.8716
15	45696.730	811329.62	2995.1713	**70**	1968.2894	17635.724	1040.0934
16	43384.606	767931.37	2967.1654	**71**	1818.8810	15791.346	987.75748
17	41183.599	726731.89	2934.5520	**72**	1676.4804	14089.137	934.94688
18	39089.464	687624.95	2898.6772	**73**	1540.8639	12522.377	881.79137
19	37099.142	650507.88	2861.8853	**74**	1412.1014	11084.416	828.71110
20	35208.695	615281.44	2825.4612	**75**	1290.2074	9768.5644	776.07240
21	33413.523	581850.55	2789.8098	**76**	1175.1273	8568.1523	724.17191
22	31708.229	550125.01	2754.2807	**77**	1066.6346	7476.6495	673.12671
23	30089.008	520019.10	2719.5817	**78**	964.46126	6487.7674	622.99982
24	28551.855	491450.89	2686.0184	**79**	868.23931	5595.5287	573.73780
25	27092.917	464342.30	2653.8485	**80**	777.60989	4794.3101	525.27778
26	25707.966	438619.18	2622.7462	**81**	692.36661	4078.7621	477.69492
27	24393.778	414211.01	2593.1990	**82**	612.46651	3443.6547	431.22152
28	23145.788	391051.07	2564.1528	**83**	537.99007	2883.7381	386.21438
29	21960.709	369076.47	2535.6314	**84**	469.14762	2393.6190	343.16767
30	20834.985	348227.64	2507.2144	**85**	405.99779	1967.7750	302.43068
31	19765.504	328448.27	2478.7533	**86**	348.26930	1600.7914	264.01712
32	18749.528	309684.89	2450.3236	**87**	295.69079	1287.5181	227.92669
33	17784.632	291886.55	2422.1821	**88**	248.25548	1022.9372	194.41668
34	16867.953	275004.87	2394.0123	**89**	205.91739	802.05714	163.70385
35	15997.484	258993.85	2366.2283	**90**	168.55706	619.96785	135.92718
36	15170.472	243809.81	2338.3762	**91**	135.89283	471.95683	111.05300
37	14384.818	229411.43	2310.5321	**92**	107.67999	353.56774	89.071162
38	13638.664	215759.31	2282.9111	**93**	83.796915	260.52129	70.085268
39	12929.811	202816.04	2255.2827	**94**	64.038426	188.69854	54.106924
40	12256.590	190546.08	2227.8488	**95**	48.066271	134.24715	41.000632
41	11617.268	178915.57	2200.6588	**96**	35.384794	93.723275	30.451991
42	11009.960	167892.39	2173.5190	**97**	25.508599	64.161198	22.131694
43	10432.908	157446.20	2146.2660	**98**	18.007593	43.040817	15.742287
44	9884.4662	147548.34	2118.7643	**99**	12.458040	28.258190	10.970767
45	9362.6980	138171.87	2090.4945	**100**	8.4308336	18.125205	7.4768755
46	8866.3171	129291.43	2061.5052	**101**	5.5738822	11.333618	4.9773760
47	8393.6546	120883.10	2031.3864	**102**	3.5906826	6.8906822	3.2280151
48	7943.7055	112924.26	2000.3234	**103**	2.2487184	4.0607488	2.0349948
49	7515.2562	105393.37	1968.2367	**104**	1.3695355	2.3078399	1.2480702
50	7107.4074	98269.920	1935.3063	**105**	.80170871	1.2564561	.73557944
51	6718.9968	91534.403	1901.3967	**106**	.45697397	.64715751	.42291305
52	6348.7422	85168.509	1866.1891	**107**	.24807158	.30605909	.23196321
53	5995.7469	79154.983	1829.6952	**108**	.12961740	.12341639	.12312180
54	5659.1083	73477.449	1791.8742	**109**	.063433971	.030131136	.061848122

Table Z (5.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1752503.0	3871.1457	**55**	4753.8733	59295.165	1501.3958
1	93912.672	1658146.6	2959.4817	**56**	4471.8381	54805.911	1465.6067
2	88964.506	1569149.8	2893.0004	**57**	4203.5164	50584.501	1428.8391
3	84297.457	1484831.9	2850.9842	**58**	3948.0268	46618.021	1390.9202
4	79884.106	1404932.8	2820.2808	**59**	3704.5728	42894.370	1351.7171
5	75707.162	1329214.2	2796.6807	**60**	3472.5960	39402.104	1311.2991
6	71750.792	1257453.6	2776.5451	**61**	3251.7256	36130.231	1269.8986
7	68003.236	1189442.1	2759.5775	**62**	3041.6994	33068.063	1227.8394
8	64452.064	1124982.5	2744.1625	**63**	2842.0601	30205.268	1185.2310
9	61088.189	1063888.1	2731.4551	**64**	2652.2369	27532.013	1142.0421
10	57901.637	1005981.5	2721.2155	**65**	2471.7972	25038.954	1098.3525
11	54881.859	951095.22	2712.0794	**66**	2300.4468	22717.099	1054.3612
12	52019.573	899071.43	2703.4183	**67**	2137.9423	20557.716	1010.3039
13	49304.066	849762.12	2692.6418	**68**	1983.7610	18552.451	966.11601
14	46725.103	803029.44	2677.0744	**69**	1837.3982	16693.449	921.72380
15	44274.749	758744.37	2655.8598	**70**	1698.3226	14973.361	876.99905
16	41946.079	716785.10	2628.7532	**71**	1566.1028	13385.304	831.88774
17	39734.224	677035.54	2597.2535	**72**	1440.4533	11922.745	786.46311
18	37634.391	639384.32	2562.6769	**73**	1321.1426	10579.399	740.83806
19	35642.961	603724.14	2527.2908	**74**	1208.1923	9349.0811	695.37351
20	33755.502	569951.63	2492.3323	**75**	1101.5759	8225.6100	650.38209
21	31966.982	537968.03	2458.1874	**76**	1001.2085	7202.8587	606.11503
22	30271.649	507679.85	2424.2313	**77**	906.85954	6274.8561	562.66913
23	28665.314	478998.44	2391.1384	**78**	818.26484	5435.8723	520.09463
24	27143.628	451839.26	2359.1959	**79**	735.07775	4680.4759	478.34278
25	25702.423	426121.97	2328.6440	**80**	656.96213	4003.5679	437.35714
26	24337.208	401770.42	2299.1682	**81**	583.71306	3400.3114	397.19809
27	23044.476	378712.34	2271.2252	**82**	515.26468	2865.9990	358.05798
28	21819.484	356879.52	2243.8138	**83**	451.65520	2395.9360	320.23255
29	20658.728	336207.72	2216.9543	**84**	393.03118	1985.3358	284.13090
30	19558.482	316636.24	2190.2495	**85**	339.41098	1629.3335	250.03825
31	18515.464	298107.79	2163.5595	**86**	290.53747	1323.1840	217.95775
32	17526.765	280568.08	2136.9551	**87**	246.15547	1062.3915	187.88083
33	16589.796	263965.49	2110.6759	**88**	206.23162	842.59801	160.01317
34	15701.577	248251.14	2084.4257	**89**	170.70026	659.49409	134.52548
35	14859.948	233378.62	2058.5894	**90**	139.43534	508.86450	111.52294
36	14062.076	219303.97	2032.7442	**91**	112.17786	386.68322	90.967390
37	13305.753	205985.67	2006.9610	**92**	88.701376	289.16023	72.840266
38	12589.012	193384.23	1981.4381	**93**	68.882374	212.67459	57.216680
39	11909.588	181462.25	1955.9622	**94**	52.529766	153.75946	44.095702
40	11265.720	170184.24	1930.7189	**95**	39.345039	109.18783	33.355833
41	10655.602	159516.49	1905.7527	**96**	28.903534	76.086516	24.730013
42	10077.307	149427.08	1880.8850	**97**	20.792447	51.990017	17.940674
43	9529.0337	139885.92	1855.9662	**98**	14.647362	34.810716	12.737913
44	9009.1005	130864.61	1830.8730	**99**	10.112026	22.811853	8.8607432
45	8515.5745	122336.51	1805.1331	**100**	6.8287895	14.604358	6.0277065
46	8047.1284	114276.56	1778.7938	**101**	4.5052171	9.1149035	4.0052435
47	7602.0987	106661.17	1751.4857	**102**	2.8961409	5.5313601	2.5927329
48	7179.4351	99468.062	1723.3810	**103**	1.8099329	3.2536229	1.6314641
49	6777.9079	92676.056	1694.4112	**104**	1.0999816	1.8457239	.99873937
50	6396.5796	86265.037	1664.7421	**105**	.64255968	1.0030528	.58753990
51	6034.2843	80215.917	1634.2552	**106**	.36548794	.51573554	.33719865
52	5689.7575	74510.787	1602.6680	**107**	.19799004	.24349923	.18463354
53	5362.0899	69132.797	1569.9955	**108**	.10323201	.098035946	.097854508
54	5050.3740	64065.979	1536.2063	**109**	.050414759	.023896596	.049103975

Table Z (5.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.4 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1689307.4	3570.1882	**55**	4232.5447	51614.067	1286.2871
1	93714.544	1595150.2	2659.4602	**56**	3973.0389	47625.554	1254.4555
2	88589.525	1506528.4	2593.1872	**57**	3726.7674	43882.923	1221.8226
3	83765.054	1422743.1	2551.3911	**58**	3492.8701	40373.727	1188.2388
4	79212.109	1343516.1	2520.9130	**59**	3270.5687	37086.315	1153.5909
5	74911.926	1268592.8	2497.5354	**60**	3059.3009	34009.686	1117.9447
6	70847.331	1197735.8	2477.6318	**61**	2858.6740	31133.299	1081.5089
7	67005.303	1130722.4	2460.8951	**62**	2668.3933	28446.950	1044.5716
8	63372.264	1067342.8	2445.7218	**63**	2487.9955	25940.802	1007.2309
9	59938.026	1007398.7	2433.2402	**64**	2316.9222	23605.519	969.46132
10	56691.615	950702.17	2423.2037	**65**	2154.7395	21432.245	931.33440
11	53621.580	897076.25	2414.2677	**66**	2001.1375	19412.485	893.02527
12	50717.796	846354.34	2405.8142	**67**	1855.8528	17538.020	854.73960
13	47968.830	798380.41	2395.3181	**68**	1718.3819	15801.011	816.42141
14	45363.803	753009.25	2380.1878	**69**	1588.2411	14194.096	778.00728
15	42894.153	710105.10	2359.6125	**70**	1464.9275	12710.394	739.38705
16	40552.362	669539.98	2333.3781	**71**	1348.0282	11343.469	700.51519
17	38332.957	631192.23	2302.9563	**72**	1237.2593	10087.222	661.45593
18	36230.579	594945.46	2269.6332	**73**	1132.3848	8935.8060	622.30711
19	34241.041	560687.87	2235.6021	**74**	1033.3875	7883.4942	583.37830
20	32359.407	528312.16	2202.0531	**75**	940.20888	6924.5975	544.93588
21	30580.207	497716.05	2169.3540	**76**	852.74126	6053.5081	507.19217
22	28897.327	468802.95	2136.9043	**77**	770.75359	5264.7846	470.22677
23	27306.189	441481.42	2105.3462	**78**	693.98841	4553.2240	434.07922
24	25802.101	415664.54	2074.9495	**79**	622.12034	3913.9073	398.70491
25	24380.581	391269.86	2045.9374	**80**	554.83553	3342.2266	364.05304
26	23036.873	368219.41	2018.0062	**81**	491.93320	2833.8228	330.17165
27	21767.192	346439.37	1991.5834	**82**	433.33114	2384.4728	297.21958
28	20566.616	325860.18	1965.7179	**83**	379.03502	1989.9897	265.44153
29	19431.430	306416.46	1940.4267	**84**	329.14111	1646.1356	235.17565
30	18357.736	288046.52	1915.3341	**85**	283.63760	1348.6330	206.65432
31	17342.087	270692.27	1890.3084	**86**	242.28296	1093.3310	179.87294
32	16381.412	254298.76	1865.4156	**87**	204.83917	876.31155	154.81716
33	15472.960	238813.87	1840.8789	**88**	171.25434	693.79545	131.65079
34	14613.641	224188.34	1816.4210	**89**	141.45011	542.06710	110.50759
35	13801.150	210375.51	1792.3995	**90**	115.29879	417.51180	91.466195
36	13032.574	197331.28	1768.4205	**91**	92.563949	316.69350	74.486307
37	12305.606	185014.07	1744.5494	**92**	73.037831	236.39183	59.544006
38	11618.178	173384.43	1720.9693	**93**	56.598956	173.54546	46.692556
39	10967.961	162405.05	1697.4822	**94**	43.071359	125.23847	35.922440
40	10353.112	152040.65	1674.2585	**95**	32.192588	88.769427	27.125411
41	9771.7595	142257.75	1651.3384	**96**	23.599330	61.742669	20.074907
42	9221.9351	133024.74	1628.5568	**97**	16.940925	42.109723	14.537199
43	8701.8025	124311.86	1605.7766	**98**	11.908957	28.142187	10.302532
44	8209.6490	116091.08	1582.8852	**99**	8.2041822	18.407160	7.1534564
45	7743.5465	108336.15	1559.4536	**100**	5.5287077	11.762228	4.8572909
46	7302.1322	101022.38	1535.5267	**101**	3.6398076	7.3272451	3.2215505
47	6883.7495	94126.601	1510.7723	**102**	2.3348833	4.4381744	2.0815415
48	6487.3096	87626.932	1485.3494	**103**	1.4560986	2.6057253	1.3073574
49	6111.5704	81502.650	1459.1992	**104**	.88307284	1.4754543	.79885029
50	5755.5624	75734.096	1432.4744	**105**	.51476306	.80037928	.46907544
51	5418.1188	70302.655	1405.0708	**106**	.29217951	.41080660	.26872966
52	5097.9939	65190.888	1376.7381	**107**	.15794390	.19363374	.14689081
53	4794.2695	60382.402	1347.4939	**108**	.082178209	.077837172	.077735072
54	4506.0363	55861.695	1317.3138	**109**	.040048180	.018942789	.038966880

Table Z (5.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1629975.7	3306.5252	55	3767.4607	44928.405	1102.2164
1	93516.416	1536017.5	2396.7332	56	3528.9935	41385.667	1073.9116
2	88215.335	1447770.1	2330.6683	57	3303.2481	38068.358	1044.9557
3	83234.897	1364515.0	2289.0915	58	3089.3861	34964.532	1015.2190
4	78544.360	1285956.0	2258.8374	59	2886.6484	32063.017	984.60505
5	74123.386	1211821.3	2235.6807	60	2694.4720	29353.283	953.17553
6	69953.370	1141858.4	2216.0069	61	2512.4473	26825.269	921.11781
7	66019.948	1075830.4	2199.4983	62	2340.2542	24469.266	888.68753
8	62308.326	1013514.9	2184.5635	63	2177.4272	22275.953	855.97236
9	58807.154	954701.75	2172.3040	64	2023.4215	20236.496	822.95138
10	55504.399	899192.58	2162.4670	65	1877.8052	18342.539	789.68849
11	52387.665	846800.67	2153.7271	66	1740.2576	16586.086	756.33729
12	49445.943	797350.72	2145.4767	67	1610.5010	14959.434	723.07698
13	46667.042	750678.71	2135.2544	68	1488.0517	13455.252	689.85880
14	44039.407	706632.16	2120.5498	69	1372.4471	12066.668	656.62785
15	41553.821	665068.65	2100.5957	70	1263.2118	10787.267	623.28923
16	39202.150	625854.17	2075.2072	71	1159.9517	9611.0549	589.80435
17	36978.297	588861.61	2045.8285	72	1062.3864	8532.3645	556.22917
18	34876.325	553969.69	2013.7161	73	970.27908	7545.7786	522.64815
19	32891.468	521062.33	1980.9906	74	883.58163	6646.0160	489.32645
20	31018.280	490028.42	1948.7971	75	802.21115	5827.8599	456.49065
21	29250.846	460762.37	1917.4854	76	726.04322	5086.1946	424.31981
22	27582.685	433164.63	1886.4782	77	654.84967	4416.0774	392.87898
23	26008.830	407141.19	1856.3868	78	588.38167	3812.7975	362.19876
24	24524.246	382602.89	1827.4640	79	526.33491	3271.9139	332.23832
25	23124.135	359465.38	1799.9171	80	468.41727	2789.2752	302.95179
26	21803.481	337649.05	1773.4526	81	414.43424	2360.9651	274.37698
27	20558.223	317078.70	1748.4701	82	364.29251	1983.2059	246.64470
28	19383.262	297683.58	1724.0663	83	317.97322	1652.2733	219.95701
29	18274.674	279397.35	1700.2548	84	275.53336	1364.4232	194.59300
30	17228.397	262157.50	1676.6802	85	236.93910	1115.9019	170.74153
31	16240.820	245905.29	1653.2182	86	201.96525	903.08404	148.39246
32	15308.717	230585.26	1629.9301	87	170.39139	722.56075	127.52762
33	14429.182	216144.96	1607.0237	88	142.15334	571.05934	108.27694
34	13599.020	202534.87	1584.2391	89	117.16547	445.38023	90.744610
35	12815.787	189708.24	1561.9085	90	95.301990	342.42713	74.988516
36	12076.500	177620.94	1539.6644	91	76.348400	259.27039	60.967953
37	11378.755	166231.46	1517.5672	92	60.115546	193.17617	48.655942
38	10720.391	155500.49	1495.7855	93	46.486645	141.55831	38.089118
39	10099.023	145390.95	1474.1356	94	35.301180	101.96603	29.252347
40	9512.7310	135867.85	1452.7739	95	26.329183	72.139280	22.049735
41	8959.5860	126898.05	1431.7358	96	19.260255	50.081778	16.289302
42	8437.5837	118450.33	1410.8691	97	13.796863	34.092506	11.774426
43	7944.8575	110495.36	1390.0479	98	9.6782713	22.741252	8.3292140
44	7479.6683	103005.56	1369.1693	99	6.6533478	14.846434	5.7726272
45	7040.0950	95955.104	1347.8430	100	4.4741385	9.4689843	3.9124190
46	6624.7448	89319.807	1326.1122	101	2.9393079	5.8875370	2.5900472
47	6231.9704	83076.942	1303.6772	102	1.8815367	3.5594153	1.6703849
48	5860.6503	77205.127	1280.6851	103	1.1708982	2.0858809	1.0471595
49	5509.5338	71684.133	1257.0852	104	.70860750	1.1789132	.63867197
50	5177.6258	66494.820	1233.0178	105	.41219000	.63835549	.37432145
51	4863.7616	61619.100	1208.3912	106	.23346442	.32706960	.21406198
52	4566.7151	57040.047	1182.9835	107	.12593738	.15390571	.11680738
53	4285.5633	52741.776	1156.8138	108	.065386686	.061769922	.061722368
54	4019.3980	48709.291	1129.8638	109	.031797743	.015008535	.030907407

Table Z (5.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 5.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1574193.4	3075.1425	55	3352.6537	39108.934	944.67268
1	93318.288	1480434.2	2166.2865	56	3133.7889	35962.939	919.51028
2	87841.937	1392560.3	2100.4294	57	2927.1095	33023.370	893.82349
3	82706.982	1309833.3	2059.0711	58	2731.7999	30278.801	867.50005
4	77880.842	1231937.9	2029.0399	59	2547.1205	27718.563	840.45739
5	73341.501	1158585.3	2006.1025	60	2372.5107	25332.614	812.75315
6	69068.829	1089507.0	1986.6561	61	2207.5491	23111.387	784.55504
7	65047.040	1024452.1	1970.3731	62	2051.8961	21045.683	756.08964
8	61260.051	963184.89	1955.6736	63	1905.0873	19126.697	727.43504
9	57695.287	905483.76	1943.6327	64	1766.5930	17346.104	698.57386
10	54339.607	851139.48	1933.9916	65	1635.9860	15696.046	669.56283
11	51179.617	799955.71	1925.4440	66	1512.9393	14169.027	640.53641
12	48203.388	751748.42	1917.3920	67	1397.1656	12757.849	611.65042
13	45397.934	706345.66	1907.4369	68	1288.2015	11455.684	582.86214
14	42750.990	663587.73	1893.1469	69	1185.6058	10256.138	554.12381
15	40252.661	623325.69	1873.7965	70	1088.9295	9153.2529	525.35346
16	37894.172	585419.60	1849.2283	71	997.79747	8141.4683	496.51811
17	35668.788	549737.05	1820.8590	72	911.93505	7215.5382	467.66625
18	33569.979	516152.06	1789.9157	73	831.10709	6370.4632	438.87050
19	31592.393	484544.41	1758.4484	74	755.24161	5601.3910	410.35766
20	29730.066	454799.36	1727.5582	75	684.23743	4903.5535	382.32013
21	27976.637	426808.18	1697.5778	76	617.95880	4272.2983	354.90859
22	26325.251	400468.55	1667.9518	77	556.18282	3703.1482	328.17581
23	24770.554	375684.08	1639.2618	78	498.67087	3191.8507	302.14503
24	23307.166	352363.57	1611.7443	79	445.13931	2734.4071	276.77879
25	21929.978	330420.91	1585.5914	80	395.31708	2327.0879	252.03565
26	20633.716	309775.03	1560.5194	81	349.01751	1966.3848	227.94498
27	19414.048	290349.52	1536.9015	82	306.14047	1648.9273	204.61415
28	18265.699	272072.66	1513.8797	83	266.64899	1371.4107	182.20969
29	17184.543	254877.24	1491.4641	84	230.56984	1130.5341	160.96159
30	16166.355	238700.14	1469.3186	85	197.85360	923.00890	141.02290
31	15207.370	223482.11	1447.3256	86	168.29173	745.67399	122.37974
32	14304.210	209167.33	1425.5418	87	141.68135	595.56791	105.01156
33	13453.823	195703.13	1404.1605	88	117.95083	469.86058	89.020990
34	12652.912	183039.93	1382.9379	89	97.011339	365.80006	74.488618
35	11898.908	171130.95	1362.1822	90	78.741509	280.73697	61.456218
36	11188.756	159932.19	1341.5508	91	62.947808	212.17581	49.883905
37	10519.967	149402.30	1321.0990	92	49.459119	157.79784	39.743329
38	9890.2926	139502.25	1300.9820	93	38.165126	115.42003	31.058585
39	9297.2986	130195.27	1281.0290	94	28.920555	82.983977	23.811138
40	8738.9963	121446.75	1261.3833	95	21.524531	58.600130	17.916455
41	8213.4041	113223.98	1242.0763	96	15.712209	40.605972	13.212053
42	7718.4883	105496.22	1222.9672	97	11.231415	27.589814	9.5326788
43	7252.3570	98234.635	1203.9400	98	7.8619599	18.368838	6.7309699
44	6813.2498	91412.150	1184.9008	99	5.3932701	11.969220	4.6563118
45	6399.2548	85003.482	1165.4947	100	3.6190974	7.6194406	3.1499598
46	6008.9549	78984.956	1145.7623	101	2.3725471	4.7285722	2.0814036
47	5640.7140	73334.381	1125.4336	102	1.5155189	2.8533431	1.3398354
48	5293.3842	68030.913	1104.6443	103	.94112371	1.6689719	.83836323
49	4965.7102	63054.874	1083.3507	104	.56834524	.94152997	.51037418
50	4656.6767	58387.686	1061.6811	105	.32990040	.50888916	.29856752
51	4365.1242	54011.829	1039.5551	106	.18645971	.26027622	.17043421
52	4089.8480	49910.932	1016.7757	107	.10036860	.12226940	.092840332
53	3829.9231	46069.652	993.36286	108	.052000970	.048995304	.048984274
54	3584.4463	42473.535	969.30293	109	.025234652	.011885521	.024502847

Table Z (6.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1521676.3	2871.7285	55	2982.7784	34043.244	809.80542
1	93120.160	1428116.2	1963.8085	56	2782.1400	31250.268	787.44206
2	87469.331	1340615.0	1898.1589	57	2593.1353	28646.095	764.66113
3	82181.303	1258413.8	1857.0185	58	2414.9716	26219.835	741.36513
4	77221.537	1181177.8	1827.2088	59	2246.9303	23961.333	717.48344
5	72566.228	1108600.6	1804.4890	60	2088.4555	21861.049	693.06945
6	68193.628	1040397.6	1785.2681	61	1939.1186	19909.915	668.27299
7	64086.447	976303.41	1769.2079	62	1798.5657	18099.246	643.29464
8	60227.240	916069.16	1754.7404	63	1666.3368	16420.752	618.20365
9	56602.146	859461.28	1742.9147	64	1541.9183	14866.615	592.98543
10	53196.860	806259.84	1733.4661	65	1424.8902	13429.468	567.69009
11	49996.948	756258.85	1725.1068	66	1314.9228	12102.308	542.43506
12	46989.516	709265.52	1717.2490	67	1211.7236	10878.433	517.35559
13	44160.751	665100.07	1707.5545	68	1114.8500	9751.4976	492.41401
14	41497.649	623595.70	1693.6683	69	1023.8820	8715.5771	467.56857
15	38989.607	584597.00	1674.9046	70	938.39640	7765.1544	442.74825
16	36627.193	547958.29	1651.1317	71	858.03678	6895.0897	417.92468
17	34403.016	513542.00	1623.7392	72	782.53607	6100.5444	393.13963
18	32309.942	481217.61	1593.9247	73	711.66302	5376.9209	368.45530
19	30342.027	450860.92	1563.6698	74	645.32764	4719.7755	344.06538
20	28492.784	422353.78	1534.0326	75	583.41574	4124.7636	320.13296
21	26755.402	395584.47	1505.3295	76	525.78451	3587.6659	296.78455
22	25122.650	370448.11	1477.0260	77	472.21826	3104.4381	274.06264
23	23588.785	346846.07	1449.6747	78	422.48973	2671.2506	251.98437
24	22148.090	324685.29	1423.4971	79	376.33539	2284.5128	230.51543
25	20795.146	303878.12	1398.6704	80	333.50445	1940.8829	209.61831
26	19524.422	284342.19	1374.9203	81	293.81924	1637.2262	189.31544
27	18331.322	266000.05	1352.5952	82	257.17616	1370.5431	169.69469
28	17210.398	248779.13	1330.8796	83	223.52539	1137.9076	150.89299
29	16157.328	232611.58	1309.7809	84	192.87075	936.41528	133.09956
30	15167.732	217433.77	1288.9806	85	165.15235	763.18985	116.43811
31	14237.692	203186.09	1268.3674	86	140.17822	615.47913	100.89232
32	13363.687	189812.53	1247.9936	87	117.76261	490.71406	86.440431
33	12542.528	177260.33	1228.0387	88	97.830143	386.45057	73.163086
34	11770.823	165479.93	1208.2740	89	80.291787	300.32451	61.122137
35	11045.881	154424.70	1188.9851	90	65.032329	230.07120	50.346933
36	10364.587	144050.85	1169.8525	91	51.877990	173.56701	40.799244
37	9724.3717	134317.30	1150.9268	92	40.674840	128.84694	32.450567
38	9122.9075	125185.40	1132.3502	93	31.320099	94.069715	25.315649
39	8557.7158	116618.77	1113.9644	94	23.683179	67.507679	19.374178
40	8026.7472	108583.27	1095.9001	95	17.589116	47.582027	14.551966
41	7527.9751	101046.71	1078.1849	96	12.812224	32.909030	10.711647
42	7059.3413	93978.894	1060.6885	97	9.1390003	22.317785	7.7144608
43	6618.9342	87351.537	1043.3042	98	6.3836931	14.830608	5.4370586
44	6204.9766	81138.149	1025.9458	99	4.3698879	9.6453282	3.7542287
45	5815.5687	75314.026	1008.2904	100	2.9261417	6.1284101	2.5349666
46	5449.2744	69856.071	990.37625	101	1.9141980	3.7960245	1.6718986
47	5104.4713	64742.677	971.96002	102	1.2201419	2.2862804	1.0742091
48	4779.9907	59953.580	953.16645	103	.75608853	1.3347695	.67089047
49	4474.5767	55469.696	933.95784	104	.45563294	.75159140	.40765902
50	4187.1992	51273.045	914.45164	105	.26391415	.40548685	.23803201
51	3916.7071	47346.708	894.57683	106	.14884758	.20702340	.13563332
52	3661.9179	43674.897	874.15855	107	.079952415	.097088834	.073755255
53	3421.9090	40242.841	853.21700	108	.041335398	.038843500	.038856026
54	3195.7840	37036.652	831.74239	109	.020016354	.0094076862	.019415863

Table Z (6.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1472167.2	2692.5732	55	2653.0483	29633.560	694.32685
1	92922.032	1378806.2	1785.5892	56	2469.3243	27154.618	674.45616
2	87097.517	1291677.0	1720.1468	57	2296.6737	24848.168	654.25749
3	81657.857	1209999.3	1679.2235	58	2134.3279	22703.864	633.64608
4	76566.427	1133418.6	1649.6342	59	1981.5895	20712.070	612.56145
5	71797.525	1061610.2	1627.1304	60	1837.9103	18863.749	591.05271
6	67327.688	994273.28	1608.1327	61	1702.8581	17150.340	569.25350
7	63138.039	931127.57	1592.2928	62	1576.0695	15563.665	547.34110
8	59209.697	871910.98	1578.0541	63	1457.0915	14095.943	525.37672
9	55527.453	816377.91	1566.4402	64	1345.4278	12739.853	503.34794
10	52075.788	764297.64	1557.1805	65	1240.6675	11488.513	481.29880
11	48839.176	715454.51	1549.0058	66	1142.4817	10335.400	459.33164
12	45803.724	669647.07	1541.3379	67	1050.5762	9274.2875	437.56360
13	42954.755	626687.75	1531.8978	68	964.52928	8299.3027	415.96130
14	40278.499	586402.72	1518.4047	69	883.94218	7404.9673	394.48805
15	37763.620	548630.29	1500.2110	70	808.41669	6586.1901	373.08216
16	35400.010	513219.15	1477.2094	71	737.61515	5838.2351	351.71901
17	33179.608	480026.74	1450.7620	72	671.27933	5156.6539	330.43440
18	31094.667	448918.17	1422.0374	73	609.18372	4537.2321	309.28138
19	29138.641	419765.45	1392.9504	74	551.22530	3975.9123	288.42513
20	27304.523	392447.17	1364.5180	75	497.28115	3468.7470	268.00363
21	25585.044	366848.82	1337.0403	76	447.20498	3011.9197	248.12287
22	23972.598	342863.14	1310.0028	77	400.78975	2601.7857	228.81671
23	22461.059	320389.46	1283.9305	78	357.82030	2234.9051	210.09736
24	21044.370	299333.04	1259.0301	79	318.05253	1908.0611	191.93335
25	19716.807	279604.83	1235.4649	80	281.25511	1618.2669	174.29077
26	18472.590	261121.35	1212.9696	81	247.26007	1362.7283	157.18635
27	17306.864	243804.27	1191.8689	82	215.96305	1138.7818	140.69176
28	16214.012	227580.35	1171.3881	83	187.30553	943.84232	124.91937
29	15189.522	212381.21	1151.5314	84	161.27427	775.35889	110.02454
30	14228.862	198142.90	1131.9971	85	137.80294	630.81979	96.106961
31	13327.974	184805.57	1112.6798	86	116.71569	507.83236	83.148943
32	12483.196	172313.16	1093.6275	87	97.843298	404.17106	71.128366
33	11691.213	160612.93	1075.0066	88	81.109430	317.72784	60.108230
34	10948.542	149655.48	1056.6024	89	66.427020	246.47400	50.135561
35	10252.383	139394.42	1038.6795	90	53.688088	188.47569	41.230207
36	9599.5632	129786.27	1020.9396	91	42.737268	141.92734	33.356143
37	8987.4397	120790.36	1003.4288	92	33.436780	105.16517	26.485564
38	8413.6161	112368.44	986.27777	93	25.691929	76.637357	20.626346
39	7875.5749	104484.67	969.33888	94	19.386016	54.894835	15.757572
40	7371.2133	97105.416	952.73163	95	14.367049	38.619269	11.814390
41	6898.4664	90199.084	936.48000	96	10.442947	26.659650	8.6807948
42	6455.2571	83736.075	920.46322	97	7.4331383	18.045339	6.2403761
43	6039.6588	77688.730	904.58288	98	5.1810825	11.968655	4.3899774
44	5649.8833	72031.188	888.75999	99	3.5391078	7.7691738	3.0255803
45	5284.0449	66739.370	872.70062	100	2.3647968	4.9269339	2.0391359
46	4940.6943	61790.806	856.44054	101	1.5436909	3.0459988	1.3423562
47	4618.2246	57164.508	839.76031	102	.98188085	1.8310673	.86085081
48	4315.4523	52840.835	822.77452	103	.60715011	1.0669901	.53662411
49	4031.1245	48801.325	805.45056	104	.36510143	.59968603	.32546333
50	3764.2015	45028.627	787.89564	105	.21102605	.32294044	.18968031
51	3513.5434	41506.445	770.04704	106	.11876546	.16458648	.10788661
52	3277.9914	38219.598	751.74938	107	.063658288	.077056338	.058565012
53	3056.6284	35153.905	733.02273	108	.032841311	.030779945	.030806816
54	2848.5680	32296.063	713.86026	109	.015869320	.0074427109	.015377371

Table Z (6.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1425433.2	2534.4820	**55**	2359.1781	25794.825	595.42937
1	92723.904	1332271.2	1628.4340	**56**	2191.1228	23595.168	577.77793
2	86726.495	1245513.2	1563.1985	**57**	2033.5783	21552.934	559.87340
3	81136.638	1164356.9	1522.4916	**58**	1885.8005	19658.319	541.64197
4	75915.494	1088427.2	1493.1215	**59**	1747.1143	17902.207	523.03172
5	71035.350	1017381.1	1470.8321	**60**	1616.9811	16276.067	504.08761
6	66470.932	950901.07	1452.0554	**61**	1494.9686	14771.836	484.92860
7	62201.686	888691.83	1436.4332	**62**	1380.7085	13381.836	465.71118
8	58207.229	830477.82	1422.4201	**63**	1273.7567	12098.786	446.48925
9	54470.938	776001.37	1411.0147	**64**	1173.6350	10915.850	427.25205
10	50976.023	725020.96	1401.9405	**65**	1079.9436	9826.6175	408.03814
11	47705.828	677311.27	1393.9467	**66**	992.35701	8825.0254	388.93648
12	44645.420	632662.23	1386.4645	**67**	910.58240	7905.3111	370.04831
13	41779.225	590878.56	1377.2726	**68**	834.21908	7062.0490	351.34393
14	39092.678	551779.54	1364.1623	**69**	762.88939	6290.1898	332.79094
15	36573.690	515197.33	1346.5225	**70**	696.21920	5585.0479	314.33558
16	34211.456	480975.11	1324.2686	**71**	633.88951	4942.2726	295.95634
17	31997.234	448965.53	1298.7356	**72**	575.65200	4357.7863	277.68370
18	29922.653	419029.50	1271.0632	**73**	521.28838	3827.7370	259.56277
19	27980.566	391035.42	1243.1014	**74**	470.68668	3348.4307	241.73415
20	26163.437	364858.79	1215.8272	**75**	423.71884	2916.2899	224.31440
21	24463.544	340382.53	1189.5250	**76**	380.23791	2527.8705	207.39206
22	22872.906	317497.14	1163.6993	**77**	340.04658	2179.8959	190.99386
23	21385.011	296100.12	1138.8487	**78**	302.94220	1869.2830	175.12798
24	19993.470	276095.20	1115.1657	**79**	268.69939	1593.1564	159.76562
25	18692.262	257392.12	1092.8004	**80**	237.10529	1348.8524	144.87607
26	17475.357	239906.46	1071.4960	**81**	208.00215	1133.8860	130.47149
27	16337.652	223559.17	1051.5551	**82**	181.28685	945.89761	116.61009
28	15273.367	208276.47	1032.2412	**83**	156.89549	782.60762	103.38386
29	14277.804	193989.63	1013.5557	**84**	134.80251	641.77927	90.920162
30	13346.288	180634.47	995.21292	**85**	114.93819	521.22261	79.299038
31	12474.623	168151.10	977.11246	**86**	97.142243	418.86041	68.502214
32	11659.022	156483.46	959.29841	**87**	81.261154	332.76727	58.507836
33	10896.046	145579.02	941.92485	**88**	67.219652	261.12722	49.364800
34	10182.130	135388.60	924.79009	**89**	54.934185	202.20133	41.108453
35	9514.3735	125866.18	908.13903	**90**	44.304605	154.33983	33.751455
36	8889.5514	116968.68	891.69310	**91**	35.192547	116.00900	27.260307
37	8304.9567	108655.89	875.49424	**92**	27.475234	85.801271	21.608481
38	7758.1306	100890.10	859.66195	**93**	21.066223	62.409750	16.798889
39	7246.5229	93636.037	844.05886	**94**	15.861766	44.619875	12.810834
40	6767.9851	86860.672	828.79386	**95**	11.730150	31.331493	9.5878256
41	6320.4205	80533.044	813.88759	**96**	8.5080895	21.587738	7.0320048
42	5901.7387	74624.218	799.22806	**97**	6.0430226	14.584441	5.0457959
43	5510.0032	69107.203	784.72439	**98**	4.2031562	9.6547285	3.5430038
44	5143.4193	63956.812	770.30400	**99**	2.8649815	6.2551606	2.4372782
45	4800.1186	59149.632	755.69931	**100**	1.9102705	3.9592141	1.6395550
46	4478.6431	54663.855	740.94361	**101**	1.2443266	2.4430442	1.0772808
47	4177.4046	50479.148	725.83891	**102**	.78977948	1.4658096	.68955318
48	3895.2095	46576.518	710.49032	**103**	.48732214	.85253176	.42902937
49	3630.8117	42938.154	694.86951	**104**	.29241969	.47825515	.25971848
50	3383.1666	39547.351	679.07421	**105**	.16865614	.25707467	.15107839
51	3151.1484	36388.455	663.04891	**106**	.094717290	.13078495	.085774730
52	2933.6233	33446.906	646.65545	**107**	.050660219	.061127144	.046480586
53	2729.6829	30709.128	629.91341	**108**	.026079881	.024378221	.024412994
54	2538.4532	28162.410	612.81827	**109**	.012575244	.0058852144	.012172837

Table Z (6.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1381262.9	2394.7021	**55**	2097.3323	22453.040	510.71487
1	92525.776	1288300.0	1489.5901	**56**	1943.7672	20501.702	495.03877
2	86356.265	1201912.3	1424.5613	**57**	1800.1532	18693.887	479.17190
3	80617.642	1121275.1	1384.0700	**58**	1665.7712	17020.329	463.04984
4	75268.721	1045992.3	1354.9180	**59**	1539.9688	15472.430	446.62795
5	70279.662	975701.97	1332.8412	**60**	1422.2194	14042.155	429.94719
6	65623.280	910069.73	1314.2835	**61**	1312.0934	12721.932	413.11325
7	61277.262	848785.03	1298.8765	**62**	1209.2211	11504.573	396.26407
8	57219.643	791558.73	1285.0859	**63**	1113.1693	10383.283	379.44694
9	53432.328	738120.99	1273.8856	**64**	1023.4787	9351.6932	362.65241
10	49897.206	688219.49	1264.9936	**65**	939.76197	8403.8476	345.91406
11	46596.441	641619.27	1257.1770	**66**	861.69934	7534.1291	329.30906
12	43514.024	598101.72	1249.8764	**67**	789.00198	6737.2145	312.92473
13	40633.454	557463.95	1240.9267	**68**	721.29013	6008.1056	296.73449
14	37939.343	519518.45	1228.1891	**69**	658.20696	5342.1596	280.70960
15	35418.828	484091.37	1211.0874	**70**	599.40163	4735.0761	264.80310
16	33060.392	451020.58	1189.5585	**71**	544.57351	4182.8688	248.99606
17	30854.598	420154.08	1164.9100	**72**	493.48505	3681.8104	233.31429
18	28792.448	391348.75	1138.2534	**73**	445.92626	3228.3898	217.79593
19	26866.186	364469.59	1111.3756	**74**	401.77966	2819.2524	202.56054
20	25067.749	339389.20	1085.2147	**75**	360.91492	2451.1638	187.70634
21	23388.962	315988.08	1060.0400	**76**	323.18672	2121.0232	173.30713
22	21821.467	294154.71	1035.3742	**77**	288.40815	1825.8910	159.38373
23	20358.375	273784.89	1011.6905	**78**	256.38932	1563.0097	145.94109
24	18992.968	254781.05	989.16766	**79**	226.92265	1329.8146	132.95289
25	17718.932	237051.87	967.94352	**80**	199.81287	1123.9352	120.39132
26	16529.997	220512.13	947.76933	**81**	174.91259	943.16634	108.26486
27	15420.817	205082.21	928.92663	**82**	152.12149	785.42142	96.620616
28	14385.454	190687.96	910.71541	**83**	131.37289	648.69424	85.533680
29	13419.033	177260.44	893.13438	**84**	112.63264	531.02678	75.108266
30	12516.742	164735.38	875.91270	**85**	95.830046	430.51232	65.408404
31	11674.258	153052.93	858.95482	**86**	80.819561	345.34990	56.415821
32	10887.672	142157.22	842.30093	**87**	67.462491	273.87592	48.109375
33	10153.431	131995.96	826.09355	**88**	55.686084	214.52790	40.526725
34	9467.8985	122520.36	810.14310	**89**	45.411321	165.81684	33.694071
35	8828.0780	113684.81	794.67603	**90**	36.546126	126.33669	27.618694
36	8230.7011	105446.75	779.43215	**91**	28.967712	94.785788	22.269787
37	7673.0034	97766.507	764.44936	**92**	22.567109	69.974312	17.622458
38	7152.4714	90606.979	749.83692	**93**	17.266019	50.802462	13.676124
39	6666.5285	83933.510	735.46679	**94**	12.972633	36.252915	10.410863
40	6212.9877	77713.748	721.43807	**95**	9.5730687	25.408161	7.7776311
41	5789.7272	71917.419	707.76830	**96**	6.9286829	17.473197	5.6939603
42	5394.6483	66516.292	694.35353	**97**	4.9107055	11.782149	4.0781339
43	5025.8096	61484.086	681.10974	**98**	3.4082875	7.7847058	2.8581905
44	4681.4150	56796.326	667.97014	**99**	2.3182141	5.0339285	1.9624975
45	4359.6157	52430.297	654.69103	**100**	1.5424021	3.1801215	1.3176826
46	4058.9502	48364.882	641.30330	**101**	1.0025549	1.9585423	.86415681
47	3777.8510	44580.426	627.62820	**102**	.63496626	1.1728660	.55208708
48	3515.1199	41058.610	613.76198	**103**	.39095969	.68085693	.34284774
49	3269.5205	37782.289	599.68000	**104**	.23409572	.38123089	.20715649
50	3040.0082	34735.419	585.47113	**105**	.13472868	.20454385	.12027483
51	2825.4736	31902.998	571.08617	**106**	.075501952	.10387459	.068161778
52	2624.8095	29271.097	556.40218	**107**	.040296470	.048466939	.036871612
53	2437.1185	26826.752	541.43800	**108**	.020700297	.019298338	.019336603
54	2261.5419	24557.846	526.19087	**109**	.0099599792	.0046513103	.0096312999

Table Z (6.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 6.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1339464.1	2270.8598	55	1864.0786	19543.821	438.13460
1	92327.648	1246700.3	1366.6838	56	1723.8929	17813.214	424.21632
2	85986.827	1160682.2	1301.8613	57	1593.1054	16213.327	410.15882
3	80100.864	1080561.9	1261.5849	58	1471.0229	14735.429	395.90582
4	74626.088	1005921.8	1232.6497	59	1357.0163	13371.424	381.41885
5	69530.418	936380.87	1210.7841	60	1250.5722	12113.768	366.73500
6	64784.655	871587.37	1192.4432	61	1151.2668	10955.368	351.94805
7	60364.638	811215.40	1177.2488	62	1058.7318	9889.5119	337.17941
8	56246.750	754962.10	1163.6777	63	972.54673	8909.8695	322.47042
9	52411.359	702545.44	1152.6791	64	892.27170	8010.5269	307.81266
10	48838.980	653702.25	1143.9661	65	817.53285	7185.9618	293.23521
11	45510.556	608188.01	1136.3232	66	748.01816	6430.9824	278.80485
12	42408.966	565775.61	1129.2001	67	683.44491	5740.6835	264.59676
13	39516.749	526254.66	1120.4867	68	623.45404	5110.4712	250.58705
14	36817.671	489431.02	1108.1120	69	567.70924	4536.0870	236.75011
15	34298.074	455124.94	1091.5330	70	515.88209	4013.5934	223.04480
16	31945.712	423169.19	1070.7070	71	467.68999	3539.3474	209.45435
17	29750.448	393407.26	1046.9142	72	422.90673	3109.9505	196.00047
18	27702.645	365692.23	1021.2380	73	381.33150	2722.2102	182.71531
19	25793.941	339885.83	995.40427	74	342.84405	2373.0877	169.70031
20	24015.745	315857.98	970.31347	75	307.31414	2059.6653	157.03814
21	22359.429	293486.92	946.22021	76	274.59982	1779.1570	144.79008
22	20816.262	272659.30	922.66456	77	244.52502	1528.9310	132.97212
23	19378.981	253269.43	900.09517	78	216.91258	1306.5260	121.58665
24	18040.547	235218.55	878.67804	79	191.57185	1109.6588	110.60962
25	16794.359	218414.48	858.53906	80	168.32411	936.22427	100.01591
26	15633.914	202771.35	839.43733	81	147.03238	784.26904	89.811033
27	14553.631	188209.13	821.63451	82	127.60025	651.95183	80.032949
28	13547.419	174653.43	804.46517	83	109.96026	537.50999	70.742790
29	12610.237	162035.21	787.92546	84	94.072635	439.23219	62.025651
30	11737.143	150290.27	771.75851	85	79.867440	355.46062	53.932545
31	10923.691	139358.92	755.87328	86	67.213049	284.63587	46.445625
32	10165.861	129185.55	740.30622	87	55.984592	225.32229	39.544768
33	9459.9974	119718.26	725.18898	88	46.112839	176.17705	33.258719
34	8802.3944	110908.70	710.34324	89	37.523933	135.92650	27.606549
35	8189.9721	102711.80	695.97824	90	30.133848	103.37343	22.591581
36	7619.4239	95085.560	681.85083	91	23.833975	77.414066	18.185739
37	7087.9350	87990.941	667.99513	92	18.527945	57.043461	14.365976
38	6592.9457	81391.490	654.51085	93	14.145314	41.336781	11.129325
39	6131.8589	75253.248	641.27856	94	10.605167	29.442482	8.4570032
40	5702.4559	69544.574	628.38832	95	7.8092550	20.595846	6.3065538
41	5302.5965	64235.931	615.85479	96	5.6399877	14.136740	4.6085517
42	4930.1786	59299.832	603.58141	97	3.9887828	9.5141139	3.2946200
43	4583.2610	54710.738	591.49040	98	2.7624966	6.2740928	2.3047302
44	4260.0504	50444.913	579.52020	99	1.8749432	4.0492978	1.5795009
45	3958.7204	46480.370	567.44882	100	1.2448047	2.5531719	1.0585218
46	3677.8108	42796.700	555.30475	101	.80738523	1.5694003	.69287963
47	3415.7771	39374.952	542.92656	102	.51026095	.93802828	.44182112
48	3171.4208	36197.490	530.40227	103	.31350372	.54349482	.27384959
49	2943.5190	33247.848	517.71032	104	.18731529	.30374444	.16515368
50	2731.0306	30510.653	504.93144	105	.10757438	.16266832	.095705874
51	2532.8653	27971.560	492.02189	106	.060155592	.082460868	.054139134
52	2347.9436	25617.273	478.87219	107	.032037150	.038409787	.029234719
53	2175.3822	23435.440	465.50029	108	.016422243	.015269354	.015308170
54	2014.3391	21414.542	451.90470	109	.0078846672	.0036742549	.0076165885

Table Z (7.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1299862.2	2160.9062	55	1656.3466	17011.144	375.93794
1	92129.520	1207297.5	1257.6662	56	1528.4960	15476.694	363.58351
2	85618.181	1121648.2	1193.0498	57	1409.5016	14061.193	351.13227
3	79586.299	1042042.6	1152.9877	58	1298.6961	12756.427	338.53497
4	73987.580	968041.15	1124.2681	59	1195.4742	11554.796	325.75835
5	68787.579	899243.13	1102.6120	60	1099.3372	10449.232	312.83590
6	63954.980	835279.42	1084.4858	61	1009.8693	9433.1053	299.85063
7	59463.690	775808.51	1069.5016	62	926.70647	8500.1628	286.90926
8	55288.362	720513.71	1056.1468	63	849.44206	7644.5233	274.04783
9	51407.768	669100.74	1045.3469	64	777.65584	6860.7048	261.25870
10	47800.997	621295.63	1036.8095	65	710.98848	6143.6006	248.56693
11	44447.725	576844.30	1029.3368	66	649.13725	5488.4223	236.03019
12	41329.687	535511.27	1022.3872	67	591.82723	4890.6599	223.71304
13	38428.434	497078.74	1013.9044	68	538.71976	4346.1004	211.59393
14	35726.858	461346.09	1001.8830	69	489.49861	3850.8464	199.64996
15	33210.490	428127.86	985.81184	70	443.85691	3401.3011	187.84500
16	30866.341	397251.81	965.66703	71	401.52968	2994.1428	176.16409
17	28683.565	368557.18	942.70194	72	362.30239	2626.2803	164.62539
18	26651.883	341893.38	917.97217	73	325.98403	2294.8176	153.25582
19	24762.323	317119.10	893.14404	74	292.45382	1997.0081	142.14138
20	23005.771	294101.73	869.08167	75	261.58345	1730.2254	131.35143
21	21373.147	272717.47	846.02553	76	233.23569	1491.9712	120.93678
22	19855.349	252851.28	823.53224	77	207.24549	1279.8939	110.90939
23	18444.750	234396.17	802.02697	78	183.44825	1091.8006	101.26970
24	17133.992	217252.37	781.66344	79	161.66930	925.66255	91.995777
25	15916.199	201326.96	762.55626	80	141.74549	779.61358	83.064893
26	14784.636	186533.61	744.47208	81	123.55005	651.92690	74.480281
27	13733.504	172792.00	727.65379	82	106.99131	540.98048	66.272346
28	12756.560	160027.64	711.46875	83	92.002525	445.22826	58.490721
29	11848.607	148171.54	695.91070	84	78.540624	363.17677	51.204738
30	11004.580	137159.65	680.73592	85	66.537709	293.38653	44.454852
31	10219.921	126932.56	665.85757	86	55.875151	234.50892	38.223942
32	9490.5052	117435.04	651.30852	87	46.440904	185.30652	32.493102
33	8812.5828	108615.67	637.21018	88	38.169902	144.62655	27.284033
34	8182.3877	100426.62	623.39475	89	30.993782	111.38065	22.610292
35	7596.7650	92823.427	610.05539	90	24.836355	84.550366	18.472349
36	7052.3756	85764.744	596.96481	91	19.601837	63.200542	14.844807
37	6546.3627	79212.208	584.15354	92	15.205286	46.483045	11.706562
38	6076.1275	73130.085	571.71246	93	11.583691	33.620742	9.0530972
39	5639.0580	67485.157	559.53007	94	8.6660046	23.901323	6.8669803
40	5232.9115	62246.539	547.68805	95	6.3676333	16.687815	5.1115612
41	4855.5348	57385.468	536.19845	96	4.5889532	11.432389	3.7284509
42	4504.8275	52875.231	524.97147	97	3.2384925	7.6792790	2.6604823
43	4178.8535	48691.059	513.93505	98	2.2380578	5.0543511	1.8576228
44	3875.8265	44809.979	503.03235	99	1.5157400	3.2557842	1.2706809
45	3593.9453	41210.747	492.06108	100	1.0041645	2.0488829	.84994746
46	3331.7549	37873.685	481.04743	101	.64990736	1.2569928	.55529501
47	3087.7365	34780.551	469.84556	102	.40985480	.74985843	.35341384
48	2860.6953	31914.406	458.53578	103	.25127393	.43363898	.21863443
49	2649.4249	29259.470	447.09920	104	.14981144	.24189088	.13160460
50	2452.8917	26801.042	435.60899	105	.085851452	.12930284	.076118981
51	2270.0266	24525.434	424.02620	106	.047905110	.065429355	.042980320
52	2099.7788	22419.982	412.25327	107	.025458144	.030424407	.023168135
53	1941.2814	20472.944	400.30708	108	.013021841	.012075449	.012112936
54	1793.7113	18673.393	388.18713	109	.0062386456	.0029009702	.0060202930

Table Z (7.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.2 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1262298.2	2063.0720	**55**	1471.3898	14806.254	322.62868
1	91931.392	1169932.5	1160.7680	**56**	1354.8957	13446.082	311.66518
2	85250.327	1084651.2	1096.3573	**57**	1246.7293	12194.045	300.63955
3	79073.942	1005558.0	1056.5086	**58**	1146.2495	11042.438	289.50856
4	73353.178	932191.14	1028.0035	**59**	1052.8750	9984.1411	278.24340
5	68051.102	864129.71	1006.5553	**60**	966.12337	9012.5454	266.87416
6	63134.178	800986.91	988.64184	**61**	885.58828	8121.4700	255.47423
7	58574.292	742405.51	973.86519	**62**	810.91234	7305.1009	244.13727
8	54344.293	688054.89	960.72381	**63**	741.70380	6557.9856	232.89457
9	50421.295	637628.49	950.11930	**64**	677.56226	5875.0540	221.73911
10	46782.909	590841.55	941.75446	**65**	618.14358	5251.5933	210.69238
11	43407.507	547430.53	934.44850	**66**	563.15554	4683.1969	199.80405
12	40275.640	507151.63	927.66858	**67**	512.33237	4165.7265	189.12945
13	37367.844	469779.81	919.41064	**68**	465.35543	3695.3266	178.64906
14	34666.118	435108.07	907.73311	**69**	421.92802	3268.4377	168.34234
15	32155.161	402945.41	892.15530	**70**	381.76395	2881.7811	158.17749
16	29821.233	373114.80	872.67084	**71**	344.61535	2532.3349	148.14108
17	27652.767	345451.36	850.50632	**72**	310.27958	2217.2936	138.24818
18	25638.841	319801.06	826.68997	**73**	278.57578	1934.0360	128.52126
19	23769.876	296019.70	802.83031	**74**	249.38443	1680.0846	119.03304
20	22036.232	273972.36	779.75626	**75**	222.58061	1453.0800	109.84165
21	20428.386	253533.36	757.69468	**76**	198.03279	1250.7862	100.98903
22	18936.868	234586.15	736.21794	**77**	175.58694	1071.1055	92.483934
23	17553.689	217022.60	715.72873	**78**	155.09069	912.08779	84.325256
24	16271.187	200742.09	696.36903	**79**	136.38442	771.93350	76.493023
25	15082.212	185651.16	678.24283	**80**	119.31951	648.99138	68.966727
26	13979.813	171663.10	661.12399	**81**	103.77916	541.73755	61.747801
27	12957.974	158697.48	645.23771	**82**	89.676936	448.74555	54.860471
28	12010.314	146679.83	629.98246	**83**	76.947948	368.66148	48.344903
29	11131.485	135541.30	615.34972	**84**	65.547581	300.18384	42.257456
30	10316.308	125218.14	601.10815	**85**	55.410899	242.06431	36.630047
31	9560.1212	115651.31	587.17481	**86**	46.431326	193.13799	31.446482
32	8858.7045	106786.06	573.57915	**87**	38.508631	152.33954	26.689184
33	8208.2226	98571.510	560.43300	**88**	31.582280	118.68039	22.374318
34	7604.8560	90960.467	547.57836	**89**	25.589514	91.231460	18.511211
35	7045.3838	83909.122	535.19336	**90**	20.461635	69.127108	15.098325
36	6526.4412	77376.843	523.06549	**91**	16.114406	51.575706	12.112842
37	6045.1362	71326.006	511.22192	**92**	12.473178	37.862032	9.5356069
38	5598.8384	65721.644	499.74530	**93**	9.4818815	27.333537	7.3611761
39	5184.9270	60531.319	488.53149	**94**	7.0783416	19.394773	5.5735747
40	4801.1414	55724.943	477.65443	**95**	5.1898604	13.515492	4.1412446
41	4445.3218	51274.552	467.12377	**96**	3.7321259	9.2413341	3.0151259
42	4115.3742	47154.236	456.85593	**97**	2.6281526	6.1955513	2.1474633
43	3809.3716	43340.016	446.78408	**98**	1.8123581	4.0699094	1.4965893
44	3525.5392	39809.698	436.85567	**99**	1.2247923	2.6165791	1.0217818
45	3262.1033	36542.796	426.88630	**100**	.80966919	1.6434409	.68216084
46	3017.6184	33520.371	416.89994	**101**	.52290074	1.0063040	.44482542
47	2790.5932	30724.900	406.76475	**102**	.32905072	.59915274	.28256473
48	2579.8410	28140.144	396.55394	**103**	.20130070	.34582286	.17446961
49	2384.1741	25751.011	386.25086	**104**	.11975892	.19253987	.10482048
50	2202.5702	23543.469	375.92172	**105**	.068481861	.10273080	.060511367
51	2033.9832	21504.485	365.53175	**106**	.038130700	.051889871	.034104762
52	1877.3921	19622.021	354.99393	**107**	.020220165	.024087144	.018351335
53	1731.9484	17884.936	344.32403	**108**	.010320372	.0095448009	.0095798276
54	1596.8497	16282.888	333.52220	**109**	.0049337635	.0022892663	.0047561480

Table Z (7.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1226626.8	1975.8271	55	1306.7524	12886.724	276.92780
1	91733.264	1134460.2	1074.4591	56	1200.6998	11681.348	267.20114
2	84883.264	1049546.0	1010.2540	57	1102.4623	10574.193	257.44043
3	78563.790	970963.20	970.61800	58	1011.4252	9558.0403	247.60769
4	72722.864	898226.73	942.32617	59	927.03140	8626.2347	237.67787
5	67320.947	830895.57	921.08436	60	848.81533	7772.6115	227.67791
6	62322.174	768564.89	903.38144	61	776.38207	6991.4190	217.67256
7	57696.321	710861.56	888.80997	62	709.38264	6277.2628	207.74393
8	53414.359	657440.99	875.87900	63	647.44095	5625.0981	197.91907
9	49451.685	607984.29	865.46676	64	590.17645	5030.2447	188.19145
10	45784.379	562195.97	857.27128	65	537.26066	4488.3627	178.57941
11	42389.467	519803.07	850.12869	66	488.41281	3995.4046	169.12562
12	39246.287	480553.61	843.51464	67	443.37734	3547.5808	159.87736
13	36334.332	444215.41	835.47610	68	401.85511	3141.3695	150.81694
14	33634.684	410575.27	824.13333	69	363.56837	2773.5264	141.92587
15	31131.199	379436.81	809.03468	70	328.25069	2441.0689	133.17607
16	28809.370	350618.38	790.19026	71	295.67075	2141.2535	124.55545
17	26656.908	323951.19	768.80002	72	265.63785	1871.5390	116.07641
18	24662.243	299277.92	745.86518	73	237.98145	1629.5580	107.75760
19	22815.191	276451.71	722.93816	74	212.58475	1413.0802	99.660420
20	21105.593	255335.48	700.81383	75	189.32725	1219.9898	91.833461
21	19523.482	235801.85	679.70587	76	168.08382	1048.2894	84.311229
22	18059.028	217732.96	659.20177	77	148.71132	896.11093	77.099863
23	16703.891	201019.69	639.68263	78	131.06917	761.72301	70.197134
24	15450.107	185560.73	621.27927	79	115.01185	643.53206	63.584878
25	14290.266	171262.20	604.08561	80	100.40429	540.07943	57.244599
26	13217.205	158037.20	587.88248	81	87.139288	450.02260	51.176359
27	12224.705	145805.28	572.87839	82	75.135922	372.10914	45.399338
28	11306.252	134492.12	558.50133	83	64.331979	305.15522	39.945925
29	10456.357	124029.15	544.74068	84	54.682650	248.02819	34.861822
30	9669.7363	114352.99	531.37674	85	46.126562	199.64684	30.172062
31	8941.6305	105405.08	518.33022	86	38.568255	159.00612	25.861502
32	8267.7350	97131.240	505.62732	87	31.918317	125.18986	21.913944
33	7644.1371	89481.210	493.37088	88	26.120916	97.351220	18.341229
34	7066.9716	82408.489	481.41206	89	21.118835	74.697818	15.149463
35	6532.9604	75870.001	469.91498	90	16.850442	56.494577	12.335756
36	6038.7188	69825.881	458.68085	91	13.241837	42.071904	9.8797198
37	5581.3271	64239.290	447.73372	92	10.227609	30.827129	7.7641015
38	5158.1305	59076.071	437.14863	93	7.7580844	22.212704	5.9829871
39	4766.5050	54304.604	426.82822	94	5.7790240	15.731199	4.5218872
40	4404.1785	49895.623	416.83931	95	4.2280651	10.941478	3.3536922
41	4068.9901	45821.993	407.18935	96	3.0339281	7.4669196	2.4372197
42	3758.8567	42058.622	397.80052	97	2.1318792	4.9962713	1.7326092
43	3471.8646	38582.339	388.61075	98	1.4669626	3.2757299	1.2051872
44	3206.2546	35371.739	379.57137	99	.98923728	2.1019076	.82126627
45	2960.2826	32407.101	370.51426	100	.65254228	1.3176196	.54724655
46	2732.5166	29670.232	361.46127	101	.42051676	.80523412	.35616760
47	2521.4945	27144.330	352.29317	102	.26405228	.47850872	.22581292
48	2326.0414	24813.857	343.07657	103	.16118898	.27565802	.13916016
49	2144.9910	22664.405	333.79672	104	.095688766	.15318314	.083447349
50	1977.3351	20682.606	324.51345	105	.054599875	.081579305	.048080579
51	1822.0525	18856.074	315.19564	106	.030335691	.041131717	.027048707
52	1678.1529	17173.387	305.76560	107	.016051914	.019060335	.014528734
53	1544.8080	15623.998	296.23794	108	.0081752398	.0075406792	.0075726369
54	1421.2373	14198.133	286.61326	109	.0038998371	.0018056246	.0037555432

Table Z (7.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	1192715.6	1897.8480	**55**	1160.2390	11215.625	237.74172
1	91535.136	1100748.1	997.41599	**56**	1063.7745	10147.707	229.11458
2	84516.994	1016200.3	933.41605	**57**	974.63022	9168.9284	220.47594
3	78055.836	938125.57	893.99209	**58**	892.21774	8272.5403	211.79235
4	72096.622	866015.46	865.91238	**59**	816.00446	7452.3335	203.04197
5	66597.072	799408.29	844.87536	**60**	745.54230	6702.5683	194.24880
6	61518.891	737881.00	827.38097	**61**	680.44896	6017.9033	185.46990
7	56829.655	681044.44	813.01225	**62**	620.38544	5393.3431	176.77713
8	52498.380	628539.95	800.28874	**63**	564.99186	4824.2291	168.19379
9	48498.684	580036.36	790.06569	**64**	513.90742	4306.2492	159.71376
10	44805.072	535227.43	782.03650	**65**	466.81955	3835.4142	151.35259
11	41393.180	493830.90	775.05393	**66**	423.45964	3408.0137	143.14683
12	38241.101	455586.70	768.60205	**67**	383.58310	3020.5838	135.13681
13	35327.262	420255.68	760.77752	**68**	346.90970	2669.9136	127.30642
14	32631.808	387618.58	749.76059	**69**	313.18000	2353.0513	119.63899
15	30137.736	357473.82	735.12735	**70**	282.14644	2067.2889	112.10969
16	27829.763	329635.30	716.90324	**71**	253.59358	1810.1405	104.70757
17	25694.875	303930.51	696.26179	**72**	227.34261	1579.3089	97.442739
18	23720.853	280199.05	674.17761	**73**	203.23335	1372.6600	90.330586
19	21896.909	258291.56	652.14864	**74**	181.15277	1188.1898	83.422872
20	20212.370	238069.01	630.93683	**75**	160.98557	1024.0044	76.760104
21	18656.834	219402.47	610.74319	**76**	142.61353	878.32231	70.370567
22	17220.114	202172.96	591.16961	**77**	125.90409	749.48281	64.258317
23	15893.527	186270.50	572.57654	**78**	110.72797	635.95114	58.420299
24	14668.818	171593.29	555.08418	**79**	96.952799	536.31842	52.840029
25	13538.324	158047.13	538.77693	**80**	84.456105	449.29817	47.500844
26	12494.683	145545.08	523.44233	**81**	73.139798	373.70955	42.401783
27	11531.477	134006.80	509.27317	**82**	62.928641	308.45464	37.557912
28	10642.073	123358.22	495.72548	**83**	53.763636	252.49979	32.995254
29	9820.8474	113531.16	482.78664	**84**	45.600778	204.86061	28.750771
30	9062.4196	104462.72	470.24796	**85**	38.382633	164.60173	24.843963
31	8361.9438	96094.909	458.03353	**86**	32.023932	130.85699	21.260803
32	7715.0378	88374.172	446.16650	**87**	26.445126	102.83937	17.986477
33	7117.7210	81250.964	434.74128	**88**	21.595091	79.824174	15.029466
34	6566.0899	74679.532	423.61757	**89**	17.421983	61.136250	12.393460
35	6056.8174	68617.589	412.94645	**90**	13.870748	46.151920	10.074703
36	5586.5058	63026.087	402.54192	**91**	10.876717	34.305275	8.0550713
37	5152.2141	57869.014	392.42509	**92**	8.3827145	25.088875	6.3191274
38	4751.2703	53113.056	382.66397	**93**	6.3449187	18.043601	4.8608129
39	4381.0524	48727.443	373.16748	**94**	4.7161439	12.754177	3.6670990
40	4039.2831	44683.755	363.99587	**95**	3.4429855	8.8538257	2.7147488
41	3723.8056	40955.704	355.15462	**96**	2.4652434	6.0305447	1.9692246
42	3432.5520	37519.029	346.57120	**97**	1.7285347	4.0273349	1.3972820
43	3163.6259	34351.378	338.18790	**98**	1.1868492	2.6353273	.97009065
44	2915.2870	31432.139	329.95960	**99**	.79861589	1.6876950	.65980115
45	2685.8236	28742.364	321.73298	**100**	.52566264	1.0559031	.43881346
46	2473.8200	26264.604	313.52786	**101**	.33802027	.64403687	.28504754
47	2277.8457	23982.776	305.23635	**102**	.21179238	.38197531	.18037450
48	2096.7406	21882.041	296.91898	**103**	.12900804	.21962321	.11094379
49	1929.3620	19948.666	288.56263	**104**	.076419351	.12181183	.066400197
50	1774.7186	18169.942	280.22125	**105**	.043510595	.064750787	.038184773
51	1631.8157	16534.114	271.86691	**106**	.024122274	.032587755	.021441896
52	1499.6942	15030.368	263.43021	**107**	.012736561	.015074984	.011496627
53	1377.5478	13648.735	254.92458	**108**	.0064727202	.0059543330	.0059829698
54	1264.6192	12379.999	246.35091	**109**	.0030810148	.0014234288	.0029639362

Table Z (7.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 7.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1160443.5	1827.9882	55	1029.8873	9760.8134	204.13520
1	91337.008	1068675.0	928.49217	56	942.21662	8814.9270	196.48527
2	84151.515	984492.90	864.69714	57	861.39038	7949.8700	188.84172
3	77550.076	906924.02	825.48447	58	786.84637	7159.3458	181.17503
4	71474.432	835436.21	797.61569	59	718.07627	6437.5715	173.46610
5	65879.438	769546.78	776.78190	60	654.65016	5779.2133	165.73624
6	60724.256	708814.23	759.49402	61	596.19934	5179.3199	158.03562
7	55974.170	652833.27	745.32564	62	542.39601	4633.2740	150.42706
8	51596.174	601231.09	732.80670	63	492.89683	4136.7810	142.93055
9	47562.043	553664.23	722.76977	64	447.36054	3685.8753	135.54029
10	43844.657	509815.80	714.90383	65	405.49059	3276.8968	128.26939
11	40418.225	469394.30	708.07805	66	367.03097	2906.4501	121.14908
12	37259.565	432131.72	701.78468	67	331.74860	2571.3746	114.21366
13	34346.013	397782.05	694.16891	68	299.38155	2268.7477	107.44845
14	31656.758	366120.16	683.46911	69	269.68796	1995.8888	100.83837
15	29173.925	336939.43	669.28788	70	242.43820	1750.3435	94.361418
16	26881.451	310049.53	651.66492	71	217.43212	1529.8635	88.007660
17	24765.589	285274.38	631.74756	72	194.50252	1332.3760	81.785241
18	22813.473	262450.71	610.48421	73	173.49954	1155.9606	75.706777
19	21013.716	241426.84	589.31992	74	154.31469	998.81995	69.815819
20	19355.137	222061.95	568.98483	75	136.83847	859.26164	64.146050
21	17826.903	204225.78	549.66773	76	120.95976	735.69923	58.720561
22	16418.479	187798.34	530.98431	77	106.55626	626.65865	53.541755
23	15120.847	172668.99	513.27521	78	93.509432	530.78150	48.606008
24	13925.471	158735.55	496.65056	79	81.699122	446.82409	43.898386
25	12824.447	145903.68	481.18577	80	71.014500	373.65354	39.403897
26	11810.218	134086.50	466.67488	81	61.366124	310.23280	35.120833
27	10876.185	123203.90	453.29583	82	52.684424	255.60080	31.060929
28	10015.596	113182.18	440.53129	83	44.913972	208.85630	27.245001
29	9222.7090	103953.64	428.36679	84	38.012290	169.14481	23.702860
30	8492.0523	95455.940	416.60401	85	31.926073	135.65811	20.449574
31	7818.7025	87631.753	405.17023	86	26.579349	107.65051	17.472256
32	7198.2090	80428.227	394.08568	87	21.901521	84.446672	14.757442
33	6626.5321	73796.586	383.43692	88	17.846071	65.427036	12.311029
34	6099.7371	67691.886	373.09161	89	14.366273	50.016860	10.134912
35	5614.4566	62072.679	363.18871	90	11.413146	37.687435	8.2248382
36	5167.2854	56900.772	353.55410	91	8.9302224	27.960863	6.5647698
37	4755.2686	52141.019	344.20618	92	6.8676485	20.410207	5.1409716
38	4375.7231	47760.979	335.20646	93	5.1869062	14.650767	3.9474703
39	4026.0345	43730.753	326.46967	94	3.8470544	10.336077	2.9726358
40	3703.9259	40022.788	318.05005	95	2.8024343	7.1613673	2.1965919
41	3407.2495	36611.654	309.95126	96	2.0022532	4.8683185	1.5903998
42	3133.9569	33473.933	302.10567	97	1.4008648	3.2448474	1.1263550
43	2882.1724	30588.093	294.45958	98	.95978202	2.1191577	.78050404
44	2650.1784	27934.322	286.97112	99	.64442737	1.3544845	.52983975
45	2436.2970	25494.442	279.50037	100	.42325500	.84577597	.35170345
46	2239.1324	23251.743	272.06529	101	.27157931	.51486576	.22802234
47	2057.2873	21190.859	264.56818	102	.16979434	.30477052	.14401115
48	1889.6192	19297.640	257.06397	103	.10320211	.17489427	.088406286
49	1735.0111	17559.020	249.54091	104	.061000603	.096817798	.052809943
50	1592.4910	15962.934	242.04758	105	.034656505	.051368268	.030310816
51	1461.0919	14498.250	234.55886	106	.019171978	.025805630	.016988856
52	1339.8868	13154.743	227.01267	107	.010100894	.011916901	.0090927394
53	1228.0924	11923.009	219.42131	108	.0051221632	.0046993075	.0047246079
54	1124.9755	10794.371	211.78577	109	.0024328723	.0011215541	.0023379903

Table Z (8.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1129699.6	1765.2538	55	913.94393	8494.3104	175.30824
1	91138.880	1038130.1	866.69375	56	834.32934	7656.7315	168.52660
2	83786.829	954312.84	803.10335	57	761.10342	6892.3883	161.76531
3	77046.505	877247.65	764.10124	58	693.73006	6195.4157	154.99826
4	70856.278	806378.12	736.44224	59	631.72497	5560.4374	148.20868
5	65168.004	741200.23	715.81013	60	574.67679	4982.5055	141.41544
6	59938.192	681253.85	698.72673	61	522.23116	4457.0386	134.66258
7	55129.748	626117.41	684.75631	62	474.07241	3979.7761	128.00492
8	50707.564	575403.94	672.43906	63	429.87395	3546.7658	121.45953
9	46641.516	528757.70	662.58526	64	389.31369	3154.3669	115.02092
10	42902.810	485851.20	654.87958	65	352.11108	2799.2271	108.70003
11	39464.191	446383.81	648.20738	66	318.02300	2478.2445	102.52348
12	36301.173	410079.70	642.06895	67	286.82818	2188.5398	96.520372
13	33389.976	376686.17	634.65679	68	258.28231	1927.4577	90.677294
14	30708.820	345972.37	624.26566	69	232.16038	1692.5676	84.980581
15	28238.944	317726.84	610.52338	70	208.24975	1481.6490	79.410711
16	25963.498	291755.18	593.48296	71	186.36487	1292.6717	73.958634
17	23868.002	267877.97	574.26576	72	166.34987	1123.7689	68.630840
18	21938.944	245929.22	553.79439	73	148.06502	973.21545	63.437593
19	20164.343	225755.13	533.46260	74	131.40695	839.40206	58.415463
20	18532.515	207213.27	513.96975	75	116.27228	720.81873	53.592386
21	17032.207	190172.21	495.49290	76	102.55711	616.05492	48.987120
22	15652.542	174511.13	477.66093	77	90.148968	523.80417	44.600779
23	14384.176	160118.87	460.79555	78	78.939453	442.86592	40.429373
24	13218.302	146893.00	444.99729	79	68.819733	372.14390	36.459394
25	12146.784	134739.19	430.33312	80	59.689720	310.64196	32.677375
26	11161.884	123570.73	416.60330	81	51.468096	257.45065	29.081083
27	10256.828	113307.84	403.97187	82	44.090858	211.72989	25.679563
28	9424.7576	103877.33	391.94675	83	37.506340	172.69493	22.489390
29	8659.8185	95212.027	380.51176	84	31.674091	139.60497	19.534529
30	7956.4594	87250.281	369.47840	85	26.544988	111.76239	16.826520
31	7309.6870	79935.466	358.77689	86	22.051508	88.525941	14.353600
32	6714.9913	73215.515	348.42476	87	18.131140	69.316677	12.103603
33	6168.2819	67042.478	338.50119	88	14.741795	53.605455	10.080451
34	5665.6003	61372.268	328.88132	89	11.841556	40.903451	8.2847345
35	5203.5466	56164.319	319.69281	90	9.3870028	30.762833	6.7119738
36	4778.7144	51381.330	310.77263	91	7.3289330	22.780346	5.3480333
37	4388.1411	46989.051	302.13665	92	5.6239757	16.597049	4.1807541
38	4029.1392	42955.936	293.84039	93	4.2383877	11.890826	3.2044028
39	3699.1065	39252.979	285.80398	94	3.1367328	8.3728012	2.4086631
40	3395.7721	35853.504	278.07611	95	2.2800351	5.7898866	1.7765667
41	3117.0021	32732.948	270.65884	96	1.6254814	3.9283298	1.2838875
42	2860.7709	29868.741	263.48904	97	1.1347917	2.6132125	.90755581
43	2625.2274	27240.173	256.51673	98	.77579938	1.7033087	.62768558
44	2408.6794	24828.229	249.70295	99	.51976580	1.0865580	.42528249
45	2209.4847	22615.494	242.92005	100	.34063771	.67714693	.28175537
46	2026.2707	20585.996	236.18417	101	.21809425	.41140645	.18231978
47	1857.6741	18725.074	229.40683	102	.13605912	.24305354	.11492403
48	1702.5732	17019.257	222.63778	103	.082518237	.13920722	.070413261
49	1559.8781	15456.134	215.86645	104	.048668996	.076914337	.041980792
50	1428.6384	14024.271	209.13652	105	.027590522	.040731337	.024048667
51	1307.9157	12713.140	202.42530	106	.015229968	.020424713	.013453906
52	1196.8156	11513.091	195.67727	107	.0080066119	.0094156218	.0071878622
53	1094.5789	10415.266	188.90355	108	.0040513456	.0037069076	.0037290058
54	1000.4975	9411.5112	182.10520	109	.0019200923	.00088324245	.0018432886

Table Z (8.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1100382.2	1708.7822	55	810.84252	7391.7595	150.57641
1	90940.752	1009011.8	811.15823	56	738.60005	6650.2828	144.56607
2	83422.934	925558.52	747.77217	57	672.31120	5975.1098	138.58679
3	76545.120	848994.83	708.97990	58	611.46561	5360.7861	132.61543
4	70242.143	778739.55	681.52951	59	555.60279	4802.3220	126.63721
5	64462.729	714267.04	661.09753	60	504.33010	4295.1353	120.66877
6	59160.626	655098.34	644.21662	61	457.30807	3834.9937	114.74871
7	54296.269	600795.48	630.44180	62	414.23388	3417.9724	108.92480
8	49832.374	550957.30	618.32340	63	374.79770	3040.4402	103.21154
9	45736.860	505215.81	608.64976	64	338.69620	2699.0600	97.603699
10	41979.212	463232.99	601.10142	65	305.66463	2390.7661	92.110361
11	38530.673	424699.19	594.57965	66	275.47290	2112.7296	86.754140
12	35365.427	389330.90	588.59266	67	247.91170	1862.3317	81.559638
13	32458.557	356868.89	581.37910	68	222.75360	1637.1634	76.514602
14	29787.296	327076.77	571.28835	69	199.78966	1435.0247	71.606633
15	27331.991	299738.40	557.97234	70	178.82337	1253.9095	66.818377
16	25074.996	274655.52	541.49639	71	159.68299	1091.9881	62.141574
17	23001.099	251645.55	522.95616	72	142.22369	947.58175	57.581315
18	21096.144	230539.97	503.24887	73	126.31555	819.14330	53.145885
19	19347.565	211183.06	483.71850	74	111.86069	705.23412	48.865926
20	17743.179	193430.94	465.03472	75	98.762076	604.50902	44.764538
21	16271.323	177151.16	447.36326	76	86.922995	515.71573	40.856884
22	14920.784	162222.23	430.34565	77	76.240284	437.69793	37.143083
23	13681.906	148532.63	414.28547	78	66.615104	369.39609	33.618939
24	12545.621	135979.83	399.27417	79	57.949066	309.84523	30.272259
25	11503.571	124469.60	385.37076	80	50.151953	258.17063	27.090960
26	10547.844	113915.54	372.38153	81	43.150046	213.57586	24.072464
27	9671.5064	104238.33	360.45741	82	36.884727	175.32762	21.223653
28	8867.6001	95365.308	349.13033	83	31.308161	142.74345	18.557656
29	8130.1686	87229.995	338.38255	84	26.382254	115.18188	16.093676
30	7453.5894	79771.453	328.03480	85	22.062012	92.041421	13.840447
31	6832.8085	72933.851	318.02010	86	18.287558	72.771179	11.787300
32	6263.2648	66665.960	308.35341	87	15.003667	56.875356	9.9232972
33	5740.8261	60920.708	299.10705	88	12.172437	43.902455	8.2508665
34	5261.5168	55654.910	290.16316	89	9.7564265	33.437093	6.7696709
35	4821.9126	50828.918	281.63888	90	7.7172717	25.100258	5.4752008
36	4418.6114	46406.354	273.38153	91	6.0121866	18.551937	4.3550419
37	4048.6494	42353.887	265.40464	92	4.6035195	13.490583	3.3984783
38	3709.3406	38640.886	257.75819	93	3.4618009	9.6466673	2.6001160
39	3398.0999	35239.249	250.36736	94	2.5564293	6.7794860	1.9508543
40	3112.6672	32123.188	243.27572	95	1.8541832	4.6789933	1.4362339
41	2850.9271	29269.010	236.48391	96	1.3190096	3.1684184	1.0359919
42	2610.8802	26654.994	229.93297	97	.91883381	2.1035761	.73093268
43	2390.7031	24261.249	223.57632	98	.62679440	1.3684342	.50455954
44	2188.7319	22069.550	217.37772	99	.41902336	.87122387	.34120162
45	2003.3620	20063.241	211.22062	100	.27401738	.54188345	.22561385
46	1833.2460	18227.075	205.11948	101	.17505901	.32857997	.14570872
47	1677.0564	16547.087	198.99415	102	.10897397	.19374091	.091668133
48	1533.6942	15010.471	192.88961	103	.065947736	.11074799	.056055214
49	1402.0985	13605.456	186.79628	104	.038811210	.061072374	.033355944
50	1281.3418	12321.222	180.75337	105	.021954299	.032280879	.019070822
51	1170.5159	11147.828	174.74037	106	.012092428	.016157642	.010649153
52	1068.7586	10076.182	168.70753	107	.0063433422	.0074355468	.0056791648
53	975.33614	9097.9537	162.66489	108	.0032027535	.0029225760	.0029416955
54	889.56586	8205.4915	156.61346	109	.0015146112	.00069520655	.0014525122

Table Z (8.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.4 Percent

Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	100000.00	1072398.0	1657.8243	55	719.18414	6431.9571	129.35401
1	90742.624	981226.70	761.13631	56	653.68077	5775.7304	124.02864
2	83059.832	898136.66	697.95430	57	593.71704	5179.4861	118.74234
3	76045.914	822072.30	659.37114	58	538.80795	4638.1597	113.47453
4	69632.009	752427.27	632.12822	59	488.51643	4147.1274	108.21217
5	63763.574	688654.02	611.89483	60	442.46858	3702.1526	102.96987
6	58391.484	630254.56	595.21443	61	400.34020	3299.3319	97.781381
7	53473.614	576774.46	581.63287	62	361.84181	2935.0552	92.688280
8	48970.430	527798.33	569.71052	63	326.68022	2605.9915	87.702833
9	44847.834	482945.95	560.21412	64	294.57036	2309.0868	82.820040
10	41073.546	441868.87	552.82022	65	265.26301	2041.5421	78.047364
11	37617.273	404248.55	546.44580	66	238.54108	1800.7811	73.403955
12	34451.840	369793.92	540.60684	67	214.20723	1584.4256	68.910555
13	31551.173	338239.39	533.58695	68	192.05013	1390.2937	64.555955
14	28891.506	309343.20	523.78851	69	171.87618	1216.3966	60.328893
15	26452.283	282884.75	510.88643	70	153.50402	1060.9253	56.213921
16	24215.060	258662.07	494.95740	71	136.77507	922.23294	52.203486
17	22163.894	236489.63	477.07167	72	121.55505	798.81244	48.301509
18	20283.988	216196.57	458.10150	73	107.72355	689.27845	44.514610
19	18562.197	197625.41	439.34258	74	95.188428	592.34685	40.868411
20	16985.850	180631.00	421.43592	75	83.858994	506.82105	37.381954
21	15542.880	165080.04	404.53637	76	73.645618	431.59082	34.067420
22	14221.751	150850.52	388.29756	77	64.453948	365.63416	30.924178
23	13012.503	137830.71	373.00576	78	56.194075	308.01721	27.947955
24	11905.816	125918.07	358.74379	79	48.777220	257.89172	25.127762
25	10893.125	115018.65	345.56319	80	42.122219	214.49064	22.452772
26	9966.3538	105046.42	333.27606	81	36.162417	177.11745	19.920205
27	9118.4185	95922.620	322.02106	82	30.844345	145.13289	17.535215
28	8342.2709	87575.249	311.35288	83	26.123979	117.94419	15.308136
29	7631.8624	79938.557	301.25236	84	21.965771	94.996527	13.254299
30	6981.5080	72952.410	291.54896	85	18.328734	75.771836	11.380225
31	6386.1015	66561.829	282.17833	86	15.159884	59.797334	9.6762853
32	5841.0394	60716.475	273.15304	87	12.410531	46.648842	8.1326893
33	5342.1557	55370.201	264.53900	88	10.046696	35.941471	6.7507531
34	4885.4650	50480.761	256.22489	89	8.0350634	27.322553	5.5295018
35	4467.5258	46009.455	248.31812	90	6.3418376	20.471575	4.4645316
36	4084.9462	41920.855	240.67561	91	4.9298825	15.102072	3.5449763
37	3734.7668	38182.567	233.30878	92	3.7665774	10.960897	2.7614296
38	3414.3091	34764.889	226.26250	93	2.8262579	7.8226758	2.1088946
39	3121.0092	31640.631	219.46660	94	2.0825540	5.4869727	1.5793819
40	2852.6231	28784.897	212.96003	95	1.5071897	3.7795680	1.1605918
41	2607.0574	26174.867	206.74212	96	1.0698331	2.5543586	.83559064
42	2382.3426	23789.663	200.75780	97	.74363160	1.6925592	.58841875
43	2176.6857	21610.207	194.96362	98	.50617276	1.0988895	.40540123
44	1988.4535	19619.059	189.32580	99	.33764839	.69823823	.27361781
45	1816.0805	17800.307	183.73794	100	.22032174	.43343439	.18057448
46	1658.2469	16139.418	178.21293	101	.14044830	.26230289	.11639433
47	1513.6620	14623.110	172.67809	102	.087238379	.15435837	.073083244
48	1381.2517	13239.227	167.17405	103	.052678999	.088063696	.044603289
49	1259.9849	11976.622	161.69210	104	.030934821	.048469304	.026490037
50	1148.9593	10825.069	156.26735	105	.017460746	.025570784	.015115827
51	1047.2967	9775.1972	150.88121	106	.0095964258	.012775549	.0084248688
52	954.16800	8818.4513	145.48906	107	.0050230434	.0058688645	.0044848506
53	868.86503	7947.0099	140.09993	108	.0025306093	.0023030060	.0023194166
54	790.73124	7153.7041	134.71471	109	.0011941408	.00054691650	.0011439869

Table Z (8.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1045661.4	1611.7284	55	637.71967	5596.4429	111.13970
1	90544.496	954689.15	715.97635	56	578.37051	5015.8198	106.42248
2	82697.521	871961.56	652.99810	57	524.16820	4489.4204	101.75009
3	75548.884	796394.35	614.62335	58	474.65261	4012.5492	97.104224
4	69025.858	727355.58	587.58674	59	429.40963	3580.9281	92.473285
5	63070.498	664275.51	567.55042	60	388.08402	3190.6459	87.870070
6	57630.694	606636.95	551.06854	61	350.36704	2838.1080	83.324061
7	52661.665	553968.89	537.67793	62	315.98285	2519.9988	78.871368
8	48121.560	505841.73	525.94887	63	284.65468	2233.2673	74.522309
9	43974.203	461863.07	516.62682	64	256.11514	1975.1226	70.272100
10	40185.504	421674.11	509.38452	65	230.13021	1743.0128	66.126814
11	36723.601	384947.53	503.15443	66	206.49562	1534.5955	62.102607
12	33559.933	351384.88	497.46014	67	185.02589	1347.7141	58.216907
13	30667.254	320714.37	490.62912	68	165.52504	1180.3947	54.459458
14	28020.784	292689.04	481.11513	69	147.81398	1030.8428	50.820022
15	25599.058	267084.01	468.61494	70	131.72563	897.42898	47.284829
16	23382.832	243693.83	453.21580	71	117.11383	778.67345	43.846967
17	21355.430	222330.16	435.96280	72	103.85442	673.22522	40.509382
18	19501.425	202820.01	417.70367	73	91.836087	579.84570	37.277301
19	17807.095	185004.31	399.68731	74	80.972507	497.39036	34.172102
20	16259.296	168736.82	382.52702	75	71.179314	424.79626	31.209425
21	14845.563	153883.54	366.36721	76	62.373740	361.08045	28.398994
22	13554.046	140322.10	350.87313	77	54.469718	305.34079	25.739622
23	12374.494	127940.65	336.31449	78	47.385650	256.75530	23.227055
24	11297.348	116636.83	322.76595	79	41.041582	214.57927	20.851410
25	10313.843	106317.02	310.27202	80	35.364621	178.14095	18.603000
26	9415.7534	96895.722	298.65045	81	30.294650	146.83200	16.478948
27	8595.8537	88294.795	288.02834	82	25.783078	120.09580	14.483035
28	7847.0154	80442.983	277.98204	83	21.789600	97.418137	12.623342
29	7163.1076	73275.343	268.49107	84	18.281301	78.319639	10.912058
30	6538.3912	66732.607	259.39317	85	15.221023	62.354573	9.3539629
31	5967.7168	60760.704	250.62646	86	12.561976	49.117577	7.9404099
32	5446.4465	55310.234	242.20126	87	10.261319	38.246094	6.6626708
33	4970.3889	50336.014	234.17753	88	8.2887072	29.412318	5.5212462
34	4535.5552	45796.768	226.45008	89	6.6145998	22.317079	4.5147433
35	4138.4941	41654.773	219.11727	90	5.2093088	16.689553	3.6389570
36	3775.8292	37875.566	212.04503	91	4.0406597	12.288569	2.8844048
37	3444.6112	34427.707	205.24276	92	3.0804441	8.9017652	2.2428600
38	3142.1743	31282.432	198.75070	93	2.3063698	6.3408174	1.7097502
39	2865.9803	28413.468	192.50299	94	1.6957591	4.4389269	1.2780920
40	2613.8055	25796.813	186.53433	95	1.2245782	3.0516758	.93744022
41	2383.5826	23410.512	180.84293	96	.86733198	2.0583776	.67365531
42	2173.3744	21234.528	175.37729	97	.60155851	1.3612276	.47347801
43	1981.4211	19250.585	170.09686	98	.40857288	.88202897	.32558109
44	1806.1225	17442.014	164.97016	99	.27194819	.55933707	.21931910
45	1645.9536	15793.640	159.89997	100	.17706371	.34652489	.14445852
46	1499.6241	14291.627	154.89776	101	.11262620	.20929368	.092933358
47	1365.8809	12923.358	149.89759	102	.069804149	.12292143	.058238238
48	1243.6766	11677.312	144.93610	103	.042059285	.069991290	.035473671
49	1132.0112	10542.946	140.00531	104	.024644652	.038447871	.021027019
50	1030.0083	9510.6130	135.13663	105	.013879972	.020245278	.011975056
51	936.82085	8571.4888	130.31315	106	.0076117768	.010096242	.0066618022
52	851.65244	7717.5355	125.49484	107	.0039755223	.0046298993	.0035398863
53	773.82113	6941.4197	120.68974	108	.0019984951	.0018138381	.0018278276
54	702.69666	6236.4351	115.89861	109	.00094098837	.00043003169	.00090052587

Table Z (8.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 8.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	1020093.5	1569.9270	**55**	565.33406	4869.1448	95.504304
1	90346.368	929320.30	675.11099	**56**	511.59952	4355.5527	91.326892
2	82336.002	846954.36	612.33621	**57**	462.64013	3890.9433	87.198236
3	75054.023	771882.13	574.16914	**58**	418.02008	3470.9693	83.101993
4	68423.673	703445.66	547.33769	**59**	377.34769	3091.6783	79.027850
5	62383.462	641052.73	527.49692	**60**	340.28618	2749.4647	74.986959
6	56878.182	584166.78	511.21162	**61**	306.54233	2441.0230	71.005018
7	51860.307	532300.18	498.00967	**62**	275.85405	2163.3127	67.113349
8	47285.593	485009.08	486.47116	**63**	247.96068	1913.5429	63.320574
9	43115.731	441888.98	477.32062	**64**	222.61190	1689.1669	59.622116
10	39314.780	402570.82	470.22713	**65**	199.58845	1487.8616	56.022852
11	35849.271	366718.64	464.13840	**66**	178.69864	1307.5000	52.536365
12	32689.238	334026.76	458.58549	**67**	159.76865	1146.1291	49.177245
13	29806.244	304217.34	451.93865	**68**	142.61704	1001.9661	45.936103
14	27174.482	277038.46	442.70144	**69**	127.07843	873.39346	42.803627
15	24771.575	252261.10	430.59146	**70**	112.99917	758.94611	39.767531
16	22577.476	229676.53	415.70566	**71**	100.24479	657.29609	36.821486
17	20574.783	209093.81	399.06430	**72**	88.700745	567.23409	33.967631
18	18747.437	190337.99	381.49102	**73**	78.264404	487.65435	31.210036
19	17081.157	173248.58	364.18932	**74**	68.855262	417.53815	28.566493
20	15562.329	157678.41	347.74580	**75**	60.395140	355.94258	26.049803
21	14178.104	143492.93	332.29486	**76**	52.807867	301.99847	23.667664
22	12916.329	130569.55	317.51286	**77**	46.015125	254.91052	21.418496
23	11766.471	118796.47	303.65369	**78**	39.943026	213.95611	19.298139
24	10718.744	108071.59	290.78432	**79**	34.519687	178.48224	17.297717
25	9764.1983	98301.741	278.94267	**80**	29.679762	147.90138	15.408576
26	8894.4640	89402.034	267.95193	**81**	25.369154	121.68284	13.627828
27	8102.1890	81295.064	257.92839	**82**	21.543857	99.342572	11.958170
28	7380.1723	73910.380	248.46894	**83**	18.167142	80.435003	10.405869
29	6722.2105	67183.916	239.55195	**84**	15.208735	64.546419	8.9805716
30	6122.5195	61057.328	231.02295	**85**	12.635094	51.293689	7.6857028
31	5575.9147	55477.502	222.82242	**86**	10.404980	40.329596	6.5135272
32	5077.7323	50396.019	214.95860	**87**	8.4807659	31.344543	5.4562925
33	4623.7631	45768.691	207.48587	**88**	6.8354537	24.059587	4.5139146
34	4210.0214	41555.245	200.30483	**89**	5.4429302	18.221155	3.6847486
35	3833.0531	37718.948	193.50544	**90**	4.2771840	13.600586	2.9648467
36	3489.5021	34226.325	186.96201	**91**	3.3103869	9.9949971	2.3459573
37	3176.4351	31046.894	180.68214	**92**	2.5181897	7.2263658	1.8209088
38	2891.2037	28152.838	174.70176	**93**	1.8812768	5.1374329	1.3855596
39	2631.2994	25518.800	168.95908	**94**	1.3801826	3.5894793	1.0338294
40	2394.5228	23121.666	163.48489	**95**	.99450638	2.4628629	.75686172
41	2178.8360	20940.345	158.27641	**96**	.70283770	1.6579491	.54286015
42	1982.3372	18955.627	153.28548	**97**	.48640296	1.0942536	.38081708
43	1803.3018	17150.031	148.47423	**98**	.32963742	.70763519	.26135683
44	1640.1648	15507.643	143.81326	**99**	.21892824	.44785640	.17571403
45	1491.4424	14014.006	139.21376	**100**	.14223086	.27690970	.11551150
46	1355.8760	12655.971	134.68586	**101**	.090271846	.16691650	.074165868
47	1232.2506	11421.566	130.16971	**102**	.055826806	.097839138	.046386188
48	1119.5470	10299.886	125.69831	**103**	.033563873	.055600178	.028198944
49	1016.7969	9280.9742	121.26430	**104**	.019623728	.030483187	.016682368
50	923.15125	8355.7392	116.89571	**105**	.011027983	.016020776	.0094821183
51	837.79414	7515.8852	112.57716	**106**	.0060345121	.0079747596	.0052650177
52	759.96189	6753.8701	108.27267	**107**	.0031448429	.0036506007	.0027925919
53	688.99908	6062.8279	103.98937	**108**	.0015774532	.0014278257	.0014396805
54	624.30181	5436.4934	99.727877	**109**	.00074111619	.00033794898	.00070850708

Table Z (9.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	995621.64	1531.9257	**55**	501.03218	4236.0690	82.080310
1	90148.240	905047.52	638.04567	**56**	452.41516	3781.8917	78.381916
2	81975.275	823042.43	575.47407	**57**	408.22244	3371.9316	74.734702
3	74561.329	748463.02	537.51397	**58**	368.04191	3002.1694	71.124057
4	67825.437	680624.90	510.88654	**59**	331.50370	2668.9585	67.540768
5	61702.426	618913.11	491.23981	**60**	298.28922	2368.9797	63.994518
6	56133.876	562771.57	475.14914	**61**	268.12064	2099.1978	60.507665
7	51069.424	511695.94	462.13358	**62**	240.74967	1856.8281	57.107335
8	46462.360	465228.17	450.78292	**63**	215.93136	1639.3213	53.800680
9	42272.189	422951.70	441.80110	**64**	193.43178	1444.3567	50.583324
10	38461.072	384487.32	434.85366	**65**	173.04594	1269.8222	47.459126
11	34993.906	349490.58	428.90338	**66**	154.59442	1113.7891	44.439456
12	31839.295	317648.71	423.48863	**67**	137.91474	974.49128	41.536478
13	28967.596	288678.03	417.02138	**68**	122.83923	850.32046	38.741601
14	26351.967	262321.79	408.05347	**69**	109.21545	739.82088	36.046352
15	23969.111	238347.09	396.32231	**70**	96.902291	641.67671	33.439760
16	21798.181	216542.05	381.93380	**71**	85.776270	554.69803	30.916025
17	19821.051	196713.36	365.88364	**72**	75.731953	477.80385	28.476627
18	18021.041	178684.26	348.97185	**73**	66.674954	410.00833	26.124679
19	16383.316	162293.03	332.35793	**74**	58.530486	350.40599	23.874949
20	14893.805	147391.71	316.60269	**75**	51.226366	298.16143	21.737872
21	13539.287	133845.39	301.83096	**76**	44.692714	252.50708	19.719486
22	12307.314	121531.36	287.72975	**77**	38.858431	212.74268	17.817946
23	11187.086	110337.99	274.53787	**78**	33.656750	178.23372	16.029239
24	10168.601	100163.56	262.31499	**79**	29.023155	148.40832	14.345409
25	9242.7337	90915.480	251.09287	**80**	24.899162	122.75320	12.758736
26	8400.9845	82509.544	240.69998	**81**	21.236203	100.80598	11.266380
27	7635.8840	74869.154	231.24246	**82**	17.994545	82.146238	9.8701922
28	6940.1684	67924.742	222.33676	**83**	15.140861	66.388289	8.5749865
29	6307.5714	61613.180	213.96017	**84**	12.647469	53.175463	7.3883573
30	5732.2721	55877.099	205.96563	**85**	10.484206	42.178761	6.3126806
31	5209.0592	50664.386	198.29583	**86**	8.6147935	33.101051	5.3410633
32	4733.2510	45927.638	190.95707	**87**	7.0062443	25.678197	4.4666423
33	4300.6278	41623.695	183.99859	**88**	5.6346130	19.673050	3.6889268
34	3907.2135	37713.303	177.32640	**89**	4.4768863	14.870858	3.0061422
35	3549.5576	34160.742	171.02265	**90**	3.5103288	11.078710	2.4146322
36	3224.3295	30933.528	164.96952	**91**	2.7109104	8.1260551	1.9072346
37	2928.6164	28002.150	159.17293	**92**	2.0576496	5.8637661	1.4777167
38	2659.7924	25339.734	153.66490	**93**	1.5338476	4.1606117	1.1223586
39	2415.3823	22921.837	148.38739	**94**	1.1228264	2.9012978	.83588490
40	2193.2146	20726.231	143.36765	**95**	.80729117	1.9867662	.61079781
41	1991.2843	18732.676	138.60203	**96**	.56927778	1.3348098	.43726362
42	1807.7268	16922.778	134.04549	**97**	.39310806	.87923442	.30615081
43	1640.8551	15279.835	129.66262	**98**	.26582682	.56745685	.20970471
44	1489.1411	13788.675	125.42596	**99**	.17616135	.35842497	.14071273
45	1351.1434	12435.544	121.25435	**100**	.11419556	.22117377	.092321232
46	1225.6359	11207.956	117.15668	**101**	.072319311	.13305514	.059160011
47	1111.4427	10094.571	113.07860	**102**	.044626342	.077836680	.036928209
48	1007.5739	9085.0772	109.04979	**103**	.026771157	.044146116	.022405057
49	913.09372	8170.0842	105.06342	**104**	.015617918	.024156281	.013228835
50	827.18102	7341.0360	101.14449	**105**	.0087575826	.012671337	.0075043734
51	749.05132	6590.1430	97.278936	**106**	.0047816401	.0062958169	.0041589769
52	677.97334	5910.3380	93.434423	**107**	.0024864529	.0028769442	.0022019199
53	613.31841	5295.2009	89.617226	**108**	.0012444697	.0011233733	.0011333668
54	554.50888	4738.8866	85.827791	**109**	.00058339229	.00026544349	.00055713964

Table Z (9.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.2 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	972178.89	1497.2927	**55**	443.92614	3685.0310	70.552957
1	89950.112	881803.84	604.34875	**56**	399.96934	3283.5038	67.279525
2	81615.340	800158.82	541.98004	**57**	360.10643	2921.8645	64.058487
3	74070.796	726070.05	504.22619	**58**	323.94833	2596.4020	60.876754
4	67231.132	658826.35	477.80164	**59**	291.14631	2303.7563	57.726066
5	61027.352	597789.74	458.34745	**60**	261.39960	2040.8761	54.614800
6	55397.704	542384.47	442.44949	**61**	234.44559	1804.9779	51.562368
7	50288.902	492089.46	429.61807	**62**	210.04966	1593.5148	48.592221
8	45651.696	446432.45	418.45260	**63**	187.98208	1404.1612	45.710246
9	41443.349	404984.90	409.63673	**64**	168.02466	1234.8050	42.912265
10	37624.085	367357.58	402.83264	**65**	149.98612	1083.5287	40.201269
11	34157.135	333197.68	397.01795	**66**	133.69893	948.58556	37.586736
12	31009.654	302185.51	391.73821	**67**	119.01158	828.38045	35.078764
13	28150.777	274031.74	385.44607	**68**	105.76942	721.46449	32.669489
14	25552.619	248474.98	376.74016	**69**	93.832127	626.52911	30.351204
15	23190.963	225278.61	365.37677	**70**	83.070338	542.39415	28.114103
16	21044.158	204227.83	351.46995	**71**	73.370849	467.99480	25.952874
17	19093.363	185127.10	335.99121	**72**	64.636823	402.36602	23.868460
18	17321.284	167798.07	319.71735	**73**	56.781652	344.63007	21.863186
19	15712.543	152077.94	303.76528	**74**	49.736119	293.98315	19.949280
20	14252.623	137818.13	288.67092	**75**	43.433793	249.68605	18.135207
21	12927.941	124883.47	274.54991	**76**	37.810759	211.06173	16.425650
22	11725.769	113151.30	261.09952	**77**	32.802609	177.49434	14.818601
23	10635.048	102510.28	248.54414	**78**	28.349132	148.42739	13.310233
24	9645.5759	92859.179	236.93659	**79**	24.392519	123.36062	11.893425
25	8748.0619	84106.057	226.30282	**80**	20.880516	101.84616	10.561302
26	7933.8877	76167.493	216.47646	**81**	17.769607	83.481604	9.3111182
27	7195.4779	68967.769	207.55413	**82**	15.024025	67.902190	8.1440671
28	6525.5149	62438.265	199.17087	**83**	12.613640	54.774463	7.0638050
29	5917.6790	56516.841	191.30300	**84**	10.513273	43.791234	6.0762758
30	5366.1213	51147.155	183.81048	**85**	8.6958960	34.670260	5.1830504
31	4865.6116	46278.130	176.63811	**86**	7.1296483	27.157499	4.3780075
32	4411.4578	41863.413	169.79039	**87**	5.7856607	21.027808	3.6550899
33	3999.4375	37860.893	163.31178	**88**	4.6427601	16.079738	3.0135355
34	3625.5897	34232.353	157.11336	**89**	3.6807191	12.131565	2.4515296
35	3286.4739	30943.098	151.27011	**90**	2.8797106	9.0206636	1.9657227
36	2978.7896	27961.644	145.67148	**91**	2.2190172	6.6037663	1.5499132
37	2699.6494	25259.449	140.32193	**92**	1.6805885	4.7560383	1.1986992
38	2446.4541	22810.581	135.24984	**93**	1.2500191	3.3680415	.90876379
39	2216.7650	20591.509	130.40071	**94**	.91304360	2.3440111	.67554468
40	2008.4424	18580.876	125.79857	**95**	.65501846	1.6019800	.49270331
41	1819.5164	16759.285	121.43902	**96**	.46088442	1.0741594	.35204888
42	1648.1623	15109.144	117.27989	**97**	.31755883	.70613850	.24601176
43	1492.7320	13614.512	113.28806	**98**	.21426711	.45483324	.16818268
44	1351.7361	12260.943	109.43790	**99**	.14168106	.28671544	.11263060
45	1223.7761	11035.367	105.65516	**100**	.091642060	.17657121	.073751585
46	1107.6599	9925.9430	101.94765	**101**	.057908772	.10601133	.047167536
47	1002.2511	8921.9398	98.265978	**102**	.035655442	.061893026	.029384342
48	906.58976	8013.6229	94.636772	**103**	.021342541	.035034185	.017792822
49	819.77319	7192.1446	91.053693	**104**	.012423575	.019132884	.010485001
50	741.00881	6449.4632	87.538971	**105**	.0069510777	.010017042	.0059361352
51	669.54357	5778.2734	84.079742	**106**	.0037869471	.0049677788	.0032836039
52	604.67824	5171.9615	80.646902	**107**	.0019648846	.0022660625	.0017352835
53	545.81087	4624.5321	77.245944	**108**	.00098126335	.00088337324	.00089175858
54	492.38991	4130.5390	73.877141	**109**	.00045899337	.00020838299	.00043787967

Table Z (9.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.4 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	100000.00	949703.41	1465.6510	55	393.22391	3205.4213	60.652602
1	89751.984	859527.41	573.64305	56	353.50719	2850.5373	57.756079
2	81256.197	778241.67	511.47695	57	317.57389	2531.6116	54.912195
3	73582.418	704641.40	473.92863	58	285.05718	2245.2221	52.109200
4	66640.741	637988.19	447.70582	59	255.62887	1988.2767	49.339670
5	60358.199	577620.84	428.44269	60	229.00548	1757.9741	46.610816
6	54669.595	522943.78	412.73553	61	204.93936	1551.7649	43.939462
7	49518.628	473419.14	400.08603	62	183.20935	1367.3227	41.345845
8	44853.435	428560.48	389.10310	63	163.60044	1202.5287	38.834767
9	40628.987	387927.38	380.45046	64	145.90944	1055.4630	36.402241
10	36803.527	351120.69	373.78707	65	129.95822	924.38688	34.050532
11	33338.594	317779.39	368.10515	66	115.59072	807.72044	31.787496
12	30199.872	287577.07	362.95733	67	102.66600	704.02485	29.621477
13	27355.265	260218.90	356.83594	68	91.041593	611.99636	27.545282
14	24775.836	235439.05	348.38491	69	80.588607	530.46021	25.551897
15	22436.443	212997.37	337.37851	70	71.188595	458.35927	23.632555
16	20314.640	192676.34	323.93825	71	62.737952	394.74186	21.782394
17	18390.874	174278.37	309.01176	72	55.147921	338.74761	20.001921
18	16647.245	157623.68	293.35309	73	48.339206	289.59600	18.292822
19	15067.844	142548.56	278.03784	74	42.247959	246.57436	16.665188
20	13637.720	128903.97	263.57799	75	36.813232	209.02942	15.125853
21	12342.943	116554.61	250.08037	76	31.976721	176.36467	13.678401
22	11170.510	105378.00	237.25208	77	27.680203	148.03911	12.320737
23	10109.123	95263.197	225.30379	78	23.869482	123.56524	11.049248
24	9148.3873	86109.570	214.28181	79	20.492844	102.50594	9.8575704
25	8278.8607	77825.920	204.20674	80	17.503672	84.470844	8.7395888
26	7491.8164	70329.688	194.91717	81	14.863055	69.110153	7.6926864
27	6779.5844	63546.103	186.50082	82	12.538885	56.107746	6.7175515
28	6134.8021	57407.550	178.61038	83	10.504017	45.175623	5.8169217
29	5551.1061	51852.932	171.22134	84	8.7356510	36.049477	4.9954182
30	5022.6274	46826.967	164.20032	85	7.2096473	28.487404	4.2540005
31	4544.1249	42279.655	157.49410	86	5.8980729	22.272397	3.5872502
32	4110.9037	38165.714	151.10554	87	4.7757033	17.212719	2.9898363
33	3718.7453	34444.102	145.07465	88	3.8238687	13.137391	2.4608281
34	3363.7098	31077.656	139.31729	89	3.0248354	9.8927604	1.9984342
35	3042.3727	28032.709	133.90179	90	2.3613495	7.3418352	1.5996139
36	2751.4676	25278.780	128.72443	91	1.8155761	5.3643559	1.2590093
37	2488.1370	22788.297	123.78830	92	1.3720107	3.8558946	.97195103
38	2249.8126	20536.264	119.11850	93	1.0182516	2.7252479	.73549966
39	2034.0952	18500.052	114.66381	94	.74211692	1.8929214	.54572110
40	1838.8798	16659.167	110.44533	95	.53122281	1.2911310	.39726440
41	1662.2345	14995.037	106.45802	96	.37295596	.86400914	.28331262
42	1502.3760	13490.857	102.66239	97	.25640829	.56685594	.19759542
43	1357.6970	12131.432	99.027470	98	.17262581	.36439008	.13481933
44	1226.7478	10903.021	95.529264	99	.11389492	.22924313	.090110315
45	1108.1733	9793.2178	92.099902	100	.073507179	.14089514	.058888919
46	1000.8166	8790.8070	88.746134	101	.046346999	.084422891	.037587891
47	903.58068	7885.6467	85.423078	102	.028473800	.049190800	.023370119
48	815.53681	7068.5563	82.154592	103	.017006232	.027789053	.014123041
49	735.81531	6331.2104	78.934757	104	.0098775878	.015146436	.0083061032
50	663.65264	5666.0598	75.783305	105	.0055144068	.0079146857	.0046932364
51	598.32706	5066.2616	72.688444	106	.0029976316	.0039178436	.0025911445
52	539.17097	4525.6340	69.623956	107	.0015519167	.0017839582	.0013668261
53	485.60896	4038.5850	66.594616	108	.00077332008	.00069427988	.00070128663
54	437.11529	3600.0465	63.600527	109	.00036092957	.00016350110	.00034396588

Table Z (9.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.6 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	100000.00	928138.02	1436.6705	55	348.21921	2788.0019	52.148208
1	89553.856	838161.09	545.59854	56	312.35703	2474.4283	49.585885
2	80897.846	757233.83	483.63476	57	279.98712	2193.2494	47.075681
3	73096.192	684119.90	446.29126	58	250.76418	1941.3131	44.607031
4	66054.248	618053.30	420.26906	59	224.37973	1715.7778	42.173238
5	59694.928	558349.32	401.19549	60	200.56717	1514.0746	39.780484
6	53949.479	504392.47	385.67724	61	179.09339	1333.8716	37.443318
7	48758.488	455628.06	373.20746	62	159.75044	1173.0461	35.179174
8	44067.415	411555.52	362.40447	63	142.33743	1029.6702	32.991922
9	39828.879	371722.60	353.91239	64	126.66548	902.00094	30.877771
10	35999.111	335720.40	347.38707	65	112.56902	788.46363	28.838370
11	32537.924	303179.84	341.83517	66	99.902956	687.63096	26.880199
12	29409.517	273767.94	336.81626	67	88.536476	598.20658	25.010113
13	26580.549	247184.56	330.86132	68	78.338577	519.01881	23.221535
14	24021.027	223159.64	322.65825	69	69.191017	449.01426	21.508086
15	21704.886	201449.69	311.99836	70	60.985518	387.24717	19.861925
16	19608.883	181834.64	299.00997	71	53.627415	332.86800	18.278601
17	17712.763	164115.04	284.61717	72	47.035515	285.11065	16.758277
18	15998.032	148109.86	269.55169	73	41.137369	243.28192	15.302121
19	14448.260	133654.62	254.84915	74	35.874260	206.75070	13.918434
20	13048.075	120599.97	240.99843	75	31.190433	174.94031	12.612701
21	11783.209	108810.63	228.09796	76	27.032837	147.32582	11.387617
22	10640.404	98164.420	215.86426	77	23.348942	123.43251	10.241065
23	9608.1295	88550.892	204.49492	78	20.090056	102.83376	9.1696573
24	8675.8120	79870.112	194.03017	79	17.209991	85.148057	8.1677191
25	7833.8706	72031.709	184.48557	80	14.667219	70.035531	7.2298179
26	7073.4808	64954.060	175.70454	81	12.427019	57.192438	6.3534855
27	6386.8888	58563.402	167.76649	82	10.460634	46.345109	5.5390296
28	5766.6963	52793.180	160.34089	83	8.7436899	37.245057	4.7884626
29	5206.5049	47583.381	153.40251	84	7.2556250	29.665097	4.1053492
30	4700.4338	42879.824	146.82425	85	5.9749435	23.398083	3.4901914
31	4243.2389	38633.608	140.55481	86	4.8771954	18.258811	2.9382066
32	3830.2291	34800.550	134.59552	87	3.9403754	14.084131	2.4447155
33	3457.1969	31340.688	128.98229	88	3.1480633	10.729049	2.0086952
34	3120.2288	28217.920	123.63548	89	2.4847486	8.0637504	1.6284212
35	2815.9216	25399.616	118.61724	90	1.9354467	5.9729206	1.3011543
36	2541.0475	22856.296	113.83027	91	1.4848262	4.3556856	1.0222756
37	2292.7827	20561.351	109.27642	92	1.1195898	3.1247492	.78775800
38	2068.5937	18490.716	104.97778	93	.82908063	2.2041543	.59501115
39	1866.1234	16622.650	100.88621	94	.60291240	1.5279537	.44065184
40	1683.3044	14937.510	97.020144	95	.43062459	1.0401250	.32016884
41	1518.2449	13417.534	93.373999	96	.30166151	.69465191	.22789316
42	1369.2048	12046.685	89.910800	97	.20693533	.45483324	.15863446
43	1234.6187	10810.495	86.601562	98	.13901080	.29179307	.10802392
44	1113.0778	9695.9086	83.423814	99	.091513973	.18320321	.072058765
45	1003.2707	8691.1620	80.315480	100	.058932252	.11237277	.046998861
46	904.07657	7785.6454	77.282375	101	.037075339	.067197718	.029939298
47	814.43772	6969.7839	74.283678	102	.022727370	.039075979	.018577708
48	733.45714	6234.9295	71.340737	103	.013544160	.022031128	.011204571
49	660.29837	5573.2577	68.448001	104	.0078493756	.011984480	.0065766874
50	594.22712	4977.6892	65.622951	105	.0043724339	.0062503457	.0037086803
51	534.55269	4441.8222	62.854754	106	.0023716081	.0030882015	.0020436575
52	480.63855	3959.8851	60.119776	107	.0012251050	.0014036822	.0010760414
53	431.93563	3526.6687	57.422136	108	.00060912220	.00054537362	.00055120642
54	387.94358	3137.4620	54.761772	109	.00028366636	.00012821720	.00027005038

Table Z (9.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 9.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	907429.84	1410.0621	55	308.28232	2424.7283	44.841771
1	89355.728	817651.97	519.92606	56	275.92134	2147.7323	42.575701
2	80540.287	737082.40	458.16431	57	246.78011	1899.9017	40.360636
3	72612.113	664452.67	421.02492	58	220.53408	1678.3368	38.187058
4	65471.634	598968.79	395.20220	59	196.89376	1480.4291	36.048912
5	59037.501	539922.33	376.31673	60	175.60880	1303.8256	33.951470
6	53237.285	486677.78	360.98550	61	156.46028	1146.3959	31.907288
7	48008.372	438663.58	348.69326	62	139.25305	1006.2058	29.931355
8	43293.474	395365.06	338.06765	63	123.79978	881.50277	28.026750
9	39042.808	356318.30	329.73347	64	109.92517	770.70649	26.189872
10	35210.553	321104.72	323.34365	65	97.475585	672.39244	24.421860
11	31754.773	289347.37	317.91907	66	86.316417	585.27275	22.728025
12	28638.165	260706.89	313.02611	67	76.326510	508.18079	21.113963
13	25826.130	234878.01	307.23344	68	67.385578	440.06474	19.573666
14	23287.618	211586.62	299.27157	69	59.385320	379.98119	18.101333
15	20995.640	190586.08	288.94800	70	52.226895	327.08496	16.689949
16	18926.163	171653.97	276.39723	71	45.823944	280.61866	15.335442
17	17058.237	154589.15	262.52013	72	40.102330	239.90090	14.037710
18	15372.783	139209.49	248.02660	73	34.995993	204.31675	12.797500
19	13852.864	125349.93	233.91352	74	30.451093	173.30801	11.621619
20	12482.701	112860.94	220.64752	75	26.416753	146.36619	10.514440
21	11247.703	101607.39	208.31898	76	22.844821	123.02982	9.4779447
22	10134.364	91467.497	196.65353	77	19.687993	102.88281	8.5100377
23	9130.9362	82331.430	185.83628	78	16.902600	85.552227	7.6075683
24	8226.6818	74100.037	175.90171	79	14.447446	70.705432	6.7654816
25	7411.8918	66683.858	166.86072	80	12.285600	58.046833	5.9789591
26	6677.6547	60002.267	158.56142	81	10.386127	47.312965	5.2456940
27	6016.1443	53982.573	151.07544	82	8.7233398	38.267151	4.5657114
28	5419.9350	48559.324	144.08823	83	7.2754127	30.695219	3.9404555
29	4882.6027	43673.632	137.57392	84	6.0238732	24.402071	3.3726504
30	4398.2626	39272.447	131.41137	85	4.9496319	19.210488	2.8624614
31	3961.6746	35307.993	125.55113	86	4.0313208	14.962544	2.4056786
32	3568.1588	31737.199	119.99312	87	3.2497721	11.519532	1.9982043
33	3213.5247	28521.197	114.76945	88	2.5905792	8.7585953	1.6389802
34	2893.8904	25624.952	109.80472	89	2.0402059	6.5701411	1.3263768
35	2605.8794	23016.868	105.15539	90	1.5856629	4.8571768	1.0579430
36	2346.3059	20668.463	100.73014	91	1.2137895	3.5351481	.82970467
37	2112.3839	18554.087	96.529701	92	.91319763	2.5311302	.63819678
38	1901.6179	16650.593	92.573447	93	.67474664	1.7819048	.48114722
39	1711.6956	14937.115	88.816094	94	.48959422	1.2327970	.35565397
40	1540.5895	13394.846	85.273684	95	.34891448	.83753272	.25791869
41	1386.4500	12006.815	81.940174	96	.24388112	.55823173	.18323066
42	1247.5814	10757.735	78.780928	97	.16692871	.36477699	.12729662
43	1122.4615	9633.8454	75.768809	98	.11188788	.23354821	.086513458
44	1009.7230	8622.7537	72.882774	99	.073495375	.14633909	.057596006
45	908.09851	7713.3194	70.066027	100	.047224106	.089580623	.037491400
46	816.50367	6895.5152	67.323531	101	.029643805	.053460649	.023835442
47	733.92032	6160.3118	64.618147	102	.018131599	.031025493	.014760758
48	659.48342	5499.5721	61.968938	103	.010781448	.017457418	.0088847440
49	592.38966	4905.9502	59.370684	104	.0062344514	.0094777593	.0052047170
50	531.93409	4372.8154	56.838840	105	.0034651696	.0049334370	.0029291642
51	477.45669	3894.1848	54.363438	106	.0018753498	.0024329706	.0016110137
52	428.35138	3464.6762	51.923151	107	.00096660885	.0011038834	.00084667473
53	384.09504	3079.4422	49.521504	108	.00047953465	.00042817553	.00043301447
54	344.21227	2734.1092	47.158283	109	.00022282377	.00010049352	.00021190540

Table Z (10.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 10.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	887529.85	1385.5719	**55**	272.85195	2108.5955	38.563566
1	89157.600	797951.05	496.37191	**56**	243.66868	1863.9778	36.560041
2	80183.520	717738.37	434.81191	**57**	217.45057	1645.6016	34.605953
3	72130.176	645590.70	397.87591	**58**	193.89297	1450.8023	32.692716
4	64892.883	580685.68	372.25156	**59**	172.72464	1277.1882	30.814841
5	58385.880	522290.94	353.55271	**60**	153.71087	1122.6066	28.976798
6	52532.943	469750.83	338.40664	**61**	136.64646	985.11352	27.189402
7	47268.169	422476.92	326.28978	**62**	121.34866	862.94829	25.465512
8	42531.452	379940.51	315.83900	**63**	107.64308	754.51986	23.807536
9	38270.558	341666.08	307.66012	**64**	95.367266	658.39684	22.212062
10	34437.575	307225.54	301.40328	**65**	84.378932	573.29210	20.679809
11	30988.796	276234.24	296.10337	**66**	74.553416	498.04488	19.215097
12	27885.398	248346.58	291.33345	**67**	65.778736	431.60647	17.822461
13	25091.520	223252.39	285.69898	**68**	57.944610	373.03373	16.496418
14	22575.048	200673.68	277.97171	**69**	50.951991	321.48266	15.231695
15	20308.072	180360.88	267.97455	**70**	44.710780	276.19888	14.022016
16	18265.776	162089.36	255.84756	**71**	39.142312	236.50787	12.863659
17	16426.524	145656.49	242.46875	**72**	34.179019	201.80432	11.756316
18	14770.663	130879.23	228.52663	**73**	29.760777	171.54337	10.700403
19	13280.764	117592.05	214.98059	**74**	25.838351	145.23185	9.7014793
20	11940.651	105645.38	202.27583	**75**	22.365434	122.42187	8.7630035
21	10735.425	94904.372	190.49505	**76**	19.298414	102.70822	7.8863898
22	9651.3457	85247.758	179.37261	**77**	16.594772	85.726549	7.0695995
23	8676.4619	76566.421	169.08175	**78**	14.215408	71.151198	6.3097189
24	7799.8819	68762.073	159.65159	**79**	12.123636	58.692447	5.6022526
25	7011.7814	61746.235	151.08866	**80**	10.286653	48.093484	4.9429329
26	6303.1730	55439.347	143.24562	**81**	8.6769551	39.126012	4.3296204
27	5666.1685	49769.835	136.18689	**82**	7.2716419	31.585562	3.7621351
28	5093.3238	44673.397	129.61307	**83**	6.0512250	25.287710	3.2414794
29	4578.1980	40092.302	123.49775	**84**	4.9991649	20.065077	2.7697119
30	4114.9097	35974.658	117.72549	**85**	4.0985526	15.766176	2.3467553
31	3698.2301	32273.834	112.24855	**86**	3.3307416	12.256457	1.9689131
32	3323.4969	28947.882	107.06559	**87**	2.6790601	9.4180927	1.6326054
33	2986.5426	25959.037	102.20521	**88**	2.1308967	7.1470673	1.3367781
34	2683.5218	23273.332	97.596008	**89**	1.6744628	5.3509324	1.0799147
35	2411.0894	20860.202	93.289190	**90**	1.2985191	3.9481646	.85983412
36	2166.1056	18692.159	89.199034	**91**	.99178337	2.8679393	.67312344
37	1945.8252	16744.499	85.325275	**92**	.74451626	2.0493787	.51680752
38	1747.7938	14994.981	81.684798	**93**	.54889101	1.4399009	.38890202
39	1569.7462	13423.601	78.235013	**94**	.39739065	.99420458	.28692347
40	1409.6971	12012.366	74.989788	**95**	.28257669	.67409045	.20767775
41	1265.8407	10745.082	71.942709	**96**	.19707497	.44839345	.14725348
42	1136.5269	9607.1904	69.061324	**97**	.13459233	.29241355	.10210193
43	1020.2774	8585.6146	66.320217	**98**	.090013630	.18684019	.069253609
44	915.76703	7668.6062	63.699673	**99**	.058995818	.11683614	.046014024
45	821.77268	6845.6247	61.147713	**100**	.037823432	.071376310	.029892731
46	737.24672	6107.2037	58.668535	**101**	.023690112	.042510710	.018966699
47	661.21027	5444.8375	56.228327	**102**	.014457901	.024621209	.011722211
48	592.83049	4850.8776	53.844088	**103**	.0085779241	.013826192	.0070416805
49	531.33704	4318.4354	51.510891	**104**	.0049492492	.0074915016	.0041168601
50	476.05422	3841.3066	49.242371	**105**	.0027447421	.0038919684	.0023123011
51	426.35224	3413.9061	47.029340	**106**	.0014821607	.0019157541	.0012692991
52	381.65478	3031.2202	44.852540	**107**	.00076225408	.00086765477	.00066584800
53	341.46423	2688.7434	42.714957	**108**	.00037731577	.00033598254	.00033998438
54	305.32955	2382.4197	40.616240	**109**	.00017493731	.000078721791	.00016619045

Table Z (10.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 10.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	868392.61	1362.9772	55	241.42796	1833.5037	33.168075
1	88959.472	779012.88	474.71319	56	215.12656	1617.5393	31.397159
2	79827.545	699156.30	413.35464	57	191.55289	1425.1710	29.673779
3	71650.376	627488.55	376.62133	58	170.42137	1253.9531	27.990177
4	64317.977	563158.54	351.19422	59	151.47819	1101.6948	26.341363
5	57740.025	505409.75	332.68054	60	134.50369	966.42921	24.731111
6	51836.383	453566.29	317.71778	61	119.30588	846.38412	23.168708
7	46537.771	407022.87	305.77417	62	105.71394	739.95881	21.665166
8	41781.192	365236.82	295.49571	63	93.565816	645.71034	20.222326
9	37511.915	327721.10	287.46956	64	82.711191	562.34369	18.836963
10	33679.903	294038.30	281.34321	65	73.018481	488.69713	17.509453
11	30239.653	263796.20	276.16536	66	64.372466	423.72560	16.243278
12	27150.809	236643.19	271.51565	67	56.669835	366.48744	15.042085
13	24376.241	212264.36	266.03538	68	49.809628	316.13787	13.900872
14	21882.768	190378.04	258.53629	69	43.701389	271.92265	12.814852
15	19641.565	170731.89	248.85590	70	38.263100	233.16918	11.778404
16	17627.039	153099.31	237.13927	71	33.423214	199.27744	10.788137
17	15816.877	137276.33	224.24190	72	29.120253	169.71029	9.8435832
18	14190.865	123079.12	210.83134	73	25.299600	143.98550	8.9449001
19	12731.095	110341.88	197.83073	74	21.916339	121.66781	8.0966105
20	11421.011	98915.109	185.66462	75	18.928420	102.36316	7.3014242
21	10245.417	88664.367	174.40838	76	16.296431	85.716085	6.5603053
22	9190.3504	79469.000	163.80479	77	13.982215	71.407880	5.8712977
23	8243.6717	71220.697	154.01579	78	11.950824	59.154454	5.2317208
24	7394.3479	63822.114	145.06544	79	10.169632	48.703718	4.6375835
25	6632.4510	57185.826	136.95627	80	8.6095467	39.832780	4.0851106
26	5948.9284	51233.392	129.54534	81	7.2461506	32.344019	3.5723311
27	5335.8403	45894.403	122.89033	82	6.0590748	26.060960	3.0989213
28	4785.7329	41105.744	116.70626	83	5.0309611	20.824955	2.6655431
29	4292.1566	36810.872	110.96630	84	4.1470469	16.492530	2.2737307
30	3849.2412	32959.073	105.56038	85	3.3923904	12.934310	1.9232372
31	3451.7757	29504.875	100.44244	86	2.7507434	10.035755	1.6108247
32	3095.1218	26407.467	95.609977	87	2.2076257	7.6968586	1.3333722
33	2775.1408	23630.187	91.088344	88	1.7520206	5.8296243	1.0898583
34	2488.0279	21140.135	86.809909	89	1.3736817	4.3561263	.87888785
35	2230.4746	18907.773	82.821045	90	1.0629009	3.2078927	.69853004
36	1999.3895	16906.595	79.041265	91	.81001880	2.3256408	.54585915
37	1792.0719	15112.833	75.469418	92	.60671718	1.6585838	.41832571
38	1606.1113	13505.138	72.120130	93	.44630530	1.1630151	.31420336
39	1439.2913	12064.348	68.953334	94	.32240176	.80142314	.23137151
40	1289.6709	10773.271	65.980938	95	.22874411	.54229270	.16714739
41	1155.4894	9616.4637	63.196232	96	.15917648	.35999836	.11828580
42	1035.1433	8580.0773	60.568803	97	.10846798	.23429413	.081855505
43	927.19874	7651.6986	58.074844	98	.072380794	.14940161	.055410900
44	830.37335	6820.1997	55.695875	99	.047333664	.093235803	.036743406
45	743.48793	6075.6181	53.384317	100	.030279148	.056843414	.023822547
46	665.53194	5409.0261	51.143675	101	.018922724	.033786714	.015085035
47	595.56542	4812.4195	48.943154	102	.011522736	.019529043	.0093045151
48	532.78776	4278.6168	46.797882	103	.0068212883	.010944690	.0055781275
49	476.46130	3801.1644	44.703202	104	.0039269679	.0059184477	.0032547166
50	425.93936	3374.2636	42.671113	105	.0021729683	.0030687549	.0018244015
51	380.62187	2992.7059	40.693135	106	.0011707953	.0015076945	.00099954274
52	339.96149	2651.8259	38.751863	107	.00060078527	.00068161473	.00052336355
53	303.48558	2347.4404	36.849802	108	.00029672784	.00026349823	.00026679820
54	270.76686	2075.7920	34.986474	109	.00013726810	.000061633376	.00013026743

Table Z (10.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 10.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	849975.91	1342.0818	55	213.56475	1594.1412	28.530509
1	88761.344	760795.24	454.75376	56	189.87497	1403.5267	26.965625
2	79472.361	681293.98	393.59638	57	168.69184	1234.1168	25.446139
3	71172.708	610104.00	357.06504	58	149.74802	1083.6688	23.965030
4	63746.900	546345.18	331.83406	59	132.80634	950.17855	22.517757
5	57099.898	489236.62	313.50410	60	117.66156	831.85053	21.107479
6	51147.538	438082.10	298.72281	61	104.13432	727.07099	19.742155
7	45817.067	392259.47	286.95034	62	92.065302	634.38616	18.431194
8	41042.538	351212.15	276.84171	63	81.304131	552.48884	17.175962
9	36766.670	314441.76	268.96577	64	71.711919	480.20863	15.973418
10	32937.267	281501.66	262.96746	65	63.167187	416.49810	14.823658
11	29507.010	251992.26	257.90911	66	55.563624	360.41738	13.729464
12	26433.998	225556.12	253.37684	67	48.806092	311.12183	12.693736
13	23679.824	201873.78	248.04688	68	42.802296	267.85556	11.711918
14	21210.245	180660.09	240.76971	69	37.469740	229.94526	10.779665
15	18995.520	161660.14	231.39672	70	32.733863	196.79188	9.8919478
16	17009.288	144645.50	220.07740	71	28.529686	167.86227	9.0456722
17	15228.572	129411.06	207.64514	72	24.801366	142.68029	8.2402613
18	13632.609	115772.35	194.74700	73	21.499373	120.81959	7.4756704
19	12203.026	103563.43	182.27098	74	18.582828	101.89646	6.7555611
20	10922.901	92635.025	170.62179	75	16.013632	85.564533	6.0820344
21	9776.7556	82853.187	159.86782	76	13.756237	71.512308	5.4557011
22	8750.4196	74097.991	149.75993	77	11.776461	59.461283	4.8747049
23	7831.5760	66262.015	140.44934	78	10.043113	49.163872	4.3365917
24	7009.0641	59248.937	131.95538	79	8.5272185	40.400949	3.8378226
25	6272.8641	52972.444	124.27683	80	7.2030118	32.979249	3.3750632
26	5613.8685	47355.266	117.27508	81	6.0488507	26.727874	2.9465082
27	5024.0967	42328.205	111.00152	82	5.0466537	21.494662	2.5517375
28	4496.0931	37829.363	105.18489	83	4.1809967	17.143263	2.1911536
29	4023.4080	33803.409	99.798000	84	3.4387411	13.550806	1.8658797
30	3600.1892	30200.828	94.735905	85	2.8067132	10.606893	1.5755559
31	3221.2500	26977.318	89.954148	86	2.2707743	8.2140988	1.3173521
32	2881.9821	24093.207	85.449170	87	1.8183647	6.2876096	1.0885528
33	2578.2809	21512.939	81.243347	88	1.4398804	4.7530420	.88818803
34	2306.3867	19204.676	77.272600	89	1.1264321	3.5447595	.71498678
35	2063.0314	17139.899	73.578843	90	.86964770	2.6052941	.56724749
36	1845.1753	15293.073	70.086498	91	.66126775	1.8850581	.44246636
37	1650.1648	13641.352	66.793623	92	.49419712	1.3417116	.33846274
38	1475.6359	12164.260	63.712802	93	.36272512	.93894870	.25374001
39	1319.4227	10843.464	60.806332	94	.26144158	.64572705	.18649112
40	1179.6301	9662.5476	58.084358	95	.18507973	.43606136	.13446546
41	1054.5437	8606.8015	55.539940	96	.12850484	.28889322	.094972594
42	942.60717	7663.0623	53.144575	97	.087372312	.18763690	.065593029
43	842.43184	6819.5584	50.875955	98	.058173782	.11940721	.044314016
44	752.77817	6065.7598	48.716756	99	.037958212	.074366250	.029326415
45	672.51072	5392.2599	46.623412	100	.024227631	.045247155	.018975729
46	600.65605	4790.6470	44.598809	101	.015107153	.026839600	.011991842
47	536.31273	4253.3968	42.614887	102	.0091788074	.015482191	.0073817674
48	478.71225	3773.7725	40.685083	103	.0054216156	.0086592777	.0044165209
49	427.14921	3345.7348	38.804987	104	.0031142347	.0046732766	.0025718009
50	381.00566	2963.8692	36.985132	105	.0017194085	.0024183952	.0014387019
51	339.71057	2623.3233	35.217681	106	.00092435400	.0011859232	.00078670220
52	302.74482	2319.7606	33.486894	107	.00047326925	.00053517796	.00041115038
53	269.66012	2049.3009	31.794842	108	.00023322708	.00020653980	.00020925371
54	240.05228	1808.4670	30.140939	109	.00010765197	.000048228082	.00010205407

Table Z (10.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 10.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	832240.52	1322.7128	**55**	188.86548	1385.8825	24.543838
1	88563.216	743258.91	436.32078	**56**	167.54067	1217.6893	23.161396
2	79117.970	664112.17	375.36428	**57**	148.51697	1068.5401	21.822056
3	70697.168	593397.85	339.03421	**58**	131.54448	936.38082	20.519457
4	63179.634	530206.40	313.99825	**59**	116.40184	819.37952	19.249457
5	56465.461	473732.37	295.85056	**60**	102.89758	715.89911	18.014683
6	50466.337	423259.14	281.24893	**61**	90.864440	624.47167	16.821938
7	45105.952	378147.71	269.64550	**62**	80.154064	543.77824	15.679240
8	40315.336	337827.69	259.70426	**63**	70.627151	472.63579	14.587560
9	36034.615	301789.42	251.97603	**64**	62.155552	409.98768	13.544038
10	32209.401	269577.25	246.10335	**65**	54.627287	354.89051	12.548547
11	28790.540	240784.38	241.16200	**66**	47.944431	306.49989	11.603280
12	25734.572	215047.72	236.74444	**67**	42.019526	264.05897	10.710520
13	23001.814	192043.46	231.56098	**68**	36.768311	226.89209	9.8661175
14	20556.956	171483.17	224.49964	**69**	32.115657	194.39882	9.0661320
15	18369.352	153109.53	215.42492	**70**	27.993867	166.04619	8.3060639
16	16411.878	136692.49	204.49028	**71**	24.344011	141.36093	7.5830958
17	14660.906	122025.93	192.50733	**72**	21.115446	119.92143	6.8965741
18	13095.140	108924.94	180.10308	**73**	18.263330	101.35116	6.2463015
19	11695.754	97223.532	168.13157	**74**	15.750542	85.312182	5.6352270
20	10445.475	86772.793	156.97840	**75**	13.542631	71.500375	5.0649575
21	9328.5566	77439.387	146.70533	**76**	11.607597	59.643020	4.5358300
22	8330.6344	69104.205	137.07100	**77**	9.9148695	49.496989	4.0460989
23	7439.2282	61660.797	128.21641	**78**	8.4366502	40.846718	3.5935271
24	6643.0611	55013.932	120.15649	**79**	7.1472440	33.501913	3.1749814
25	5932.0336	49078.467	112.88658	**80**	6.0238598	27.295165	2.7875203
26	5296.9939	43778.351	106.27225	**81**	5.0473464	22.078826	2.4294989
27	4729.9303	39045.629	100.35904	**82**	4.2016827	17.721821	2.1004377
28	4223.3935	34819.654	94.888758	**83**	3.4731943	14.107072	1.8005437
29	3770.9419	31046.326	89.833939	**84**	2.8502191	11.129444	1.5306205
30	3366.7479	27677.341	85.094491	**85**	2.3211666	8.6948132	1.2902380
31	3005.6556	24669.577	80.627507	**86**	1.8737504	6.7203766	1.0769273
32	2683.0921	21984.503	76.428475	**87**	1.4970913	5.1342645	.88833061
33	2394.9918	19587.664	72.517034	**88**	1.1828324	3.8736485	.72354079
34	2137.6443	17448.281	68.832456	**89**	.92327553	2.8832846	.58140957
35	1907.8255	15538.841	65.412557	**90**	.71121216	2.1149743	.46044339
36	1702.5504	13834.768	62.186355	**91**	.53958848	1.5272683	.35850298
37	1519.2147	12314.121	59.151212	**92**	.40236023	1.0848921	.27372649
38	1355.5032	10957.280	56.317863	**93**	.29466054	.75770680	.20482059
39	1209.3021	9746.7191	53.650828	**94**	.21190857	.52003925	.15024843
40	1078.7634	8666.7794	51.158664	**95**	.14967946	.35047639	.10812410
41	962.22015	7703.4621	48.834266	**96**	.10369370	.23172282	.076218735
42	858.16366	6844.2679	46.650918	**97**	.070345483	.15019900	.052536653
43	765.25058	6078.0434	44.587711	**98**	.046732519	.095388306	.035422496
44	682.28436	5394.8342	42.628400	**99**	.030424760	.059286490	.023395265
45	608.17298	4785.7666	40.733089	**100**	.019375899	.035998673	.015107600
46	541.98002	4242.9233	38.904107	**101**	.012054884	.021310204	.0095281713
47	482.84199	3759.2372	37.115876	**102**	.0073079605	.012267690	.0058534021
48	430.02230	3328.3957	35.380307	**103**	.0043069335	.0068475653	.0034950297
49	382.84727	2944.7521	33.693218	**104**	.0024684270	.0036881526	.0020311293
50	340.72726	2603.2557	32.063830	**105**	.0013598078	.0019048618	.0011339517
51	303.11960	2299.3909	30.484894	**106**	.00072940089	.00093232726	.00061885650
52	269.53254	2029.1301	28.942163	**107**	.00037261966	.00041997523	.00032282394
53	239.54147	1788.8783	27.437325	**108**	.00018321709	.00016180570	.00016403207
54	212.76458	1575.4210	25.969698	**109**	.000084379796	.000037717769	.000079907667

Table Z (10.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 10.8 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000.00	815149.92	1304.7177	**55**	166.97676	1204.6999	21.116239
1	88365.088	726367.38	419.26170	**56**	147.79203	1056.3322	19.895307
2	78764.371	647574.37	358.50580	**57**	130.71764	925.05816	18.715088
3	70223.752	577333.58	322.37629	**58**	115.52024	808.99797	17.569812
4	62616.162	514705.71	297.53424	**59**	101.99353	706.47918	16.455696
5	55836.676	458860.56	279.56739	**60**	89.959136	616.01049	15.374906
6	49792.714	409061.05	265.14361	**61**	79.261343	536.25805	14.333239
7	44404.317	364651.34	253.70715	**62**	69.762230	466.02637	13.337512
8	39599.433	325047.29	243.93089	**63**	61.332946	404.24594	12.388370
9	35315.544	289728.18	236.34791	**64**	53.855419	349.96374	11.483127
10	31496.044	258229.42	230.59849	**65**	47.226574	302.33094	10.621483
11	28089.920	230137.22	225.77169	**66**	41.356361	260.58970	9.8051411
12	25052.149	205083.05	221.46618	**67**	36.164514	224.06251	9.0358691
13	22341.764	182738.91	216.42550	**68**	31.574211	192.14603	8.3098929
14	19922.393	162813.28	209.57403	**69**	27.517119	164.30537	7.6236433
15	17762.491	145046.65	200.78872	**70**	23.931856	140.06681	6.9730946
16	15834.182	129207.49	190.22649	**71**	20.765049	119.01068	6.3556845
17	14113.201	115088.84	178.67754	**72**	17.970842	100.76405	5.7707109
18	12577.728	102505.49	166.74930	**73**	15.508702	84.994699	5.2178641
19	11208.503	91291.572	155.26295	**74**	13.344992	71.405321	4.6995049
20	9987.9166	81298.622	144.58572	**75**	11.448622	59.729144	4.2168417
21	8899.9691	72394.027	134.77303	**76**	9.7908375	49.727640	3.7700021
22	7930.1145	64459.583	125.59103	**77**	8.3443371	41.188758	3.3573574
23	7065.7228	57389.891	117.17106	**78**	7.0843860	33.924991	2.9768759
24	6295.4141	51090.871	109.52389	**79**	5.9882252	27.771242	2.6257878
25	5609.0201	45478.606	102.64171	**80**	5.0357215	22.582633	2.3015013
26	4997.3550	40478.306	96.394152	**81**	4.2099534	18.231724	2.0025249
27	4452.3859	36023.293	90.821330	**82**	3.4967515	14.605709	1.7283472
28	3966.6780	32054.190	85.677470	**83**	2.8840178	11.604149	1.4790311
29	3533.8049	28518.149	80.934917	**84**	2.3614265	9.1371642	1.2551331
30	3147.9706	25368.086	76.498201	**85**	1.9188006	7.1245677	1.0561847
31	2804.0556	22562.064	72.325900	**86**	1.5454772	5.4960440	.88003692
32	2497.5277	20062.691	68.412649	**87**	1.2320447	4.1907388	.72464586
33	2224.3653	17836.611	64.775570	**88**	.97124491	3.1556244	.58917380
34	1980.9105	15854.089	61.357106	**89**	.75642207	2.3442381	.47259055
35	1763.9871	14088.609	58.191304	**90**	.58137905	1.7161844	.37358991
36	1570.6667	12516.538	55.211488	**91**	.44009882	1.2368399	.29034691
37	1398.3973	11116.822	52.414410	**92**	.32743864	.87683650	.22127458
38	1244.9139	9870.6796	49.809142	**93**	.23925675	.61117050	.16525853
39	1108.1560	8761.3701	47.362284	**94**	.17167935	.41862231	.12099414
40	986.32404	7773.9705	45.080977	**95**	.12099268	.28155698	.086902822
41	877.79925	6895.1703	42.958001	**96**	.083632791	.18577785	.061139509
42	781.12082	6113.1115	40.968313	**97**	.056609298	.12017298	.042059206
43	694.99086	5417.2361	39.092316	**98**	.037523045	.076163706	.028301431
44	618.25577	4798.1423	37.314774	**99**	.024374369	.047241244	.018654577
45	549.86645	4247.4670	35.599141	**100**	.015488003	.028626274	.012022042
46	488.92328	3757.7650	33.947252	**101**	.0096144390	.016911405	.0075668698
47	434.60008	3322.4051	32.335782	**102**	.0058154646	.0097156328	.0046391324
48	386.19184	2935.4776	30.775268	**103**	.0034196663	.0054121024	.0027643893
49	343.05598	2591.7080	29.261737	**104**	.0019555242	.0029091692	.0016032930
50	304.63070	2286.3897	27.803242	**105**	.0010748497	.0014995805	.00089328619
51	270.40090	2015.3240	26.393069	**106**	.00057525958	.00073256773	.00048656304
52	239.90132	1774.7745	25.018313	**107**	.00029321803	.00032939294	.00025333637
53	212.73037	1561.4133	23.680324	**108**	.00014385276	.00012669132	.00012851346
54	188.52783	1372.2717	22.378340	**109**	.000066102525	.000029481726	.000062532989

Table Z (11.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 11.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	798670.13	1287.9617	55	147.58405	1047.0860	18.168926
1	88166.960	710086.65	403.44170	56	130.33455	916.24380	17.090934
2	78411.563	631646.57	342.88610	57	115.01855	800.73565	16.051225
3	69752.453	561877.20	306.95644	58	101.41844	698.84317	15.044561
4	62056.468	499809.12	282.30720	59	89.342196	609.04087	14.067482
5	55213.505	444587.24	264.51977	60	78.623869	529.97166	13.121754
6	49126.601	395453.93	250.27205	61	69.118725	460.42467	12.212304
7	43712.059	351736.56	239.00051	62	60.698757	399.31746	11.344913
8	38894.678	312837.36	229.38683	63	53.244950	345.68404	10.519956
9	34609.257	278224.60	221.94668	64	46.648658	298.66571	9.7349184
10	30796.938	247425.01	216.31820	65	40.815145	257.49949	8.9893658
11	27404.834	220017.96	211.60352	66	35.661727	221.50588	8.2845950
12	24386.351	195629.63	207.40746	67	31.114859	190.07898	7.6219505
13	21699.236	173928.09	202.50594	68	27.104591	162.68058	6.9980027
14	19306.059	154618.90	195.85854	69	23.568854	138.83461	6.4095207
15	17174.383	137440.51	187.35402	70	20.452060	118.12044	5.8529044
16	15275.593	122160.11	177.15229	71	17.705931	100.16631	5.3258261
17	13584.796	108570.07	166.02254	72	15.289011	84.642660	4.8275584
18	12079.666	96485.008	154.55304	73	13.164718	71.256691	4.3577114
19	10740.525	85739.294	143.53319	74	11.302632	59.747076	3.9181621
20	9549.4411	76185.040	133.31258	75	9.6747471	49.880031	3.5097994
21	8490.1760	67690.450	123.94058	76	8.2552725	41.447132	3.1325933
22	7548.0160	60138.314	115.19063	77	7.0198618	34.263605	2.7850343
23	6710.1944	53424.350	107.18483	78	5.9465366	28.166498	2.4652840
24	5965.2405	47455.693	99.930119	79	5.0151641	23.012707	2.1708969
25	5302.9289	42149.697	93.415779	80	4.2079821	18.676968	1.8995928
26	4714.0497	37432.868	87.515401	81	3.5100607	15.049386	1.6500242
27	4190.5585	33239.837	82.264065	82	2.9088897	12.032964	1.4216694
28	3725.0423	29512.517	77.427813	83	2.3937874	9.5416143	1.2144867
29	3311.0977	26199.325	72.978867	84	1.9556324	7.4985628	1.0288438
30	2942.9659	23254.403	68.826156	85	1.5855056	5.8355535	.86425741
31	2615.5700	20636.999	64.929690	86	1.2741651	4.4929210	.71886026
32	2324.4231	18310.858	61.283342	87	1.0134789	3.4191781	.59088388
33	2065.5520	16243.714	57.901929	88	.79715387	2.5696030	.47956248
34	1835.3548	14406.866	54.730889	89	.61944499	1.9051470	.38397737
35	1630.7062	12774.780	51.800808	90	.47503224	1.3919779	.30299002
36	1448.7369	11324.747	49.049048	91	.35878896	1.0011941	.23504587
37	1286.9486	10036.585	46.471834	92	.26634462	.70836069	.17879443
38	1143.1286	8892.3286	44.076732	93	.19417949	.49274758	.13327810
39	1015.2706	7876.0011	41.832307	94	.13902163	.33682690	.097391340
40	901.62451	6973.3934	39.744428	95	.097757157	.22608369	.069814229
41	800.62003	6171.8605	37.805812	96	.067420382	.14887157	.049020525
42	710.84450	5460.1623	35.992982	97	.045533133	.096102929	.033655243
43	631.04545	4828.3138	34.287571	98	.030113622	.060783874	.022601009
44	560.11201	4267.4426	32.675285	99	.019517467	.037624578	.014867238
45	497.03741	3769.6740	31.122641	100	.012374015	.022752298	.0095619337
46	440.95850	3328.0131	29.631038	101	.0076641558	.013413783	.0060062725
47	391.08572	2936.2437	28.179194	102	.0046254070	.0076905301	.0036748920
48	346.74515	2588.8380	26.776411	103	.0027137786	.0042753348	.0021853664
49	307.32469	2280.8741	25.418913	104	.0015483853	.0022935106	.0012649177
50	272.28974	2007.9697	24.113709	105	.00084915847	.0011799000	.00070332814
51	241.15202	1766.2248	22.854579	106	.00045345062	.00057529913	.00038234624
52	213.47183	1552.1762	21.629825	107	.00023061203	.00025820759	.00019869873
53	188.86982	1362.7463	20.440499	108	.00011288459	.000099142943	.00010063097
54	167.00662	1195.1959	19.285771	109	.000051755874	.000023031364	.000048909301

Table Z (11.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 11.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	782769.42	1272.3254	55	130.40738	909.98670	15.634281
1	87968.832	694385.00	388.74137	56	114.90668	794.63249	14.682760
2	78059.548	616297.07	328.38578	57	101.17578	693.02603	13.767092
3	69283.267	546997.00	292.65528	58	89.011996	603.59799	12.882520
4	61500.535	485484.96	268.19774	59	78.236824	524.95825	12.025874
5	54595.910	430880.77	250.58832	60	68.696081	455.87306	11.198578
6	48467.930	382406.22	236.51487	61	60.255435	395.24428	10.404805
7	43029.072	339371.92	225.40623	62	52.796272	342.09273	9.6494415
8	38200.923	301166.55	215.95277	63	46.208817	295.54678	8.9326464
9	33915.553	267247.56	208.65306	64	40.393226	254.83345	8.2520700
10	30111.828	237133.14	203.14324	65	35.262548	219.26758	7.6071766
11	26734.972	210396.01	198.53832	66	30.740977	188.24052	6.9989291
12	23736.808	186657.28	194.44916	67	26.761232	161.21091	6.4283233
13	21073.803	165581.23	189.68324	68	23.259698	137.69908	5.8922469
14	18707.470	146870.73	183.23426	69	20.180069	117.28174	5.3877778
15	16604.490	130262.37	175.00215	70	17.472063	99.585756	4.9116974
16	14735.519	115522.21	165.14938	71	15.092072	84.282124	4.4618943
17	13075.052	102442.12	154.42449	72	13.002667	71.079910	4.0376334
18	11600.273	90836.658	143.39704	73	11.170885	59.721284	3.6384710
19	10291.098	80540.588	132.82573	74	9.5692647	49.976778	3.2658873
20	9129.2928	71406.694	123.04314	75	8.1726247	41.641712	2.9205168
21	8098.3928	63304.091	114.09297	76	6.9578700	34.534132	2.6022137
22	7183.5300	56116.640	105.75562	77	5.9033213	28.493177	2.3095872
23	6371.8150	49741.245	98.144475	78	4.9894757	23.377365	2.0409792
24	5651.6984	44086.310	91.262894	79	4.1985461	19.062764	1.7942334
25	5012.9085	39070.502	85.097489	80	3.5148809	15.441170	1.5673460
26	4446.2215	34621.660	79.525708	81	2.9253263	12.417899	1.3591048
27	3943.5905	30675.742	74.577968	82	2.4188554	9.9096267	1.1689926
28	3497.6316	27175.972	70.031553	83	1.9860546	7.8426277	.99689433
29	3101.9715	24072.038	65.858632	84	1.6188842	6.1513773	.84303485
30	2750.8949	21319.315	61.972320	85	1.3095416	4.7778219	.70693345
31	2439.3722	18878.232	58.334008	86	1.0500263	3.6713723	.58697037
32	2162.9669	16713.667	54.936895	87	.83332069	2.7885002	.48161796
33	1917.7579	14794.431	51.793687	88	.65397713	2.0915173	.39018216
34	1700.2024	13092.845	48.852657	89	.50704453	1.5476291	.31184806
35	1507.2292	11584.340	46.141214	90	.38796219	1.1285203	.24562630
36	1336.0295	10247.116	43.600509	91	.29236700	.81008157	.19019455
37	1184.1609	9061.8382	41.226309	92	.21654900	.57199612	.14440534
38	1049.4640	8011.3388	39.024835	93	.15752103	.39708785	.10743788
39	929.98777	7080.3830	36.966492	94	.11252280	.27088711	.078356859
40	824.03200	6255.4524	35.056018	95	.078945918	.18145403	.056059824
41	730.07550	5524.5444	33.286112	96	.054324443	.11923982	.039285187
42	646.75366	4877.0141	31.634764	97	.036606194	.076816671	.026917604
43	572.85919	4303.4259	30.084758	98	.024155331	.048485856	.018039998
44	507.32362	3795.4146	28.622683	99	.015620553	.029950612	.011842998
45	449.18189	3345.5719	27.217858	100	.0098811290	.018074522	.0076014595
46	397.60683	2947.3318	25.871295	101	.0061063712	.010634115	.0047651314
47	351.84472	2594.8720	24.563571	102	.0036769844	.0060843943	.0029095833
48	311.25220	2283.0268	23.302877	103	.0021524804	.0033755731	.0017267324
49	275.24691	2007.2074	22.085621	104	.0012253687	.0018071874	.00099743515
50	243.32080	1763.3374	20.917889	105	.00067050104	.00092787320	.00055347199
51	215.01157	1547.7971	19.793909	106	.00035724295	.00045154926	.00030029079
52	189.90414	1357.3799	18.703071	107	.00018127528	.00020229575	.00015576050
53	167.64067	1189.2422	17.646168	108	.000088534848	.000077542103	.000078754762
54	147.90180	1040.8588	16.622318	109	.000040500668	.000017982297	.000038232631

Table Z (11.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 11.4 Percent

Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	100000.00	767418.20	1257.7028	**55**	115.19768	790.74273	13.454264
1	87770.704	679232.85	375.05484	**56**	101.27625	689.07203	12.614611
2	77708.324	601496.27	314.89898	**57**	88.973293	599.72001	11.808416
3	68816.191	532663.39	279.36692	**58**	78.100245	521.25472	11.031354
4	60948.345	471703.64	255.10001	**59**	68.491365	452.41062	10.280517
5	53983.855	417711.60	237.66718	**60**	60.003603	392.06715	9.5570398
6	47816.634	369888.43	223.76624	**61**	52.512458	339.22932	8.8644410
7	42355.252	327528.04	212.81848	**62**	45.908187	293.01221	8.2068414
8	37518.020	290005.65	203.52292	**63**	40.089670	252.63005	7.5842234
9	33234.237	256768.05	196.36130	**64**	34.965273	217.38769	6.9943970
10	29440.466	227325.05	190.96788	**65**	30.455297	186.67042	6.4367544
11	26080.028	201242.91	186.47040	**66**	26.490342	159.93356	5.9119841
12	23103.160	178137.88	182.48564	**67**	23.008948	136.69386	5.4207984
13	20465.046	157670.65	177.85186	**68**	19.953335	116.52423	4.9603753
14	18126.153	139541.56	171.59581	**69**	17.272485	99.048660	4.5280749
15	16052.286	123485.53	163.62795	**70**	14.920972	83.936463	4.1210207
16	14213.385	109267.68	154.11294	**71**	12.859455	70.896745	3.7373002
17	12583.350	96679.472	143.77903	**72**	11.054189	59.672912	3.3761844
18	11138.887	85535.605	133.17752	**73**	9.4755141	50.038150	3.0371969
19	9859.5270	75671.314	123.03742	**74**	8.0986853	41.791154	2.7214939
20	8726.7445	66940.171	113.67501	**75**	6.9010991	34.752887	2.4295086
21	7723.8657	59212.291	105.12855	**76**	5.8621074	28.764647	2.1610130
22	6835.8818	52372.677	97.185199	**77**	4.9624328	23.686517	1.9147320
23	6049.7935	46319.485	89.950070	**78**	4.1847921	19.395763	1.6891747
24	5353.9847	40962.434	83.423195	**79**	3.5134895	15.785155	1.4824424
25	4738.1486	36221.544	77.588751	**80**	2.9347499	12.761304	1.2927762
26	4193.0569	32026.016	72.327941	**81**	2.4370002	10.242710	1.1190894
27	3710.6691	28313.157	67.666864	**82**	2.0105362	8.1578509	.96088048
28	3283.6377	25027.512	63.393507	**83**	1.6470771	6.4436448	.81798513
29	2905.6261	22120.048	59.480046	**84**	1.3395512	5.0442140	.69052137
30	2570.9681	19547.371	55.843582	**85**	1.0811441	3.9102208	.57802312
31	2274.6863	17271.089	52.446842	**86**	.86493847	2.9988047	.47908775
32	2012.3989	15257.204	49.282430	**87**	.68488546	2.2731943	.39239771
33	1780.2407	13475.591	46.361124	**88**	.53627691	1.7016516	.31732852
34	1574.7309	11899.578	43.633879	**89**	.41485220	1.2566548	.25316073
35	1392.8545	10505.545	41.125195	**90**	.31670685	.91452183	.19903700
36	1231.8655	9272.5782	38.779776	**91**	.23813167	.65515486	.15383409
37	1089.3782	8182.1727	36.593001	**92**	.17598098	.46167205	.11657848
38	963.28825	7217.9340	34.569883	**93**	.12772293	.31985101	.086568286
39	851.70015	6365.3472	32.682560	**94**	.091031482	.21775401	.063013472
40	752.96418	5611.5620	30.934766	**95**	.063723777	.14556517	.044994173
41	665.60837	4945.1947	29.319216	**96**	.043750989	.095460044	.031468319
42	588.31599	4356.1722	27.815281	**97**	.029414936	.061370888	.021518456
43	519.92464	3835.5859	26.406819	**98**	.019366320	.038656912	.014392405
44	459.40779	3375.5553	25.081252	**99**	.012495432	.023829916	.0094292798
45	405.84132	2969.1170	23.810458	**100**	.0078864613	.014351209	.0060399175
46	358.43352	2610.1126	22.595111	**101**	.0048627234	.0084261453	.0037785467
47	316.46565	2293.0937	21.417476	**102**	.0029215203	.0048111987	.0023024721
48	279.32431	2013.2373	20.284750	**103**	.0017063852	.0026637726	.0013636425
49	246.45606	1766.2686	19.193516	**104**	.00096922680	.0014232305	.00078610234
50	217.37873	1548.3992	18.149036	**105**	.00052915006	.00072928801	.00043531390
51	191.65510	1356.2728	17.145955	**106**	.00028129617	.00035422645	.00023571850
52	168.89382	1186.9227	16.174644	**107**	.00014241623	.00015840413	.00012203466
53	148.75771	1037.7239	15.235669	**108**	.000069399430	.000060614022	.000061600335
54	130.94662	906.35093	14.328107	**109**	.000031675582	.000014032283	.000029870074

Table Z (11.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 11.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	752588.83	1244.0001	55	101.73341	687.03850	11.579042
1	87572.576	664602.54	362.28806	56	89.237218	597.45372	10.838314
2	77357.892	587216.51	302.33164	57	78.219786	518.90097	10.128708
3	68351.218	518848.72	266.99733	58	68.505887	450.07488	9.4462871
4	60399.882	458437.54	242.91994	59	59.941812	389.82438	8.7883870
5	53377.301	405052.14	225.66230	60	52.395009	337.13259	8.1558902
6	47172.649	357873.05	211.93213	61	45.750250	291.09887	7.5517559
7	41690.497	316177.49	201.14327	62	39.906148	250.92419	6.9794451
8	36845.822	279327.38	192.00330	63	34.769680	215.90083	6.4388022
9	32565.114	246758.97	184.97745	64	30.256848	185.40421	5.9277896
10	28782.606	217973.88	179.69822	65	26.294695	158.88333	5.4457508
11	25439.702	192532.12	175.30591	66	22.819778	135.85119	4.9931517
12	22485.053	170045.25	171.42310	67	19.776031	115.87683	4.5704745
13	19872.559	150170.57	166.91807	68	17.111041	98.580304	4.1751637
14	17561.647	132606.08	160.84959	69	14.778634	83.627907	3.8048363
15	15517.260	117085.20	153.13806	70	12.737821	70.726840	3.4569232
16	13708.635	103372.26	143.94994	71	10.953152	59.620148	3.1296938
17	12109.090	91258.494	133.99358	72	9.3942473	50.081731	2.8224365
18	10694.872	80558.840	123.80245	73	8.0344551	41.912246	2.5346582
19	9445.1400	71109.136	114.07688	74	6.8515166	34.935258	2.2672519
20	8341.0960	62763.837	105.11747	75	5.8251753	28.994300	2.0204933
21	7365.8712	55394.137	96.957358	76	4.9369991	23.951073	1.7940981
22	6504.3289	48886.257	89.390210	77	4.1698695	19.683985	1.5869031
23	5743.3733	43139.657	82.513299	78	3.5084900	16.086658	1.3975711
24	5071.3334	38065.419	76.323578	79	2.9390269	13.066392	1.2244325
25	4477.8780	33584.951	70.803011	80	2.4493709	10.542656	1.0659454
26	3953.7834	29628.837	65.836455	81	2.0293528	8.4453581	.92113838
27	3491.0244	26135.753	61.446019	82	1.6704460	6.7131611	.78953346
28	3082.2967	23051.572	57.429877	83	1.3653784	5.2921348	.67093533
29	2721.3066	20328.543	53.760271	84	1.1079418	4.1346667	.56538368
30	2402.4424	17924.504	50.358099	85	.89219491	3.1988590	.47243513
31	2120.7836	15802.233	47.187380	86	.71216385	2.4484269	.39087706
32	1872.0070	13928.843	44.240197	87	.56264077	1.8523301	.31957483
33	1652.3067	12275.263	41.525573	88	.43956276	1.3838615	.25797007
34	1458.2662	10815.810	38.997001	89	.33926866	1.0199405	.20543032
35	1286.9295	9527.7917	36.676320	90	.25842013	.74077364	.16121454
36	1135.6142	8391.1617	34.511565	91	.19386731	.52961829	.12436988
37	1001.9932	7388.2237	32.497790	92	.14294590	.37245599	.094071584
38	884.01758	6503.3339	30.638931	93	.10351264	.25751759	.069720739
39	779.84790	5722.6741	28.908756	94	.073609635	.17496018	.050651059
40	687.88532	5034.0387	27.310109	95	.051411835	.11671881	.036095793
41	606.70705	4426.6399	25.835756	96	.035218269	.076385640	.025194814
42	535.04395	3890.9534	24.466362	97	.023624716	.049006807	.017193959
43	471.77807	3418.5749	23.186795	98	.015519021	.030805172	.011476713
44	415.92426	3002.0869	21.985255	99	.0099904955	.018950517	.0075037761
45	366.59851	2634.9491	20.835963	100	.0062912434	.011389097	.0047967466
46	323.04394	2311.3906	19.739298	101	.0038703694	.0066731823	.0029947030
47	284.57589	2026.3172	18.679061	102	.0023200658	.0038024461	.0018211023
48	250.61023	1775.2296	17.661558	103	.0013520322	.0021009609	.0010763405
49	220.62165	1554.1490	16.683540	104	.00076622074	.0011202524	.00061921930
50	194.15304	1359.5577	15.749537	105	.00041737446	.00057289555	.00034219812
51	170.79143	1188.3464	14.854579	106	.00022137542	.00027772833	.00018493143
52	150.16821	1037.7724	13.989923	107	.00011182621	.00012396729	.000095559009
53	131.96606	905.41507	13.155940	108	.000054369903	.000047355158	.000048155878
54	115.90325	789.13444	12.351677	109	.000024759724	.000010943798	.000023323660

Table Z (11.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 11.8 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	100000.00	738255.43	1231.1333	**55**	89.817555	596.85783	9.9658273
1	87374.448	650468.20	350.35734	**56**	78.606770	517.94490	9.3125538
2	77008.253	573431.95	290.60008	**57**	68.745910	448.90636	8.6881431
3	67888.345	505527.13	255.46281	**58**	60.072328	388.55325	8.0890132
4	59855.129	445660.81	231.57385	**59**	52.443631	335.83954	7.5127176
5	52776.211	392876.59	214.49003	**60**	45.737152	289.84332	6.9599280
6	46535.907	346334.33	200.92888	**61**	39.846392	249.75004	6.4331211
7	41034.705	305294.64	190.29695	**62**	34.677810	214.83888	5.9351935
8	36184.186	269106.24	181.31030	**63**	30.145942	184.47299	5.4658822
9	31907.992	237195.02	174.41794	**64**	26.173884	158.09169	5.0232953
10	28138.006	209054.59	169.25073	**65**	22.694935	135.20154	4.6067472
11	24813.701	184238.88	164.96134	**66**	19.651176	115.36749	4.2165238
12	21882.138	162354.97	161.17810	**67**	16.991534	98.205549	3.8529232
13	19295.941	143056.98	156.79852	**68**	14.668516	83.378025	3.5136334
14	17013.503	126040.72	150.91238	**69**	12.640387	70.589015	3.1965056
15	14998.914	111038.31	143.44948	**70**	10.870200	59.579504	2.8992461
16	13220.727	97813.421	134.57771	**71**	9.3260523	50.122720	2.6202916
17	11651.691	86157.235	124.98590	**72**	7.9806275	42.019617	2.3589553
18	10267.610	75885.034	115.19014	**73**	6.8100108	35.095155	2.1147406
19	9047.2894	66833.374	105.86301	**74**	5.7942123	29.194834	1.8883274
20	7971.6739	58857.682	97.290109	**75**	4.9151073	24.182033	1.6798694
21	7023.7144	51830.317	89.499678	**76**	4.1562664	19.936337	1.4890467
22	6188.1600	45638.779	82.291696	**77**	3.5025078	16.352170	1.3148025
23	5451.8313	40183.884	75.756010	**78**	2.9403107	13.337409	1.1559408
24	4803.0139	35378.120	69.886726	**79**	2.4574962	10.811983	1.0109950
25	4231.3628	31144.309	64.663797	**80**	2.0434319	8.7065117	.87861510
26	3727.6678	27414.445	59.975641	**81**	1.6891938	6.9607614	.75793549
27	3283.9273	24128.579	55.840687	**82**	1.3873010	5.5221764	.64850640
28	2892.8866	21233.924	52.066804	**83**	1.1313776	4.3446879	.55011552
29	2548.3012	18684.011	48.626355	**84**	.91598386	3.3877584	.46274634
30	2244.6187	16437.900	45.443856	**85**	.73594770	2.6158357	.38598329
31	1976.9800	14459.534	42.484576	**86**	.58611583	1.9982248	.31877963
32	1741.1240	12717.123	39.740148	**87**	.46200965	1.5087429	.26015969
33	1533.3074	11182.634	37.218000	**88**	.36012815	1.1249326	.20962696
34	1350.1801	9831.3554	34.874027	**89**	.27732960	.82745129	.16662750
35	1188.8470	8641.5025	32.727634	**90**	.21076338	.59976725	.13052241
36	1046.6907	7593.8756	30.729988	**91**	.15775739	.42794190	.10050439
37	921.44331	6671.5634	28.875871	**92**	.11605748	.30034215	.075875654
38	811.11245	5859.6506	27.168259	**93**	.083851561	.20723502	.056126241
39	713.91481	5144.9927	25.582457	**94**	.059493395	.14050979	.040695034
40	628.30259	4516.0049	24.120523	**95**	.041458494	.093543953	.028943543
41	552.90201	3962.4725	22.775305	**96**	.028335752	.061092881	.020162328
42	486.49111	3475.3971	21.528678	**97**	.018964860	.039114384	.013731870
43	427.99581	3046.8567	20.366461	**98**	.012429787	.024535987	.0091471948
44	376.47170	2669.8747	19.277584	**99**	.0079836727	.015062615	.0059684929
45	331.07402	2338.3136	18.238413	**100**	.0050161268	.0090337515	.0038075296
46	291.07998	2046.7700	17.249070	**101**	.0030789366	.0052821713	.0023722516
47	255.83806	1790.4847	16.294753	**102**	.0018414713	.0030036246	.0014396258
48	224.79268	1565.2638	15.380974	**103**	.0010707005	.0016561855	.00084912464
49	197.44576	1367.4073	14.504641	**104**	.00060541224	.00088130047	.00048750582
50	173.36451	1193.6515	13.669641	**105**	.00032903302	.00044979716	.00026885608
51	152.15927	1041.1181	12.871357	**106**	.00017412428	.00021763146	.00014500805
52	133.48321	907.27426	12.101847	**107**	.000087758635	.000096963340	.000074786215
53	117.03809	789.88912	11.361313	**108**	.000042571714	.000036975925	.000037624821
54	102.55974	686.99545	10.648785	**109**	.000019343039	.0000085302801	.000018201799

Table Z (12.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 12.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	724393.79	1219.0281	55	79.274957	518.44531	8.5778688
1	87176.320	636805.63	339.18810	56	69.222746	448.95296	8.0018880
2	76659.405	560118.35	279.62970	57	60.401793	388.29405	7.4526033
3	67427.566	492674.43	244.68877	58	52.661292	335.38662	6.9267529
4	59314.069	433349.27	220.98718	59	45.869487	289.28091	6.4220910
5	52180.549	381160.80	204.07577	60	39.912997	249.14183	5.9391108
6	45906.344	335248.19	190.68193	61	34.693516	214.23336	5.4798760
7	40387.774	294855.51	180.20497	62	30.124861	183.90578	5.0468004
8	35532.970	259318.40	171.36941	63	26.128612	157.58654	4.6395395
9	31262.684	228052.56	164.60828	64	22.634440	134.77273	4.2563406
10	27506.427	200543.76	159.55095	65	19.581439	115.02285	3.8965043
11	24201.735	176340.07	155.36230	66	16.916803	97.948618	3.5601731
12	21294.076	155044.26	151.67628	67	14.594070	83.208190	3.2474985
13	18734.801	136307.47	147.41894	68	12.570256	70.501672	2.9563913
14	16481.281	119823.52	141.71003	69	10.807678	59.566920	2.6849160
15	14496.766	105323.37	134.48827	70	9.2730720	50.175006	2.4310258
16	12749.135	92570.226	125.92264	71	7.9377611	42.125974	2.1933101
17	11210.589	81355.312	116.68280	72	6.7772156	35.244751	1.9711132
18	9856.5043	71494.401	107.26790	73	5.7700045	29.377774	1.7639444
19	8665.3506	62824.863	98.323737	74	4.8982037	24.389870	1.5723123
20	7617.8298	55203.194	90.121471	75	4.1456204	20.161850	1.3962772
21	6696.7282	48502.985	82.684750	76	3.4976310	16.588962	1.2354999
22	5886.6939	42613.078	75.819637	77	2.9407886	13.579610	1.0890236
23	5174.4764	37435.694	69.608954	78	2.4631565	11.054085	.95578132
24	4548.3296	32884.760	64.044183	79	2.0540250	8.9432832	.83448638
25	3997.9047	28884.542	59.103461	80	1.7040688	7.1874778	.72395818
26	3514.0138	25368.457	54.678672	81	1.4054666	5.7349543	.62342738
27	3088.6869	22277.948	50.784858	82	1.1516641	4.5407169	.53247542
28	2714.7250	19561.563	47.239118	83	.93708030	3.5654446	.45088331
29	2385.9387	17174.115	44.013984	84	.75695686	2.7746508	.37859539
30	2096.8395	15075.882	41.037421	85	.60679829	2.1381906	.31522684
31	1842.6335	13231.956	38.275909	86	.48216417	1.6301173	.25987545
32	1619.1254	11611.634	35.720698	87	.37920724	1.2283615	.21170341
33	1422.6370	10187.901	33.377766	88	.29491490	.91405282	.17027134
34	1249.8867	8936.9972	31.205287	89	.22659482	.67099285	.13509579
35	1098.0422	7838.0259	29.220443	90	.17181575	.48538325	.10562713
36	964.55164	6872.6116	27.377339	91	.12831329	.34562768	.081182238
37	847.20759	6024.6051	25.670539	92	.094182271	.24207870	.061171539
38	744.07442	5279.7965	24.102169	93	.067892413	.16669229	.045161646
39	653.42506	4625.6912	22.648979	94	.048061015	.11278912	.032680680
40	573.76272	4051.3028	21.312336	95	.033415794	.074934381	.023197469
41	503.76238	3546.9661	20.085195	96	.022786997	.048837933	.016127279
42	442.24870	3104.1863	18.950570	97	.015216546	.031203381	.010961540
43	388.19082	2715.5014	17.895170	98	.0099504843	.019532859	.0072869127
44	340.68433	2374.3553	16.908612	99	.0063767198	.011966286	.0047449536
45	298.92279	2074.9928	15.969224	100	.0039973963	.0071618309	.0030207830
46	262.21669	1812.3584	15.076906	101	.0024480684	.0041789424	.0018782126
47	229.94673	1582.0097	14.218133	102	.0014608372	.0023713737	.0011374681
48	201.58506	1380.0406	13.397703	103	.00084745951	.0013048755	.00066952194
49	176.65994	1203.0132	12.612678	104	.00047809725	.00069294474	.00038360478
50	154.76208	1047.9018	11.866375	105	.00025924992	.00035295699	.00021111942
51	135.52420	912.04440	11.154507	106	.00013688396	.00017044505	.00011364145
52	118.62034	793.10359	10.469853	107	.000068833075	.000075799569	.000058496770
53	103.77048	689.02539	9.8124742	108	.000033315208	.000028855412	.000029380379
54	90.727223	598.00277	9.1813907	109	.000015102894	.0000066452735	.000014196721

Table Z (12.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 12.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000.00	710981.24	1207.6177	55	69.949952	450.27261	7.3835981
1	86978.192	623592.15	328.71373	56	60.941350	389.09391	6.8759098
2	76311.349	547253.05	269.35390	57	53.054829	335.81324	6.3928527
3	66968.876	480267.93	234.60862	58	46.150716	289.44681	5.9314554
4	58776.686	421480.25	211.09330	59	40.107230	249.13303	5.4896559
5	51590.277	369882.14	194.35294	60	34.819695	214.11611	5.0677984
6	45283.894	324592.06	181.12470	61	30.197485	183.73152	4.6675927
7	39749.606	284837.63	170.80080	62	26.161303	157.39418	4.2910416
8	34892.032	249941.54	162.11409	63	22.639274	134.58973	3.9377407
9	30629.003	219309.44	155.48198	64	19.567158	114.86751	3.6060693
10	26887.636	192419.48	150.53244	65	16.889409	97.832819	3.2953267
11	23603.520	168814.05	146.44237	66	14.557942	83.139398	3.0055425
12	20720.533	148091.84	142.85129	67	12.530545	70.483189	2.7367532
13	18188.759	129901.15	138.71302	68	10.768358	59.598101	2.4870729
14	15964.553	113934.01	133.17640	69	9.2373970	50.252093	2.2547599
15	14010.344	99920.395	126.18850	70	7.9077457	42.243003	2.0379890
16	12293.349	87623.180	117.91908	71	6.7536559	35.394675	1.8354893
17	10785.239	76833.780	109.01905	72	5.7531282	29.553256	1.6466394
18	9460.9796	67368.570	99.971003	73	4.8869821	24.584141	1.4709624
19	8298.7211	59065.839	91.394890	74	4.1391701	20.369171	1.3088297
20	7278.9400	51783.231	83.548018	75	3.4952465	16.804452	1.1602315
21	6384.2721	45395.640	76.449690	76	2.9422131	13.798932	1.0248215
22	5599.2778	39793.306	69.911851	77	2.4681740	11.273214	.90173657
23	4910.6481	34879.899	64.010688	78	2.0626038	9.1583835	.79002661
24	4306.6163	30570.816	58.735262	79	1.7160952	7.3948528	.68856442
25	3776.8395	26791.792	54.062083	80	1.4204784	5.9312479	.59631864
26	3312.1607	23477.679	49.886412	81	1.1689068	4.7232045	.51260729
27	2904.6490	20571.316	46.220172	82	.95564593	3.7322314	.43704430
28	2547.1673	18022.591	42.889250	83	.77581798	2.9247939	.36941154
29	2233.5864	15787.592	39.866396	84	.62526772	2.2715759	.30962732
30	1958.4862	13827.804	37.082864	85	.50009334	1.7470367	.25733880
31	1717.1417	12109.458	34.506306	86	.39647289	1.3292593	.21176944
32	1505.4263	10602.919	32.127650	87	.31110503	.99965520	.17220077
33	1319.7295	9282.1726	29.951562	88	.24140095	.74237962	.13824569
34	1156.8401	8124.3913	27.938374	89	.18505638	.54387641	.10948358
35	1013.9897	7109.5436	26.103245	90	.14000028	.39263651	.085442590
36	888.69321	6220.0555	24.403037	91	.10431564	.27901857	.065545401
37	778.80379	5440.5173	22.832143	92	.076393918	.19502705	.049294487
38	682.44308	4757.4009	21.391938	93	.054944309	.13401796	.036322223
39	597.94011	4158.8383	20.060532	94	.038806658	.090494084	.026232310
40	523.84895	3634.4181	18.838690	95	.026920117	.059997902	.018583279
41	458.89289	3175.0020	17.719495	96	.018315724	.039022109	.012893518
42	401.94256	2772.5767	16.687029	97	.012202953	.024880030	.0087458189
43	352.00963	2420.1191	15.728838	98	.0079616835	.015542092	.0058020762
44	308.22885	2111.4725	14.835183	99	.0050906105	.0095016072	.0037703416
45	269.83109	1841.2445	13.986190	100	.0031839158	.0056748713	.0023953802
46	236.15935	1604.7089	13.181572	101	.0019454486	.0033044079	.0014862940
47	206.62549	1397.7222	12.408960	102	.0011582702	.0018712209	.00089826004
48	180.72858	1216.6494	11.672522	103	.00067040750	.0010275365	.00052762908
49	158.02231	1058.2983	10.969467	104	.00037735316	.00054455104	.00030168662
50	138.12005	919.86653	10.302609	105	.00020415603	.00027681498	.00016569199
51	120.67599	798.89383	9.6679660	106	.00010754940	.00013341578	.000089010986
52	105.38409	693.22502	9.0589722	107	.000053959070	.000059222064	.000045730036
53	91.981726	600.97054	8.4755685	108	.000026056835	.000022505615	.000022929631
54	80.237462	520.47183	7.9167738	109	.000011785585	.0000051738719	.000011066665

Table Z (12.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 12.4 Percent

Age x	$^{u}D_x$	$^{u}N_x^{o}$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}N_x^{o}$	$^{u}\bar{M}_x$
0	100000.00	697996.50	1196.8427	55	61.704223	391.00917	6.3558932
1	86780.064	610806.47	318.87466	56	53.635104	337.16517	5.9085282
2	75964.085	534814.76	259.71312	57	46.587732	290.37912	5.4838376
3	66512.272	468286.35	225.16278	58	40.432881	249.75726	5.0791136
4	58242.962	410032.49	201.83267	59	35.058110	214.51860	4.6924630
5	51005.359	359019.40	185.26198	60	30.366895	183.97970	4.3241060
6	44668.494	314344.80	172.19765	61	26.275790	157.54111	3.9754510
7	39120.100	275219.95	162.02489	62	22.711926	134.67635	3.6481509
8	34261.232	240954.73	153.48486	63	19.609508	114.92377	3.3417595
9	30006.764	210944.93	146.97959	64	16.909919	97.879846	3.0547809
10	26281.402	184661.27	142.13576	65	14.562563	83.192020	2.7865234
11	23018.778	161640.62	138.14217	66	12.523708	70.551763	2.5369287
12	20161.183	141477.81	134.64378	67	10.755052	59.688853	2.3059446
13	17657.440	123818.49	130.62151	68	9.2215011	50.367390	2.0918705
14	15462.903	108353.08	125.25235	69	7.8924409	42.382152	1.8931408
15	13539.189	94810.734	118.49124	70	6.7409952	35.554766	1.7081288
16	11852.874	82954.132	110.50842	71	5.7440715	29.730174	1.5356907
17	10375.112	72575.017	101.93642	72	4.8819638	24.773289	1.3752425
18	9080.4784	63490.479	93.241706	73	4.1375269	20.566225	1.2263261
19	7946.8201	55539.819	85.019273	74	3.4964149	17.005781	1.0892039
20	6954.4044	48581.910	77.513143	75	2.9457581	14.001472	.96381457
21	6085.7315	42493.015	70.738520	76	2.4740187	11.474221	.84981394
22	5325.2868	37164.821	64.513040	77	2.0706859	9.3552576	.74642570
23	4659.7154	32502.488	58.906617	78	1.7264892	7.5850526	.65280592
24	4077.2407	28422.912	53.906095	79	1.4331743	6.1122632	.56796810
25	3567.5354	24853.313	49.486527	80	1.1835915	4.8927371	.49101230
26	3121.4814	21729.992	45.546463	81	.97175478	3.8884466	.42133540
27	2731.1943	18997.186	42.094966	82	.79265356	3.0664912	.35858403
28	2389.6043	16606.120	38.966290	83	.64203075	2.3982936	.30254627
29	2090.6478	14514.150	36.133444	84	.51626370	1.8589523	.25312433
30	1828.9769	12683.958	33.530819	85	.41197061	1.4268435	.20999734
31	1599.9390	11082.896	31.127204	86	.32586541	1.0834676	.17249784
32	1399.4790	9682.3835	28.913262	87	.25511816	.81317951	.14001056
33	1224.0564	8457.3835	26.892475	88	.19750719	.60268416	.11219574
34	1070.5314	7385.9811	25.027221	89	.15106282	.44064460	.088688474
35	936.20123	6448.9878	23.330814	90	.11402289	.31746764	.069084547
36	818.64782	5629.6077	21.762710	91	.084766084	.22514257	.052896588
37	715.78550	4913.1472	20.317173	92	.061935705	.15704717	.039705284
38	625.79324	4286.7366	18.994914	93	.044444151	.10769726	.029199333
39	547.05591	3739.1112	17.775329	94	.031318989	.072571227	.021046349
40	478.17811	3260.4116	16.658655	95	.021676443	.048015289	.014879758
41	417.93095	2842.0041	15.638123	96	.014714475	.031163769	.010303165
42	365.23029	2476.3352	14.698819	97	.0097812687	.019828195	.0069745379
43	319.12948	2156.7996	13.829073	98	.0063671452	.012360427	.0046174958
44	278.80160	1877.6201	13.019755	99	.0040618072	.0075407135	.0029944003
45	243.51379	1633.7481	12.252635	100	.0025346652	.0044943093	.0018984845
46	212.64065	1420.7688	11.527266	101	.0015452131	.0026115194	.0011755460
47	185.62422	1234.8201	10.832339	102	.00091788464	.0014757737	.00070898516
48	161.98962	1072.5218	10.171456	103	.00053006199	.00080870928	.00041558716
49	141.31502	930.91287	9.5419687	104	.00029767707	.00042770359	.00023713455
50	123.23562	807.39908	8.9462515	105	.00016068273	.00021697967	.00012996871
51	107.42614	699.70881	8.3806031	106	.000084454842	.00010437322	.000069680551
52	93.599545	605.85639	7.8390523	107	.000042275681	.000046244157	.000035729704
53	81.509802	524.10488	7.3214394	108	.000020368423	.000017543197	.000017885139
54	70.940632	452.93328	6.8267896	109	.0000091917138	.0000040259706	.0000086218276

Table Z (12.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 12.6 Percent

Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	1000000.0	6854195.9	11866.495	55	544.14901	3394.9665	54.714480
1	865819.36	5984286.2	3096.1751	56	471.91025	2921.2182	50.773523
2	756176.13	5227835.1	2506.5397	57	408.96786	2510.5095	47.040852
3	660577.48	4567097.4	2162.9788	58	354.12747	2154.7269	43.491792
4	577128.82	3989860.6	1931.5190	59	306.35203	1846.7971	40.108961
5	504257.59	3485526.5	1767.4953	60	264.75244	1580.5451	36.893539
6	440600.79	3044865.6	1638.4743	61	228.56130	1350.5676	33.857047
7	384991.59	2659827.2	1538.2393	62	197.10979	1152.1314	31.013045
8	336404.34	2323383.7	1454.2841	63	169.79631	981.09629	28.356803
9	293957.88	2029396.1	1390.4782	64	146.08661	833.85199	25.874540
10	256874.97	1772499.0	1343.0768	65	125.52032	707.25198	23.559506
11	224472.36	1548008.5	1304.0849	66	107.70019	598.54951	21.410447
12	196157.05	1351835.5	1270.0060	67	92.279105	505.34497	19.426169
13	171404.80	1180412.5	1230.9133	68	78.940491	425.54876	17.591357
14	149759.23	1030629.0	1178.8492	69	67.408841	357.34734	15.891948
15	130828.55	899769.93	1113.4372	70	57.442968	299.16819	14.313457
16	114272.28	785461.71	1036.3819	71	48.835992	249.64762	12.845603
17	99796.971	685626.24	953.82825	72	41.411605	207.60049	11.482930
18	87144.625	598442.65	870.28399	73	35.016736	171.99525	10.221082
19	76090.876	522315.01	791.45808	74	29.523315	141.93128	9.0618259
20	66436.459	455845.07	719.66344	75	24.816845	116.62117	8.0041822
21	58005.162	397809.76	655.01346	76	20.795041	95.378687	7.0447959
22	50641.223	347140.89	595.73956	77	17.365143	77.608682	6.1767060
23	44210.752	302905.30	542.48169	78	14.445591	62.797319	5.3924308
24	38595.990	264287.21	495.08800	79	11.964039	50.502577	4.6833467
25	33693.913	230573.80	453.29607	80	9.8579807	40.345301	4.0416100
26	29413.807	201142.66	416.12344	81	8.0751413	31.999793	3.4618988
27	25677.363	175450.15	383.63457	82	6.5717977	25.185058	2.9409999
28	22414.608	153021.83	354.25163	83	5.3108487	19.657758	2.4768928
29	19565.608	133443.85	327.70772	84	4.2607594	15.206537	2.0685126
30	17077.646	116354.85	303.37668	85	3.3922589	11.648456	1.7129620
31	14904.951	101439.45	280.95740	86	2.6771231	8.8274772	1.4045120
32	13007.709	88422.128	260.35442	87	2.0911192	6.6120148	1.1378996
33	11351.237	77062.141	241.59188	88	1.6152050	4.8905932	.91015378
34	9904.8639	67149.218	224.31296	89	1.2325645	3.5684664	.71811740
35	8642.2263	58499.679	208.63405	90	.92822107	2.5657252	.55833391
36	7539.8180	50953.118	194.17406	91	.68847604	1.8158546	.42669380
37	6577.3958	44369.519	180.87473	92	.50189761	1.2640417	.31966733
38	5737.3226	38626.536	168.73736	93	.35933206	.86504645	.23462285
39	5004.0016	33617.325	157.56803	94	.25263669	.58170000	.16877605
40	4363.9800	29248.586	147.36454	95	.17445525	.38407014	.11908587
41	3805.4403	25438.807	138.06082	96	.11815391	.24875624	.082292027
42	3317.9856	22116.837	129.51718	97	.078362062	.15794195	.055592399
43	2892.5572	19220.598	121.62427	98	.050893550	.098250955	.036729225
44	2521.2599	16695.921	114.29651	99	.032392512	.059814218	.023769409
45	2197.1173	14495.572	107.36669	100	.020167555	.035574913	.015038906
46	1914.1824	12578.340	100.82898	101	.012266717	.020628333	.0092928385
47	1667.1665	10908.259	94.579945	102	.0072700166	.011632769	.0055929813
48	1451.5729	9453.9211	88.650619	103	.0041887196	.0063614118	.0032716282
49	1263.4188	8187.8743	83.015856	104	.0023469689	.0033574569	.0018629419
50	1099.2654	7086.1276	77.695560	105	.0012639750	.0016998440	.0010189174
51	956.05666	6127.7203	72.655338	106	.00066282848	.00081607272	.00054517955
52	831.10274	5294.3721	67.840855	107	.00033103548	.00036089893	.00027900657
53	722.10132	4570.1296	63.249691	108	.00015912875	.00013667205	.00013942546
54	627.03341	3941.0546	58.872224	109	.000071646516	.000031309528	.000067132786

Table Z (12.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 12.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000.0	6732317.5	11769.904	55	479.72872	2947.2673	47.102327
1	863838.08	5864398.5	3008.9437	56	415.09007	2530.5605	43.631638
2	752719.33	5111405.4	2421.2855	57	358.90306	2170.1297	40.351901
3	656052.99	4455193.3	2079.6602	58	310.06493	1858.6155	37.240632
4	571864.28	3883222.1	1850.0310	59	267.62017	1589.6171	34.281873
5	498514.40	3384632.0	1687.6770	60	230.75074	1357.5594	31.475972
6	434585.85	2949986.8	1560.2616	61	198.75172	1157.5762	28.832276
7	378866.85	2571074.0	1461.5004	62	171.00998	985.41546	26.361836
8	330295.01	2240740.5	1378.9691	63	146.97604	837.36709	24.059774
9	287958.95	1952752.4	1316.3887	64	126.16351	710.20378	21.913414
10	251056.99	1701673.8	1270.0042	65	108.15396	601.11951	19.916235
11	218886.23	1482769.9	1231.9362	66	92.586983	507.67089	18.066485
12	190837.87	1291916.5	1198.7408	67	79.148352	427.72879	16.362475
13	166375.22	1125523.6	1160.7488	68	67.552804	359.44371	14.790425
14	145032.17	980467.94	1110.2663	69	57.552669	301.21435	13.337719
15	126409.10	854029.36	1046.9866	70	48.931725	251.65552	11.991465
16	110159.44	743835.28	972.61371	71	41.504839	209.56887	10.742436
17	95984.973	647813.27	893.11626	72	35.114446	173.91554	9.5855600
18	83624.117	564151.77	812.84894	73	29.624054	143.79361	8.5167343
19	72849.836	491266.73	737.28820	74	24.919481	118.41778	7.5370536
20	63461.089	427773.66	668.62497	75	20.898999	97.103391	6.6452905
21	55280.599	372464.33	606.93625	76	17.472046	79.255404	5.8382252
22	48152.111	324285.93	550.50680	77	14.556850	64.359168	5.1096323
23	41941.514	282320.85	499.92070	78	12.081738	51.971512	4.4528918
24	36531.158	245768.77	455.00760	79	9.9833647	41.712192	3.8604741
25	31818.358	213932.01	415.49370	80	8.2071457	33.255872	3.3255498
26	27712.939	186202.74	380.42774	81	6.7074797	26.323817	2.8434331
27	24137.196	162051.30	349.85021	82	5.4462613	20.676225	2.4112191
28	21021.931	141016.51	322.25918	83	4.3912005	16.106055	2.0270089
29	18307.956	122696.97	297.39109	84	3.5148873	12.434048	1.6897059
30	15943.350	106743.03	274.64830	85	2.7920194	9.5055475	1.3967097
31	13883.123	92850.168	253.74046	86	2.1983804	7.1890368	1.1431089
32	12088.224	80753.014	234.57042	87	1.7132405	5.3739227	.92440780
33	10524.705	70220.196	217.15277	88	1.3202989	3.9668005	.73801622
34	9162.6329	61050.109	201.14910	89	1.0052158	2.8885422	.58120961
35	7976.3181	53067.042	186.66058	90	.75527677	2.0726298	.45103754
36	6942.9294	46117.902	173.32901	91	.55891863	1.4638698	.34403867
37	6042.8374	40069.366	161.09559	92	.40651814	1.0169222	.25724516
38	5258.9769	34805.201	149.95656	93	.29037942	.69449056	.18843585
39	4576.3000	30224.137	139.72939	94	.20369076	.46603975	.13528126
40	3981.8495	26237.945	130.40797	95	.14033435	.30706340	.095260828
41	3464.2726	22769.723	121.92799	96	.094827243	.19846400	.065694913
42	3013.6076	19752.496	114.15860	97	.062747428	.12574561	.044289357
43	2621.1943	17127.966	106.99741	98	.040659110	.078058173	.029201030
44	2279.5017	14845.374	100.36419	99	.025819320	.047421141	.018858419
45	1981.8948	12860.564	94.105535	100	.016038306	.028144764	.011906964
46	1722.7241	11135.096	88.214538	101	.0097328187	.016285654	.0073422640
47	1496.9815	9635.4977	82.596535	102	.0057550717	.0091646091	.0044098079
48	1300.4132	8332.6072	77.278160	103	.0033082755	.0050012601	.0025741456
49	1129.2625	7200.9958	72.235561	104	.0018494082	.0026341478	.0014627443
50	980.29139	6218.4917	67.485276	105	.00099373129	.0013309402	.00079836392
51	850.63118	5365.7690	62.995357	106	.00051992021	.00063771329	.00042631092
52	737.76396	4626.0119	58.716345	107	.00025906881	.00028149367	.00021774864
53	639.53735	3984.5781	54.645150	108	.00012424940	.00010641496	.00010862886
54	554.06856	3428.7055	50.772334	109	.000055814338	.000024335051	.000052242220

Table Z (13.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 13.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000.0	6614153.4	11678.222	**55**	422.81262	2558.2170	40.550304
1	861856.80	5748225.0	2926.6217	**56**	365.00375	2191.7917	37.494653
2	749270.45	4998682.1	2340.9377	**57**	314.87263	1875.5787	34.613743
3	651549.21	4346974.9	2001.2410	**58**	271.40208	1602.9081	31.887083
4	566635.84	3780233.0	1773.4318	**59**	233.71260	1367.9919	29.300026
5	492823.65	3287334.6	1612.7341	**60**	201.05236	1165.8007	26.852252
6	428639.50	2858636.6	1486.9077	**61**	172.77453	991.95567	24.551269
7	372825.82	2485765.5	1389.6020	**62**	148.31772	842.63989	22.406014
8	324282.98	2161444.8	1308.4733	**63**	127.18061	714.53137	20.411558
9	282069.08	1879347.1	1247.0978	**64**	108.92082	604.74740	18.556265
10	245357.87	1633968.1	1201.7105	**65**	93.158466	510.78761	16.833881
11	213426.77	1420524.1	1164.5464	**66**	79.566930	430.48021	15.242301
12	185651.20	1234857.8	1132.2136	**67**	67.862103	361.93754	13.779481
13	161482.19	1073358.5	1095.2935	**68**	57.787191	303.52393	12.433040
14	140443.96	932891.74	1046.3481	**69**	49.119783	253.82661	11.191668
15	122129.29	810733.97	985.13581	**70**	41.666236	211.62639	10.043901
16	106185.70	704514.88	913.35768	**71**	35.261050	175.87105	8.9814670
17	92310.329	612168.93	836.80979	**72**	29.763575	145.65071	7.9996760
18	80238.235	531894.82	759.69786	**73**	25.052238	120.17744	7.0946899
19	69739.875	462121.25	687.27398	**74**	21.025377	98.767024	6.2670863
20	60612.594	401478.11	621.61221	**75**	17.592723	80.824623	5.5154806
21	52678.192	348772.54	562.75539	**76**	14.674189	65.834694	4.8368210
22	45780.046	302967.50	509.03988	**77**	12.197772	53.352536	4.2255538
23	39783.937	263161.21	460.99713	**78**	10.100556	42.996227	3.6758325
24	34572.426	228568.99	418.43999	**79**	8.3271346	34.438918	3.1810894
25	30043.253	198508.35	381.08470	**80**	6.8298877	27.401670	2.7353852
26	26106.855	172386.11	348.01039	**81**	5.5690812	21.646129	2.3346022
27	22686.189	149686.54	319.23574	**82**	4.5115464	16.967805	1.9761272
28	19712.881	129961.60	293.33105	**83**	3.6292174	13.190674	1.6581972
29	17128.531	112822.23	270.03642	**84**	2.8983037	10.162812	1.3797225
30	14882.045	97930.301	248.78149	**85**	2.2969613	7.7535696	1.1383820
31	12929.239	84991.992	229.28627	**86**	1.8044334	5.8521747	.92997051
32	11231.844	73751.851	211.45245	**87**	1.4030047	4.3657439	.75065215
33	9756.6617	63987.668	195.28603	**88**	1.0787376	3.2160680	.59817568
34	8474.5060	55506.267	180.46608	**89**	.81941825	2.3371081	.47019521
35	7360.3647	48139.675	167.07999	**90**	.61426422	1.6735290	.36419667
36	6392.0827	41741.875	154.79106	**91**	.45352418	1.1795620	.27726779
37	5550.6433	36185.997	143.54027	**92**	.32910506	.81772644	.20691605
38	4819.5494	31361.692	133.31945	**93**	.23454341	.55729403	.15126959
39	4184.2962	27173.040	123.95685	**94**	.16414645	.37319443	.10838177
40	3632.4157	23536.664	115.44300	**95**	.11283061	.24537542	.076165317
41	3153.0114	20380.057	107.71546	**96**	.076067444	.15826038	.052419341
42	2736.5472	17640.224	100.65170	**97**	.050218576	.10006175	.035266820
43	2374.7518	15262.450	94.155834	**98**	.032466024	.061983660	.023204098
44	2060.4482	13199.209	88.152681	**99**	.020569266	.037576307	.014954416
45	1787.3316	11409.248	82.501509	**100**	.012747800	.022254776	.0094223740
46	1550.0405	9856.7383	77.194508	**101**	.0077182380	.012850364	.0057980688
47	1343.8368	8510.5523	72.145048	**102**	.0045533710	.0072162445	.0034750816
48	1164.7003	7343.6331	67.375855	**103**	.0026114803	.0039297880	.0020242705
49	1009.0914	6332.4428	62.864334	**104**	.0014565340	.0020655271	.0011478920
50	873.96406	5456.5060	58.624088	**105**	.00078083554	.0010415171	.00062520655
51	756.62807	4698.0176	54.625444	**106**	.00040759615	.00049805554	.00033317406
52	654.72866	4041.5200	50.823371	**107**	.00020263352	.00021943445	.00016984446
53	566.25572	3473.5852	47.214250	**108**	.000096960137	.000082808805	.000084586408
54	489.45522	2982.5364	43.788865	**109**	.000043455771	.000018903260	.000040631146

Table Z (13.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 13.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000.0	6499537.6	11591.061	55	372.54088	2220.1762	34.910396
1	859875.52	5635599.8	2848.8209	56	320.86607	1898.0604	32.220937
2	745829.49	4889499.1	2265.1082	57	276.16068	1620.7242	29.691106
3	647066.09	4242276.1	1927.3332	58	237.48741	1382.1268	27.302232
4	561443.33	3680727.7	1701.3335	59	204.03751	1177.0385	25.040877
5	487185.00	3193468.8	1542.2786	60	175.12072	1000.9258	22.906189
6	422761.11	2770650.0	1418.0249	61	150.14420	849.85134	20.904129
7	366867.55	2403737.9	1322.1563	62	128.59449	720.39152	19.041858
8	318366.92	2085333.9	1242.4096	63	110.01469	609.57416	17.314474
9	276286.55	1809019.4	1182.2182	64	94.002876	514.82635	15.711311
10	239775.45	1569223.3	1137.8089	65	80.214531	433.92184	14.226417
11	208091.38	1361115.1	1101.5292	66	68.353977	364.93174	12.857445
12	180594.05	1180506.4	1070.0384	67	58.164631	306.18380	11.602117
13	156722.29	1023767.4	1034.1625	68	49.415559	256.23257	10.449316
14	135990.85	887754.50	986.71062	69	41.907239	213.83260	9.3889174
15	117985.04	769741.96	927.50256	70	35.466419	177.91165	8.4107310
16	102346.64	667363.13	858.23427	71	29.945308	147.54657	7.5073510
17	88768.388	578560.50	784.53282	72	25.218492	121.94106	6.6744606
18	76982.121	501543.96	710.45897	73	21.177809	100.40733	5.9084916
19	66755.975	434755.73	641.04842	74	17.732859	82.349729	5.2096285
20	57885.838	376840.72	578.26328	75	14.803640	67.251848	4.5764002
21	50192.726	326621.90	522.11434	76	12.319413	54.667362	4.0059434
22	43519.773	283078.37	470.98798	77	10.216847	44.212313	3.4933156
23	37732.765	245324.41	425.36606	78	8.4407715	35.557816	3.0333617
24	32714.569	212591.10	385.04624	79	6.9427722	28.423135	2.6203600
25	28363.431	184211.27	349.73616	80	5.6813476	22.569298	2.2491503
26	24590.471	159606.30	318.54455	81	4.6219136	17.792636	1.9161210
27	21319.367	138274.35	291.47023	82	3.7356328	13.918909	1.6189323
28	18482.611	119780.44	267.15231	83	2.9981421	10.798574	1.3559627
29	16022.631	103747.67	245.33484	84	2.3888209	8.3029696	1.1261573
30	13889.186	89849.259	225.47350	85	1.8888343	6.3218042	.92745391
31	12038.922	77801.891	207.29837	86	1.4804083	4.7618460	.75625656
32	10434.369	67359.815	190.71035	87	1.1484186	3.5451395	.60929604
33	9043.0897	58309.754	175.70783	88	.88096243	2.6062446	.48462108
34	7836.6501	50466.728	161.98646	89	.66764821	1.8900828	.38021626
35	6790.7208	43670.261	149.62115	90	.49934160	1.3506527	.29394281
36	5883.8202	37781.178	138.29543	91	.36782687	.95002500	.22335302
37	5097.5419	32678.829	127.95031	92	.26630421	.65723603	.16635588
38	4415.9525	28258.520	118.57386	93	.18935081	.44698460	.12137620
39	3825.0829	24429.455	110.00447	94	.13221354	.29869958	.086789176
40	3312.9467	21112.896	102.22985	95	.090671714	.19598305	.060867840
41	2869.0949	18240.529	95.189477	96	.060987971	.12613754	.041805765
42	2484.4073	15753.139	88.768658	97	.040170777	.079583368	.028068237
43	2150.9907	13599.411	82.877612	98	.025910477	.049194012	.018429360
44	1862.0121	11734.875	77.445922	99	.016378178	.029759776	.011852498
45	1611.4855	10121.018	72.344461	100	.010127040	.017588127	.0074523475
46	1394.3274	8724.4701	67.564705	101	.0061173862	.010134299	.0045762256
47	1206.0595	7516.3022	63.027358	102	.0036006528	.0056790266	.0027370220
48	1042.8861	6471.4293	58.751707	103	.0020603235	.0030861815	.0015909964
49	901.47496	5568.0793	54.716359	104	.0011464886	.0016187568	.00090031826
50	778.96367	4787.3573	50.932373	105	.00061320995	.00081457575	.00048933437
51	672.83186	4112.8711	47.372196	106	.00031935974	.00038876276	.00026023914
52	580.87934	3530.4224	43.994817	107	.00015840243	.00017095942	.00013240399
53	501.23068	3027.7055	40.796207	108	.000075621321	.000064402105	.000065827452
54	432.25346	2594.0446	37.767413	109	.000033814188	.000014675358	.000031582452

Table Z (13.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 13.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000.0	6388313.5	11508.071	**55**	328.15053	1926.4958	30.055336
1	857894.24	5526366.4	2775.1911	**56**	281.98184	1643.4157	27.688878
2	742396.44	4783700.0	2193.4469	**57**	242.13488	1400.2501	25.468006
3	642603.58	4140940.5	1857.5866	**58**	207.74676	1191.5323	23.375707
4	556286.60	3584549.9	1633.3859	**59**	178.07455	1012.5407	21.399661
5	481598.07	3102878.7	1475.9606	**60**	152.48514	859.19186	19.538598
6	416950.05	2685871.7	1353.2633	**61**	130.43578	727.94790	17.797185
7	360991.07	2324836.8	1258.8137	**62**	111.45734	615.74054	16.181094
8	312545.51	2012254.9	1180.4284	**63**	95.133878	519.91257	14.685512
9	270609.63	1741617.9	1121.4008	**64**	81.100553	438.16933	13.300681
10	234307.61	1507290.2	1077.9506	**65**	69.045263	368.53015	12.020967
11	202877.51	1304396.2	1042.5362	**66**	58.700635	309.28324	10.843876
12	175663.46	1128718.5	1011.8673	**67**	49.835194	258.94827	9.7669867
13	152092.20	976610.13	977.00821	**68**	42.241474	216.24889	8.7803292
14	131669.15	844919.63	931.00754	**69**	35.740659	180.08800	7.8748485
15	113972.33	730920.73	873.74245	**70**	30.177901	149.52335	7.0414938
16	98637.997	632251.71	806.90163	**71**	25.421351	123.74564	6.2736429
17	85354.646	546864.13	735.94688	**72**	21.359306	102.05854	5.5673376
18	73851.084	472980.03	664.79793	**73**	17.895639	83.862142	4.9192794
19	63893.299	409055.86	598.28175	**74**	14.950066	68.638298	4.3293595
20	55275.879	353752.12	538.25335	**75**	12.451768	55.939035	3.7960744
21	47819.198	305908.07	484.69346	**76**	10.338337	45.378251	3.3167605
22	41366.263	264519.22	436.03693	**77**	8.5541279	36.624687	2.8870286
23	35782.977	228716.14	392.71897	**78**	7.0508123	29.395343	2.5023412
24	30952.605	197745.81	354.52356	**79**	5.7861288	23.449277	2.1577187
25	26773.980	170956.34	321.15100	**80**	4.7239437	18.581911	1.8486826
26	23158.967	147783.73	291.73885	**81**	3.8341874	14.619350	1.5720709
27	20032.023	127739.88	266.26793	**82**	3.0918175	11.413238	1.3257968
28	17326.546	110402.74	243.44288	**83**	2.4757116	8.8366254	1.1083816
29	14985.825	95407.435	223.01197	**84**	1.9680204	6.7806320	.91882331
30	12960.501	82438.323	204.45572	**85**	1.5525230	5.1522177	.75529761
31	11208.069	71222.391	187.51401	**86**	1.2140144	3.8729680	.61473300
32	9691.8687	61523.363	172.08733	**87**	.93959511	2.8775022	.49434650
33	8380.2379	53136.665	158.16730	**88**	.71911123	2.1111019	.39245111
34	7245.4961	45885.274	145.46531	**89**	.54373156	1.5278610	.30731889
35	6263.9995	39615.974	134.04500	**90**	.40572593	1.0895623	.23713316
36	5414.9369	34196.194	123.60895	**91**	.29817871	.76479358	.17983883
37	4680.5078	29511.273	114.09843	**92**	.21538199	.52799120	.13368358
38	4045.3372	25461.944	105.49829	**93**	.15279062	.35833549	.097343790
39	3495.9834	21962.321	97.656511	**94**	.10643969	.23895730	.069464773
40	3020.9332	18938.094	90.558400	**95**	.072827881	.15645498	.048618913
41	2610.1757	16324.942	84.145462	**96**	.048872911	.10048405	.033324571
42	2254.9961	14067.238	78.310338	**97**	.032116811	.063263672	.022327744
43	1947.8689	12116.890	72.968999	**98**	.020667872	.039023156	.014629647
44	1682.2938	10432.316	68.055499	**99**	.013034192	.023556872	.0093891330
45	1452.5929	8977.5864	63.451358	**100**	.0080407987	.013892668	.0058911250
46	1253.9507	7721.6383	59.147499	**101**	.0048459703	.0079880165	.0036099493
47	1082.1378	6637.6088	55.071328	**102**	.0028457337	.0044668445	.0021545592
48	933.57432	5702.2559	51.239104	**103**	.0016246006	.0024223415	.0012497810
49	805.12598	4895.4553	47.630595	**104**	.00090194304	.0012679180	.00070575250
50	694.10559	4199.7829	44.254657	**105**	.00048130094	.00063672615	.00038277750
51	598.15407	3600.1582	41.085713	**106**	.00025008397	.00030328086	.00020315598
52	515.21750	3083.5487	38.086404	**107**	.00012375584	.00013311658	.00010315812
53	443.54786	2638.6856	35.252398	**108**	.000058944906	.000050057847	.000051199234
54	381.62735	2255.8157	32.575035	**109**	.000026296573	.000011386416	.000024534702

Table Z (13.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 13.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000.0	6280333.8	11428.936	**55**	288.96476	1671.3894	25.875683
1	855912.96	5420377.3	2705.4157	**56**	247.73580	1422.6888	23.794046
2	738971.32	4681137.3	2125.6371	**57**	212.23687	1209.5485	21.844985
3	638161.63	4042820.9	1791.6847	**58**	181.67434	1027.0250	20.013002
4	551165.47	3491552.3	1569.2723	**59**	155.36638	870.85846	18.286804
5	476062.52	3015417.6	1413.4635	**60**	132.73289	737.37374	16.664806
6	411205.70	2604155.7	1292.3065	**61**	113.27749	623.39438	15.150592
7	355195.47	2248917.1	1199.2580	**62**	96.572042	526.17249	13.748595
8	306817.46	1942063.9	1122.2138	**63**	82.238234	443.33425	12.454139
9	265036.63	1677000.5	1064.3301	**64**	69.945253	372.83471	11.258309
10	228952.24	1448028.5	1021.8204	**65**	59.410632	312.91304	10.155801
11	197782.69	1250229.8	987.25244	**66**	50.392851	262.05122	9.1440476
12	170856.55	1079359.4	957.38576	**67**	42.683314	218.93985	8.2205596
13	147588.66	931755.06	923.51693	**68**	36.095818	182.45275	7.3764036
14	127475.27	804259.12	878.92621	**69**	30.470266	151.62423	6.6034894
15	110087.29	694146.16	823.54452	**70**	25.668386	125.62688	5.8937845
16	95055.632	599060.63	759.05135	**71**	21.572676	103.75180	5.2413743
17	82064.745	516964.22	690.74684	**72**	18.083745	85.390530	4.6426428
18	70840.592	446091.96	622.41357	**73**	15.116258	70.020223	4.0945558
19	61147.186	384915.23	558.67727	**74**	12.598999	57.190500	3.5967907
20	52777.969	332110.66	501.29044	**75**	10.469352	46.513057	3.1478525
21	45552.807	286534.18	450.20573	**76**	8.6723209	37.654136	2.7452810
22	39314.703	247198.01	403.90495	**77**	7.1590637	30.328162	2.3851864
23	33929.778	213249.17	362.77948	**78**	5.8872908	24.291801	2.0635815
24	29281.790	183950.61	326.60102	**79**	4.8201470	19.338418	1.7761368
25	25270.230	158665.76	295.06375	**80**	3.9262030	15.293013	1.5189695
26	21807.772	136845.14	267.33327	**81**	3.1793419	12.007222	1.2893162
27	18819.704	118014.33	243.37414	**82**	2.5578413	9.3548256	1.0853225
28	16240.366	101764.03	221.95343	**83**	2.0434106	7.2281328	.90564896
29	14013.942	87741.224	202.82383	**84**	1.6206194	5.5350697	.74935844
30	12091.977	75641.212	185.48962	**85**	1.2755143	4.1972050	.61484312
31	10432.830	65201.063	169.70016	**86**	.99510060	3.1486325	.49948251
32	9000.6679	56193.747	155.35591	**87**	.76838652	2.3345558	.40091014
33	7764.6058	48423.155	142.44247	**88**	.58672002	1.7092528	.31767097
34	6697.7209	41719.985	130.68621	**89**	.44260390	1.2344878	.24828637
35	5777.0547	35938.042	120.14062	**90**	.32950295	.87853147	.19121559
36	4982.4623	30951.123	110.52615	**91**	.24160117	.61538562	.14473491
37	4296.7436	26650.328	101.78459	**92**	.17411157	.42395813	.10737742
38	3705.0754	22941.597	93.898055	**93**	.12322839	.28712773	.078032362
39	3194.5341	19743.737	86.723562	**94**	.085647274	.19106943	.055571531
40	2754.0711	16986.663	80.244454	**95**	.058466011	.12483680	.038815774
41	2374.1033	14609.853	74.404286	**96**	.039144419	.080007275	.026550681
42	2046.3104	12561.085	69.102598	**97**	.025664329	.050264722	.017752289
43	1763.5236	10795.317	64.260761	**98**	.016477416	.030939024	.011607385
44	1519.5649	9273.6924	59.817040	**99**	.010367482	.018637039	.0074338743
45	1309.0529	7962.7139	55.662716	**100**	.0063809338	.010967820	.0046545177
46	1127.4300	6833.4881	51.788307	**101**	.0038367336	.0062928894	.0028461862
47	970.70562	5861.0855	48.127340	**102**	.0022478690	.0035114860	.0016951351
48	835.50628	5023.9876	44.693420	**103**	.0012803220	.0019002456	.00098120925
49	718.88681	4303.6055	41.467431	**104**	.00070916543	.00099256377	.00055292854
50	618.32680	3683.8830	38.456330	**105**	.00037755568	.00049742646	.00029925707
51	531.62015	3150.9557	35.636379	**106**	.00019572486	.00023645997	.00015850431
52	456.85126	2692.8702	32.973548	**107**	.000096632162	.00010359075	.000080326210
53	392.39238	2299.3142	30.463284	**108**	.000045919603	.000038885856	.000039798682
54	336.83361	1961.3839	28.097247	**109**	.000020438398	.0000088293879	.000019048587

Table Z (13.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 13.8 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000.0	6175459.4	11353.368	**55**	254.38334	1449.8217	22.277308
1	853931.68	5317493.6	2639.2080	**56**	217.58356	1231.3907	20.446754
2	735554.12	4581671.9	2061.3921	**57**	185.97376	1044.6254	18.736752
3	633740.21	3947778.0	1729.3406	**58**	158.82466	885.05833	17.133190
4	546079.78	3401596.1	1508.7063	**59**	135.51111	748.84935	15.625720
5	470577.99	2930946.7	1354.5007	**60**	115.50212	632.69300	14.212524
6	405527.46	2525363.9	1234.8680	**61**	98.344149	533.73951	12.896293
7	349479.80	2175841.6	1143.2028	**62**	83.646903	449.52973	11.680427
8	301181.48	1874625.1	1067.4797	**63**	71.066634	377.94459	10.560423
9	259565.88	1615033.0	1010.7203	**64**	60.303670	317.16304	9.5281482
10	223707.28	1391306.4	969.13273	**65**	51.102623	265.62085	8.5786354
11	192804.44	1198486.4	935.39294	**66**	43.245555	221.97284	7.7092996
12	166170.50	1032302.4	906.30925	**67**	36.544683	185.06166	6.9176416
13	143208.50	889078.66	873.40468	**68**	30.833050	153.89438	6.1956660
14	123405.71	765652.94	830.18375	**69**	25.967453	127.62161	5.5361511
15	106326.14	659302.01	776.62761	**70**	21.824545	105.51737	4.9319733
16	91595.519	567677.68	714.40470	**71**	18.299709	86.961133	4.3778568
17	78894.463	488752.78	648.65715	**72**	15.304602	71.421657	3.8705087
18	67946.267	420776.14	583.03419	**73**	12.763550	58.443598	3.4071504
19	58513.142	362234.73	521.96754	**74**	10.613455	47.635781	2.9873089
20	50387.538	311821.79	467.11169	**75**	8.7990150	38.661874	2.6095270
21	43388.950	268410.29	418.39305	**76**	7.2718199	31.233589	2.2715469
22	37360.486	231029.41	374.33898	**77**	5.9890442	25.104912	1.9699283
23	32168.593	198842.74	335.29966	**78**	4.9137189	20.066775	1.7011726
24	27697.603	171129.28	301.03592	**79**	4.0137344	15.942095	1.4615196
25	23847.743	147267.74	271.23686	**80**	3.2617796	12.581286	1.2476063
26	20532.550	126723.09	245.09544	**81**	2.6351942	9.8578614	1.0570214
27	17678.195	109034.46	222.56154	**82**	2.1151565	7.6645145	.88812287
28	15219.994	93805.163	202.46169	**83**	1.6858467	5.9099587	.73970483
29	13103.053	80693.819	184.55323	**84**	1.3339422	4.5163877	.61090098
30	11279.842	69406.482	168.36311	**85**	1.0474536	3.4177318	.50029936
31	9709.6008	59690.070	153.64993	**86**	.81528602	2.5586363	.40566676
32	8357.3287	51326.568	140.31438	**87**	.62808189	1.8932070	.32499306
33	7192.9275	44128.095	128.33681	**88**	.47847689	1.3832653	.25702606
34	6190.2308	37932.828	117.45781	**89**	.36011301	.99698525	.20050284
35	5326.9644	32601.356	107.72173	**90**	.26747082	.70804114	.15411853
36	4583.6438	28013.613	98.865833	**91**	.19566342	.49492950	.11642877
37	3943.6631	24066.231	90.832609	**92**	.14067981	.34025866	.086206847
38	3392.7428	20670.141	83.601910	**93**	.099336409	.22995746	.062521875
39	2918.4680	17748.635	77.039266	**94**	.068881840	.15270254	.044435261
40	2510.2448	15235.652	71.126422	**95**	.046912458	.099558241	.030973899
41	2158.9077	13074.283	65.809013	**96**	.031336327	.063670809	.021143088
42	1856.5194	11215.534	60.993058	**97**	.020497537	.039916083	.014107259
43	1596.2569	9617.2459	56.605005	**98**	.013129688	.024516801	.0092047243
44	1372.2533	8243.1325	52.587078	**99**	.0082419905	.014736910	.0058827172
45	1179.4125	7061.9851	48.839513	**100**	.0050610027	.0086541112	.0036755418
46	1013.4251	6046.9457	45.352546	**101**	.0030360401	.0049547990	.0022428124
47	870.52880	5174.8951	42.065304	**102**	.0017746405	.0027589454	.0013329532
48	747.54758	4425.9234	38.989069	**103**	.0010084447	.0014898530	.00076992999
49	641.71643	3782.8722	36.105796	**104**	.00055728068	.00077657299	.00043295693
50	550.67357	3230.9557	33.420812	**105**	.00029600630	.00038838186	.00023382916
51	472.35783	2757.4364	30.912096	**106**	.00015309446	.00018425591	.00012359641
52	404.98416	2351.3581	28.548642	**107**	.000075409957	.000080567223	.000062511724
53	347.03821	2003.2908	26.325761	**108**	.000035751861	.000030189601	.000030918723
54	297.21155	1705.1116	24.235444	**109**	.000015875993	.0000068425529	.000014780549

Table Z (14.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 14.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000.0	6073558.9	11281.108	**55**	223.87411	1257.4113	19.179246
1	851950.40	5217583.7	2576.3079	**56**	191.04358	1065.6236	17.569968
2	732144.83	4485172.6	2000.4519	**57**	162.91056	902.01961	16.070158
3	629339.25	3855680.7	1670.2945	**58**	138.80551	762.56531	14.666968
4	541029.36	3314550.2	1451.4276	**59**	118.15575	643.80107	13.350922
5	465144.12	2849335.5	1298.8123	**60**	100.47571	542.75625	12.120043
6	399914.71	2449366.1	1180.6881	**61**	85.351437	456.87597	10.976279
7	343843.15	2105481.2	1090.3887	**62**	72.427478	383.96111	9.9221798
8	295636.29	1809810.5	1015.9669	**63**	61.391809	322.12139	8.9534423
9	254195.74	1555589.1	960.31238	**64**	51.973218	269.73631	8.0626562
10	218570.72	1336999.5	919.62891	**65**	43.941031	225.41731	7.2451898
11	187940.37	1149044.0	886.69924	**66**	37.098787	187.97327	6.4984868
12	161602.53	987428.33	858.37972	**67**	31.277614	156.38199	5.8200817
13	138948.61	848464.94	826.41406	**68**	26.327953	129.76864	5.2028259
14	119457.07	728988.50	784.52382	**69**	22.121835	107.38670	4.6402793
15	102685.19	626279.36	732.73702	**70**	18.549328	88.599646	4.1261293
16	88253.755	537997.85	672.70936	**71**	15.517378	72.864746	3.6556751
17	75839.712	462128.88	609.42859	**72**	12.947544	59.718502	3.2259275
18	65163.881	396935.87	546.41427	**73**	10.772786	48.764665	2.8343520
19	55986.838	340921.98	487.91119	**74**	8.9372621	39.663736	2.4803748
20	48100.196	292797.54	435.48012	**75**	7.3921873	32.124620	2.1625981
21	41323.208	251452.85	389.02302	**76**	6.0949929	25.898483	1.8789609
22	35499.202	215934.27	347.11142	**77**	5.0081670	20.773552	1.6264259
23	30495.048	185422.09	310.05687	**78**	4.0994234	16.570329	1.4019280
24	26195.737	159211.35	277.61056	**79**	3.3408138	13.137170	1.2022048
25	22502.300	136696.03	249.45759	**80**	2.7086285	10.346305	1.0243463
26	19329.193	117355.45	224.81751	**81**	2.1832257	8.0899824	.86625183
27	16603.510	100742.14	203.62704	**82**	1.7483151	6.2770378	.72647176
28	14261.581	86471.840	184.76937	**83**	1.3902294	4.8301476	.60392632
29	12249.458	74214.631	168.00664	**84**	1.0974799	3.6836090	.49782262
30	10520.553	63687.088	152.88748	**85**	.85977650	2.7818044	.40692463
31	9034.9993	54645.751	139.17944	**86**	.66765475	2.0782731	.32933122
32	7758.6367	46881.382	126.78374	**87**	.51315599	1.5346036	.26333681
33	6662.1560	40214.091	115.67616	**88**	.39001857	1.1189372	.20786600
34	5720.1464	34489.290	105.61075	**89**	.29285613	.80480115	.16184198
35	4911.0153	29574.120	96.623680	**90**	.21701167	.57036718	.12416120
36	4215.9314	25354.418	88.468056	**91**	.15838262	.39786085	.093614575
37	3618.8757	21732.129	81.087217	**92**	.11361112	.27295076	.069177274
38	3106.1039	18622.961	74.459141	**93**	.080036613	.18407967	.050070155
39	2665.6994	15954.486	68.457401	**94**	.055370210	.12197883	.035513192
40	2287.5126	13664.479	63.062471	**95**	.037622773	.079358248	.024703988
41	1962.7848	11699.457	58.222076	**96**	.025072745	.050644083	.016828360
42	1683.9504	10013.484	53.848323	**97**	.016362387	.031681609	.011204916
43	1444.5207	8567.1249	49.872428	**98**	.010456602	.019417482	.0072956164
44	1238.9291	7326.5165	46.240340	**99**	.0065487659	.011646760	.0046527817
45	1062.3536	6262.6002	42.860512	**100**	.0040119463	.0068248178	.0029009295
46	910.72272	5350.4268	39.723007	**101**	.0024011386	.0038991115	.0017663995
47	780.49272	4568.5697	36.772073	**102**	.0014002684	.0021664877	.0010475844
48	668.67600	3898.6198	34.016966	**103**	.00079386052	.0011674420	.00060381182
49	572.67898	3324.7496	31.440669	**104**	.00043768057	.00060724172	.00033882727
50	490.29053	2833.3524	29.047116	**105**	.00023193988	.00030306913	.00018260305
51	419.58657	2412.7342	26.815888	**106**	.00011968098	.00014349449	.000096321409
52	358.90514	2052.8594	24.718731	**107**	.000058814652	.000062624348	.000048619991
53	306.83870	1745.1108	22.750885	**108**	.000027819331	.000023424382	.000024006059
54	262.17404	1482.0832	20.904687	**109**	.000012324806	.0000052996668	.000011462070

Table Z (14.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 14.2 Percent

Age x	$^{U}D_x$	$^{U}\overset{o}{N}_x$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}\overset{o}{N}_x$	$^{U}\bar{M}_x$
0	1000000.0	5974508.3	11211.919	**55**	196.96537	1090.3460	16.511842
1	849969.12	5120523.7	2516.4790	**56**	167.69005	922.00280	15.097516
2	728743.47	4391515.2	1942.5799	**57**	142.66352	778.73201	13.782461
3	624958.71	3766404.9	1614.3097	**58**	121.27163	656.89354	12.554985
4	536014.06	3230290.6	1397.2000	**59**	102.99027	553.37288	11.406418
5	459760.57	2770460.3	1246.1620	**60**	87.375824	465.50214	10.334678
6	394366.85	2376039.6	1129.5305	**61**	74.050819	390.99250	9.3411053
7	338284.60	2037713.9	1040.5795	**62**	62.691871	327.87876	8.4275536
8	290180.64	1747499.5	967.43958	**63**	53.016022	274.47594	7.5899341
9	248924.59	1498549.7	912.87082	**64**	44.778047	229.34304	6.8215067
10	213540.54	1284990.8	873.07383	**65**	37.769794	191.24836	6.1179676
11	183188.11	1101787.8	840.93659	**66**	31.814341	159.13795	5.4768244
12	157149.93	944625.16	813.36284	**67**	26.759973	132.10961	4.8956786
13	134805.96	809804.86	782.31135	**68**	22.472841	109.39316	4.3681451
14	115626.02	694160.10	741.71374	**69**	18.838698	90.332964	3.8884866
15	99160.879	594976.09	691.64167	**70**	15.759656	74.371335	3.4511133
16	85026.554	509922.80	633.73658	**71**	13.153028	61.033929	3.0518415
17	72896.537	436998.14	572.83537	**72**	10.949231	49.916664	2.6879653
18	62489.349	374480.85	512.33163	**73**	9.0889371	40.674975	2.3571812
19	53564.103	320890.87	456.29003	**74**	7.5227807	33.014431	2.0588539
20	45911.722	274956.01	406.18176	**75**	6.2077713	26.683272	1.7916586
21	39351.347	235584.21	361.88606	**76**	5.1065171	21.466880	1.5537234
22	33726.634	201839.16	322.01731	**77**	4.1861927	17.183088	1.3423716
23	28904.973	172917.95	286.85085	**78**	3.4186295	13.677897	1.1549216
24	24772.093	148131.67	256.12942	**79**	2.7795236	10.821543	.98854568
25	21229.894	126889.49	229.53509	**80**	2.2483110	8.5049716	.84072826
26	18193.802	108684.97	206.31330	**81**	1.8079832	6.6364545	.70964229
27	15591.881	93083.887	186.38900	**82**	1.4444560	5.1386017	.59401142
28	13361.496	79714.222	168.69934	**83**	1.1459348	3.9459627	.49287338
29	11449.675	68257.303	153.01144	**84**	.90252418	3.0030946	.40550853
30	9810.7829	58440.001	138.89462	**85**	.70540199	2.2632107	.33083798
31	8405.8582	50028.246	126.12514	**86**	.54650217	1.6873422	.26724507
32	7201.5866	42821.340	114.60500	**87**	.41906191	1.2433618	.21328408
33	6169.4494	36647.134	104.30600	**88**	.31776269	.90470288	.16803331
34	5284.7882	31358.046	94.995010	**89**	.23804593	.64935972	.13057614
35	4526.6880	26827.528	86.700875	**90**	.17598611	.45924496	.099980534
36	3876.9630	22947.097	79.191578	**91**	.12814205	.31967589	.075235313
37	3320.1723	19623.794	72.411470	**92**	.091705166	.21885037	.055485175
38	2843.0976	16777.891	66.337017	**93**	.064454094	.14728181	.040078783
39	2434.3095	14341.048	60.849375	**94**	.044486354	.097387827	.028368555
40	2084.0923	12254.683	55.928036	**95**	.030157149	.063224607	.019693403
41	1784.0827	10468.566	51.522823	**96**	.020050731	.040261825	.013387352
42	1527.0752	8939.6569	47.551553	**97**	.013054607	.025132758	.0088951066
43	1306.9041	7631.0896	43.949925	**98**	.0083233193	.015370671	.0057794553
44	1118.2921	6511.2816	40.667393	**99**	.0052006101	.0091996623	.0036780552
45	956.68007	5553.1943	37.619946	**100**	.0031786212	.0053792900	.0022883424
46	818.22483	4733.6661	34.797570	**101**	.0018979717	.0030666757	.0013904333
47	699.59094	4032.8522	32.149200	**102**	.0011042633	.0017003142	.00082285931
48	597.97069	3433.7423	29.682328	**103**	.00062458906	.00091429070	.00047327289
49	510.93333	2921.7463	27.380924	**104**	.00034355500	.00047456449	.00026501403
50	436.41065	2484.3505	25.247737	**105**	.00018163656	.00023636112	.00014251852
51	372.60806	2110.8263	23.263843	**106**	.000093506502	.00011168578	.000075022375
52	317.97955	1791.9877	21.403494	**107**	.000045844902	.000048649039	.000037793429
53	271.21797	1519.9655	19.661914	**108**	.000021634209	.000018164472	.000018627968
54	231.19949	1288.0132	18.031795	**109**	.0000095623205	.0000041022355	.0000088833958

Table Z (14.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 14.4 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	10000000	58781901	111455.86	**55**	1732.3917	9453.0936	142.15169
1	8479878.4	50261962	24595.061	**56**	1471.4652	7975.8974	129.72549
2	7253500.2	43005824	18875.611	**57**	1248.9415	6721.6395	118.19842
3	6205985.5	36798333	15611.712	**58**	1059.1925	5657.4963	107.46410
4	5310337.1	31487003	13458.082	**59**	897.42538	4755.4492	97.443264
5	4544269.8	26942044	11963.347	**60**	759.59115	3991.5556	88.114505
6	3888832.7	23052680	10811.803	**61**	642.25125	3345.3250	79.486298
7	3328032.6	19724243	9935.6058	**62**	542.46634	2799.2083	71.571488
8	2848132.9	16875779	9216.8322	**63**	457.67288	2338.1962	64.331455
9	2437508.2	14438024	8681.8145	**64**	385.65562	1949.4844	57.704971
10	2086148.0	12351696	8292.5357	**65**	324.53804	1622.1548	51.652189
11	1785453.4	10566098	7978.9144	**66**	272.72842	1346.8883	46.149078
12	1528100.5	9037874.0	7710.4545	**67**	228.86513	1115.7280	41.172568
13	1307775.8	7729959.1	7408.8398	**68**	191.75134	921.89804	36.665686
14	1119093.2	6610684.4	7015.4194	**69**	160.36802	759.64446	32.577366
15	957497.21	5652964.0	6531.3156	**70**	133.84437	624.08476	28.858150
16	819102.42	4833603.9	5972.7861	**71**	111.44628	511.07623	25.470844
17	700611.08	4132722.6	5386.7265	**72**	92.557148	417.09864	22.391021
18	599187.28	3533267.4	4805.8488	**73**	76.652426	339.15797	19.597814
19	512409.17	3020610.6	4269.0651	**74**	63.296207	274.70263	17.084550
20	438180.57	2582209.2	3790.2314	**75**	52.110048	221.55683	14.838806
21	374693.03	2207321.4	3367.9291	**76**	42.765842	177.87081	12.843650
22	320387.44	1886759.1	2988.7182	**77**	34.976628	142.07871	11.075536
23	273943.84	1612661.3	2655.0126	**78**	28.496874	112.86028	9.5110328
24	234227.64	1378299.6	2364.1670	**79**	23.115433	89.105900	8.1256557
25	200267.17	1177916.5	2112.9802	**80**	18.654110	69.885439	6.8976806
26	171226.85	1006588.8	1894.1587	**81**	14.965769	54.418596	5.8112384
27	146397.40	860104.98	1706.8475	**82**	11.928763	42.048866	4.8551222
28	125163.14	734865.32	1540.9322	**83**	9.4414237	32.222643	4.0207921
29	107004.24	627793.38	1394.1347	**84**	7.4186162	24.472406	3.3017629
30	91474.063	536258.54	1262.3464	**85**	5.7847849	18.404846	2.6886426
31	78192.093	458011.59	1143.4141	**86**	4.4712494	13.693333	2.1676981
32	66833.691	391128.53	1036.3681	**87**	3.4205951	10.069341	1.7266873
33	57121.571	333962.93	940.89195	**88**	2.5876937	7.3114791	1.3577252
34	48816.631	285106.58	854.77635	**89**	1.9340033	5.2369446	1.0530220
35	41716.442	243354.84	778.24425	**90**	1.4264656	3.6959584	.80471560
36	35645.509	207677.45	709.11559	**91**	1.0362417	2.5673103	.60435769
37	30455.116	177193.61	646.84513	**92**	.73986021	1.7538687	.44481687
38	26018.239	151149.70	591.18565	**93**	.51879150	1.1778128	.32065477
39	22225.339	128901.23	541.02027	**94**	.35723634	.77715187	.22650051
40	18983.489	109897.04	496.13663	**95**	.24160481	.50345231	.15691190
41	16212.893	93665.658	456.05381	**96**	.16026252	.31991419	.10644518
42	13844.984	79804.048	420.00365	**97**	.10410032	.19927167	.070577983
43	11821.218	67967.786	387.38521	**98**	.066217272	.12160809	.045759836
44	10091.605	57862.502	357.72598	**99**	.041277701	.072628252	.029059864
45	8613.0741	49236.758	330.25505	**100**	.025170188	.042376302	.018041464
46	7349.3781	41875.673	304.87231	**101**	.014994220	.024106352	.010938946
47	6269.1489	35595.565	281.10998	**102**	.0087034867	.013337082	.0064598654
48	5346.0225	30239.358	259.02774	**103**	.0049113568	.0071563112	.0037074914
49	4557.2369	25672.642	238.47470	**104**	.0026951930	.0037066540	.0020716437
50	3883.4631	21780.413	219.46836	**105**	.0014216194	.0018423017	.0011116995
51	3307.9776	18464.302	201.83339	**106**	.00073014372	.00086877675	.00058399436
52	2816.4107	15640.282	185.33518	**107**	.00035714459	.00037770294	.00029360577
53	2396.6341	13236.541	169.92625	**108**	.00016814367	.00014077322	.00014446219
54	2038.2461	11191.659	155.53711	**109**	.000074146264	.000031734601	.000068807733

Table Z (14.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 14.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000	57844935	110819.13	55	1523.2526	8194.1654	122.37656
1	8460065.6	49344902	24051.929	56	1290.8029	6898.3351	111.46227
2	7219644.9	42122631	18351.991	57	1093.0402	5800.6421	101.36136
3	6162587.2	35958549	15106.827	58	924.81108	4871.5084	91.977089
4	5260881.4	30696684	12970.562	59	781.73688	4085.7457	83.237038
5	4491430.0	26204573	11491.343	60	660.12511	3421.8814	75.119621
6	3834633.8	22369415	10354.415	61	556.84641	2861.5848	67.629330
7	3273982.2	19095035	9491.3609	62	469.23172	2389.1955	60.774405
8	2795330.1	16299380	8785.0227	63	394.96067	1991.3533	54.518547
9	2386728.7	13912410	8260.4898	64	332.03392	1656.6881	48.806213
10	2037915.5	11874319	7879.7314	65	278.76132	1375.5290	43.600628
11	1740097.9	10134080	7573.6913	66	233.71220	1139.6418	38.878835
12	1485802.8	8648156.7	7312.3330	67	195.66571	942.01380	34.618855
13	1268605.7	7379416.0	7019.3830	68	163.55266	776.68821	30.769897
14	1083038.1	6296202.4	6638.1574	69	136.46494	638.61876	27.286558
15	924483.38	5371503.4	6170.1554	70	113.62857	523.53394	24.125106
16	789012.54	4582242.7	5631.4647	71	94.392420	427.81834	21.252517
17	673297.19	3908685.8	5067.5424	72	78.210596	348.40747	18.646789
18	574482.09	3333946.8	4509.9123	73	64.619805	282.70165	16.289079
19	490134.09	2843575.9	3995.8154	74	53.235524	228.49123	14.172621
20	418153.02	2425212.2	3538.2907	75	43.724960	183.89718	12.285864
21	356731.81	2068294.9	3135.7245	76	35.800499	147.32637	10.613555
22	304316.72	1763812.1	2775.0804	77	29.211516	117.43380	9.1350114
23	259594.79	1504071.4	2458.4552	78	23.744197	93.088385	7.8297895
24	221440.32	1282504.3	2183.1409	79	19.215266	73.341979	6.6767079
25	188891.49	1093503.5	1945.9232	80	15.470452	57.401835	5.6570237
26	161123.40	932285.18	1739.7537	81	12.382593	44.604655	4.7569732
27	137437.18	794766.89	1563.6850	82	9.8467318	34.393922	3.9667405
28	117228.01	677467.21	1408.0923	83	7.7753202	26.301707	3.2787755
29	99986.196	577417.75	1270.7497	84	6.0951978	19.934046	2.6872696
30	85274.887	492086.20	1147.7376	85	4.7417235	14.960535	2.1840676
31	72722.722	419312.46	1036.9848	86	3.6564700	11.107584	1.7575153
32	62013.585	357253.07	937.53370	87	2.7907369	8.1509030	1.3972570
33	52878.076	304334.23	849.03887	88	2.1062707	5.9061230	1.0965588
34	45084.515	259213.03	769.40660	89	1.5705170	4.2214869	.84881081
35	38437.131	220743.38	698.80168	90	1.1556620	2.9730451	.64738969
36	32766.695	187947.38	635.17583	91	.83755762	2.0607986	.48524310
37	27930.080	159990.96	577.99615	92	.59660574	1.4048586	.35643084
38	23805.314	136162.16	527.00642	93	.41736374	.94142612	.25641735
39	20287.500	115853.54	481.15720	94	.28672238	.61985061	.18075261
40	17287.822	98546.865	440.23114	95	.19346199	.40068916	.12496009
41	14730.208	83799.861	403.76798	96	.12802835	.25406672	.084593059
42	12549.456	71235.334	371.04994	97	.082967948	.15791464	.055970832
43	10690.027	60531.703	341.51559	98	.052651855	.096161394	.036212085
44	9104.6006	51414.761	314.72341	99	.032744774	.057306666	.022947615
45	7752.5211	43650.836	289.96596	100	.019920354	.033364470	.014216358
46	6599.6281	37040.696	267.14389	101	.011839097	.018938930	.0086012944
47	5616.4458	31414.431	245.82868	102	.0068560201	.010455625	.0050685244
48	4778.2390	26627.090	226.06681	103	.0038597965	.0055982066	.0029027260
49	4063.7108	22554.926	207.71644	104	.0021131819	.0028934825	.0016185116
50	3454.8125	19092.315	190.78666	105	.0011120248	.0014351414	.00086667274
51	2935.9724	16149.124	175.11512	106	.00056980151	.00067540611	.00045433395
52	2493.8452	13648.541	160.48802	107	.00027806313	.00029306930	.00022795995
53	2117.1877	11525.076	146.85859	108	.00013060625	.00010903321	.00011196592
54	1796.3805	9722.8462	134.16091	109	.000057458836	.000024534923	.000053264341

Table Z (14.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 14.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000	56933132	110207.20	55	1338.9574	7101.5819	105.34928
1	8440252.8	48453005	23533.602	56	1131.9741	5965.1990	95.765827
2	7185868.9	41264523	17853.147	57	956.30058	5004.8277	86.917356
3	6119391.6	35143647	14626.649	58	807.22206	4193.8326	78.715919
4	5211772.0	29930900	12507.647	59	680.74165	3509.5852	71.095389
5	4439082.9	25491144	11043.817	60	573.49509	2932.8417	64.034313
6	3781065.9	21709562	9921.3518	61	482.63698	2447.2143	57.534014
7	3220686.0	18488485	9071.2718	62	405.74601	2038.7380	51.599036
8	2743385.8	15744779	8377.1815	63	340.72380	1695.5283	46.195413
9	2336891.6	13407651	7862.9511	64	285.76747	1407.4962	41.272825
10	1990689.0	11416791	7490.5454	65	239.35614	1166.0812	36.797432
11	1695792.3	9720861.4	7191.9199	66	200.20512	964.01293	32.747476
12	1444580.9	8276163.4	6937.4910	67	167.22078	795.11516	29.102182
13	1230521.2	7045511.4	6652.9758	68	139.44882	654.15470	25.816316
14	1048064.2	5997277.3	6283.5939	69	116.08071	536.70914	22.849543
15	892534.41	5104534.8	5831.1933	70	96.429123	439.04420	20.163229
16	759961.32	4344334.4	5311.6801	71	79.917066	358.00686	17.728081
17	646987.83	3697097.0	4769.1072	72	66.061698	290.93134	15.524329
18	550741.15	3146109.6	4233.8447	73	54.454215	235.56195	13.535003
19	468778.48	2677104.6	3741.5249	74	44.755778	189.98657	11.753417
20	398997.08	2277906.5	3304.4071	75	36.674038	152.58359	10.168908
21	339592.47	1938137.5	2920.6972	76	29.957124	121.98188	8.7677824
22	289017.24	1648962.5	2577.7508	77	24.386353	97.026973	7.5319020
23	245966.31	1402858.0	2277.3682	78	19.775705	76.750534	6.4434524
24	209323.54	1193414.5	2016.7890	79	15.966239	60.342965	5.4841273
25	178137.56	1015173.9	1792.7933	80	12.824514	47.129090	4.6377712
26	151594.50	863490.08	1598.5712	81	10.240738	36.545477	3.8924627
27	129006.26	734407.70	1433.0940	82	8.1244409	28.120703	3.2396240
28	109779.10	624561.48	1287.2035	83	6.4003155	21.459533	2.6726032
29	93413.586	531088.79	1158.7266	84	5.0055595	16.230219	2.1862257
30	79482.748	451553.22	1043.9248	85	3.8849262	12.155387	1.7734270
31	67624.423	383881.36	940.80601	86	2.9887548	9.0060314	1.4243268
32	57531.011	326307.85	848.42675	87	2.2757727	6.5949355	1.1301736
33	48940.966	277329.16	766.41723	88	1.7135860	4.7686633	.88522667
34	41629.963	235665.33	692.79359	89	1.2747238	3.4013138	.68388523
35	35408.808	200226.56	627.66903	90	.93580640	2.3903783	.52057638
36	30114.434	170085.19	569.11925	91	.67663052	1.6534095	.38941855
37	25609.198	144451.84	516.62461	92	.48084604	1.1247419	.28546834
38	21776.066	122654.29	469.92236	93	.33559467	.75210411	.20494747
39	18514.661	104120.35	428.02674	94	.23000838	.49413659	.14417245
40	15740.163	88363.027	390.71732	95	.15483154	.31873725	.099464037
41	13380.106	74967.664	357.55426	96	.10222372	.20166716	.067192333
42	11372.536	63581.471	327.86706	97	.066090279	.12507471	.044363685
43	9664.8013	53904.370	301.13140	98	.041842983	.075998764	.028641320
44	8212.1478	45681.091	276.93484	99	.025961673	.045192817	.018111278
45	6976.2260	38694.603	254.62827	100	.015756852	.026254718	.011196174
46	5924.8693	32760.296	234.11363	101	.0093427069	.014870945	.0067594911
47	5030.4009	27721.101	214.99837	102	.0053976900	.0081921072	.0039746479
48	4269.6338	23443.334	197.31764	103	.0030316704	.0043768560	.0022713715
49	3622.6575	19813.141	180.93820	104	.0016559080	.0022574104	.0012637756
50	3072.6329	16733.572	165.86217	105	.00086935168	.0011173178	.00067526362
51	2605.0730	14122.094	151.93929	106	.00044441258	.00052476768	.00035325575
52	2207.5937	11908.536	138.97474	107	.00021636544	.00022726520	.00017688745
53	1869.7810	10033.211	126.92275	108	.00010138884	.000084399098	.000086727969
54	1582.7468	8445.3107	115.72098	109	.000044500486	.000018957207	.000041207450

Table Z (15.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 15.0 Percent

Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	10000000	56045496	109618.44	55	1176.6030	6153.5192	90.687879
1	8420440.0	47585276	23038.439	56	992.38233	5157.2717	82.275557
2	7152172.0	40430503	17377.439	57	836.40435	4317.3071	74.526631
3	6076398.4	34352630	14169.539	58	704.35924	3609.6556	67.361196
4	5163007.2	29188657	12067.696	59	592.60164	3014.0021	60.718917
5	4387225.0	24800767	10619.129	60	498.06905	2513.1119	54.578723
6	3728123.0	21072135	9510.9747	61	418.17665	2092.3442	48.939439
7	3168135.1	17903615	8673.7028	62	350.72989	1739.2542	43.802681
8	2692288.1	15211013	7991.6750	63	293.83283	1443.2776	39.136793
9	2287981.7	12922800	7487.5676	64	245.86119	1195.4680	34.896244
10	1944449.7	10978183	7123.3499	65	205.44760	988.25320	31.049981
11	1652514.5	9325534.5	6831.9758	66	171.43955	815.21819	27.577518
12	1404409.8	7921010.9	6584.3078	67	142.85828	670.92724	24.459353
13	1193494.4	6727389.6	6308.0032	68	118.85278	550.78609	21.655238
14	1014141.4	5713083.8	5950.1229	69	98.703803	450.92175	19.129376
15	861618.34	4851264.5	5512.8380	70	81.801522	368.07187	16.847662
16	731915.23	4119119.1	5011.8615	71	67.635083	299.48869	14.784138
17	621648.29	3497231.0	4489.8764	72	55.777823	242.85486	12.921082
18	527928.95	2969066.0	3976.1331	73	45.869358	196.21461	11.243250
19	448306.42	2520543.0	3504.7153	74	37.611409	157.91443	9.7441570
20	380676.73	2139674.4	3087.1383	75	30.747411	126.55587	8.4140211
21	323239.18	1816267.2	2721.4422	76	25.057011	100.95972	7.2405900
22	274453.66	1541663.7	2395.3631	77	20.349575	80.135702	6.2079800
23	233023.78	1308509.0	2110.4248	78	16.463410	63.255428	5.3006869
24	197843.60	1110552.1	1863.8237	79	13.260801	49.628079	4.5029047
25	167972.73	942482.20	1652.3412	80	10.626431	38.679023	3.8007206
26	142608.71	799789.43	1469.3995	81	8.4655868	29.929997	3.1838227
27	121074.51	678643.47	1313.8991	82	6.7003674	22.981939	2.6447312
28	102787.65	575792.98	1177.1263	83	5.2660606	17.501252	2.1776043
29	87259.083	488478.69	1056.9616	84	4.1088135	13.208770	1.7778541
30	74071.783	414357.68	949.83922	85	3.1814558	9.8717960	1.4393742
31	62872.804	351440.77	853.84426	86	2.4418149	7.2987698	1.1537967
32	53363.045	298038.31	768.04877	87	1.8549435	5.3335267	.91373288
33	45288.763	252714.63	692.06276	88	1.3934360	3.8484577	.71429643
34	38432.911	214250.45	624.00684	89	1.0341333	2.7391808	.55074850
35	32612.785	181610.07	563.94857	90	.75740087	1.9209737	.41840552
36	27671.367	153913.96	510.08035	91	.54634969	1.3259034	.31236673
37	23476.385	130415.43	461.89649	92	.38735083	.90002942	.22852211
38	19915.628	110480.16	419.12998	93	.26970738	.60055163	.16372768
39	16893.112	93569.458	380.85509	94	.18441692	.39371753	.11493736
40	14327.898	79225.937	346.85006	95	.12384996	.25341536	.079129604
41	12151.003	67061.079	316.69512	96	.081576945	.15999065	.053343301
42	10303.605	56745.100	289.76411	97	.052617800	.099011549	.035145174
43	8735.8298	47998.153	265.56755	98	.033235106	.060031431	.022641324
44	7405.3795	40582.735	243.72036	99	.020572470	.035620276	.014286539
45	6276.1083	34297.395	223.62693	100	.012456687	.020648632	.0088128109
46	5317.7510	28971.173	205.19102	101	.0073686029	.011670239	.0053091490
47	4504.3399	24458.959	188.05302	102	.0042471705	.0064149974	.0031151121
48	3814.1565	20637.536	172.23837	103	.0023798691	.0034200154	.0017763370
49	3228.6019	17402.219	157.62207	104	.0012968406	.0017601507	.00098622582
50	2731.9782	14664.074	144.20044	105	.00067924312	.00086937186	.00052582456
51	2310.8182	12347.574	131.83452	106	.00034641399	.00040748654	.00027450460
52	1953.6392	10388.657	120.34680	107	.00016825822	.00017613148	.00013717620
53	1650.8031	8732.9586	109.69275	108	.000078660720	.000065291377	.000067138712
54	1394.1044	7334.3151	99.813545	109	.000034443861	.000014638641	.000031860571

Table Z (15.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 15.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000	55181082	109051.34	**55**	1033.6200	5330.9990	78.063611
1	8400627.2	46740768	22564.937	**56**	869.73492	4457.8767	70.681559
2	7118554.3	39619625	16923.363	**57**	731.30930	3723.4544	63.897656
3	6033607.0	33584555	13733.993	**58**	614.40672	3106.1759	57.639339
4	5114585.4	28469013	11649.208	**59**	515.70520	2587.8149	51.851597
5	4335852.9	24132502	10215.777	**60**	432.41938	2152.9462	46.513936
6	3675799.3	20456201	9121.7833	**61**	362.20321	1788.4987	41.623250
7	3116321.0	17339501	8297.1548	**62**	303.06949	1483.3898	37.178863
8	2642025.2	14697169	7627.0068	**63**	253.30671	1228.2350	33.151378
9	2239983.8	12456958	7132.8454	**64**	211.45272	1015.1066	29.499647
10	1899179.4	10557615	6776.6539	**65**	176.27930	837.31101	26.195247
11	1610243.2	8947241.6	6492.3712	**66**	146.75340	689.19188	23.219007
12	1365265.0	7581865.9	6251.2994	**67**	121.99990	565.96849	20.552722
13	1157498.5	6424244.3	5982.9865	**68**	101.26057	463.61025	18.160618
14	981240.52	5442844.7	5636.2752	**69**	83.896109	378.72771	16.010953
15	831704.08	4610946.7	5213.6341	**70**	69.365934	308.47279	14.073641
16	704841.73	3905883.3	4730.5737	**71**	57.218150	250.45256	12.325709
17	597244.96	3308407.9	4228.4402	**72**	47.076078	202.65403	10.751299
18	506011.23	2802170.5	3735.3980	**73**	38.622315	163.38261	9.3367518
19	428683.29	2373280.0	3284.0402	**74**	31.594550	131.20948	8.0758697
20	363157.37	2009939.6	2885.1730	**75**	25.767841	104.92947	6.9597293
21	307637.63	1702142.1	2536.6839	**76**	20.949597	83.529104	5.9773995
22	260592.20	1441407.6	2226.6789	**77**	16.973784	66.159583	5.1149911
23	220734.16	1220549.5	1956.4241	**78**	13.699984	52.112707	4.3590270
24	186968.42	1033474.0	1723.0812	**79**	11.008977	40.799425	3.6958723
25	158366.00	875016.38	1523.4397	**80**	8.8011927	31.731023	3.1135566
26	134136.24	740801.07	1351.1473	**81**	6.9950064	24.501814	2.6031719
27	113613.45	627120.58	1205.0433	**82**	5.5234013	18.774230	2.1582091
28	96226.544	530835.20	1076.8378	**83**	4.3308262	14.266895	1.7735526
29	81496.979	449286.66	964.46502	**84**	3.3711514	10.745049	1.4451521
30	69017.718	380223.08	864.52455	**85**	2.6041420	8.0136098	1.1677402
31	58445.026	321737.06	775.17622	**86**	1.9940150	5.9124461	.93423695
32	49488.267	272212.23	695.50904	**87**	1.5112047	4.3113814	.73840990
33	41901.448	230278.48	625.11668	**88**	1.1325479	3.1043567	.57610659
34	35474.704	194774.92	562.21899	**89**	.83853849	2.2048871	.44332287
35	30031.728	164717.78	506.84337	**90**	.61270184	1.5429959	.33612711
36	25421.430	139273.61	457.29205	**91**	.44093139	1.0627446	.25043943
37	21516.791	117736.53	413.07383	**92**	.31187584	.71985179	.18284580
38	18210.305	99508.256	373.91946	**93**	.21664417	.47929435	.13073291
39	15410.254	84081.959	338.95978	**94**	.14778551	.31354447	.091584146
40	13039.458	71028.283	307.97321	**95**	.099015662	.20137558	.062920039
41	11032.301	59983.402	280.55962	**96**	.065065742	.12686007	.042326673
42	9332.9755	50639.218	256.13450	**97**	.041869190	.078337602	.027827544
43	7894.2705	42734.901	234.24102	**98**	.026383710	.047393210	.017888701
44	6676.2423	36049.610	214.51981	**99**	.016293042	.028059996	.011263420
45	5644.8464	30396.460	196.42436	**100**	.0098422686	.016230612	.0069330080
46	4771.6284	25617.231	179.86070	**101**	.0058083761	.0091533021	.0041676899
47	4032.2431	21577.939	164.49936	**102**	.0033399980	.0050205517	.0024400878
48	3406.3635	18165.086	150.35754	**103**	.0018671384	.0026708233	.0013884059
49	2876.6293	15282.473	137.31806	**104**	.0010150489	.0013716322	.00076919033
50	2428.4186	12848.573	125.37255	**105**	.00053039880	.00067605203	.00040921967
51	2049.2221	10794.312	114.39253	**106**	.00026986691	.00031622948	.00021318427
52	1728.4011	9061.2416	104.21629	**107**	.00013076979	.00013642101	.00010631697
53	1457.0430	7599.8780	94.800756	**108**	.000060991032	.000050479106	.000051942891
54	1227.5787	6368.3024	86.090530	**109**	.000026643840	.000011296988	.000024618908

Table Z (15.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 15.4 Percent

Age x	$^{u}D_{x}$	$^{u}\overset{o}{N}_{x}$	$^{u}\bar{M}_{x}$	Age x	$^{u}D_{x}$	$^{u}\overset{o}{N}_{x}$	$^{u}\bar{M}_{x}$
0	10000000	54338995	108504.52	**55**	907.73486	4617.5196	67.193473
1	8380814.4	45918587	22111.717	**56**	762.00797	3852.5437	60.717501
2	7085015.8	38830995	16489.539	**57**	639.21684	3210.6059	54.780297
3	5991017.0	32838525	13318.631	**58**	535.76900	2672.3327	49.315998
4	5066505.1	27771072	11250.803	**59**	448.63965	2221.3826	44.274490
5	4284963.2	23485459	9832.3842	**60**	375.29761	1843.9592	39.635998
6	3624089.0	19860875	8752.4003	**61**	313.61545	1528.4006	35.395956
7	3065234.9	16795268	7940.2524	**62**	261.79533	1264.8436	31.551926
8	2592585.2	14202381	7281.8035	**63**	218.29353	1044.9574	28.076697
9	2192883.1	12009276	6797.4141	**64**	181.79501	861.72176	24.933131
10	1854859.8	10154256	6449.0897	**65**	151.19746	709.22374	22.095271
11	1568957.2	8585172.1	6171.7416	**66**	125.57578	582.47932	19.545267
12	1327122.7	7257941.8	5937.1050	**67**	104.14819	477.28667	17.266216
13	1122507.0	6135315.4	5676.5704	**68**	86.239671	390.11215	15.226348
14	949333.10	5185828.4	5340.7042	**69**	71.282523	317.99151	13.397543
15	802761.42	4382879.8	4932.2488	**70**	58.797924	258.44004	11.753283
16	678709.27	3703957.0	4466.5031	**71**	48.386485	209.37528	10.273255
17	573745.34	3129990.3	3983.5098	**72**	39.715958	169.04981	8.9432972
18	484954.90	2644818.6	3510.3797	**73**	32.507052	135.99644	7.7511992
19	409875.79	2234744.8	3078.2722	**74**	26.529311	108.98130	6.6911073
20	346405.74	1888164.5	2697.3171	**75**	21.585711	86.966546	5.7549209
21	292754.90	1595257.4	2365.2628	**76**	17.508079	69.081751	4.9329141
22	247400.54	1347721.8	2070.5743	**77**	14.151941	54.599863	4.2129588
23	209065.95	1138538.4	1814.2780	**78**	11.395461	42.915861	3.5833538
24	176667.44	961769.77	1593.5090	**79**	9.1355207	33.527821	3.0323476
25	149287.93	812395.47	1405.0709	**80**	7.2862219	26.020385	2.5496507
26	126148.89	686172.23	1242.8306	**81**	5.7772810	20.049672	2.1275771
27	106596.15	579513.18	1105.5754	**82**	4.5511011	15.330332	1.7604733
28	90070.213	489387.90	985.41854	**83**	3.5600422	11.625195	1.4438720
29	76103.096	413236.65	880.34896	**84**	2.7646309	8.7369817	1.1742111
30	64297.771	348896.15	787.12406	**85**	2.1305811	6.5022523	.94695600
31	54319.703	294538.35	703.97612	**86**	1.6275576	4.7872377	.75612185
32	45886.675	248617.77	630.01235	**87**	1.2305683	3.4834967	.59645662
33	38760.368	209827.53	564.81356	**88**	.92005443	2.5029391	.46443668
34	32738.000	177062.89	506.69386	**89**	.67960171	1.7739552	.35668315
35	27649.558	149389.94	455.64552	**90**	.49539904	1.2387842	.26989932
36	23349.757	126019.30	410.07407	**91**	.35567349	.85139361	.20069167
37	19716.708	106283.99	369.50329	**92**	.25097862	.57545442	.14622687
38	16647.485	89620.084	333.66338	**93**	.17393080	.38232506	.10433499
39	14054.511	75550.943	301.73855	**94**	.11836843	.24956812	.072938770
40	11864.241	63673.764	273.50866	**95**	.079119297	.15993863	.050005174
41	10014.311	53648.035	248.59279	**96**	.051868707	.10053681	.033567680
42	8451.8071	45186.078	226.44546	**97**	.033298303	.061947195	.022021864
43	7132.0761	38044.925	206.64050	**98**	.020933311	.037395357	.014126118
44	6017.4233	32019.346	188.84266	**99**	.012896704	.022092214	.0088751899
45	5075.8071	26936.072	172.55055	**100**	.0077722416	.012750788	.0054511762
46	4280.4962	22648.757	157.67273	**101**	.0045759400	.0071751596	.0032698235
47	3608.6828	19033.766	143.90741	**102**	.0026251027	.0039269856	.0019102614
48	3041.3577	15986.614	131.26479	**103**	.0014640339	.0020845502	.0010845767
49	2562.3292	13418.956	119.63515	**104**	.00079402851	.0010682497	.00059957171
50	2157.9883	11256.096	109.00632	**105**	.00041392930	.00052541097	.00031828711
51	1816.7245	9434.9048	99.259601	**106**	.00021011051	.00024526362	.00016546442
52	1528.6888	7902.0859	90.247684	**107**	.00010157342	.00010560016	.000082350701
53	1285.6461	6612.6274	81.929102	**108**	.000047262115	.000039003541	.000040162179
54	1080.6198	5528.4892	74.251806	**109**	.000020597689	.0000087128224	.000019011667

Table Z (15.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 15.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	10000000	53518382	107976.71	**55**	796.93630	3998.7339	57.833830
1	8361001.6	45117882	21677.509	**56**	667.41536	3328.7191	52.154479
2	7051556.5	38063761	16074.700	**57**	558.54346	2767.7981	46.959930
3	5948627.9	32113690	12922.186	**58**	467.04468	2298.5704	42.190434
4	5018764.5	27093987	10871.212	**59**	390.16704	1906.3940	37.800374
5	4234552.4	22858792	9467.6816	**60**	325.61231	1578.9374	33.770800
6	3572986.3	19285318	8401.5596	**61**	271.45294	1305.8025	30.096079
7	3014868.3	16270083	7601.7311	**62**	226.06383	1078.2175	26.772447
8	2543956.6	13725830	6954.8032	**63**	188.05381	888.79162	23.774791
9	2146664.8	11578948	6480.0144	**64**	156.24111	731.31236	21.069630
10	1811473.3	9767319.2	6139.4009	**65**	129.63729	600.55997	18.633314
11	1528635.8	8238559.6	5868.8335	**66**	107.41462	492.14572	16.449299
12	1289959.5	6948495.5	5640.4747	**67**	88.875348	402.37908	14.501964
13	1088494.3	5859885.4	5387.5102	**68**	73.419052	328.16415	12.763119
14	918391.37	4941345.1	5062.1738	**69**	60.542009	266.91031	11.207876
15	774761.00	4166403.5	4667.4593	**70**	49.820473	216.45135	9.8128784
16	653487.25	3512710.7	4218.4459	**71**	40.901761	174.97623	8.5601843
17	551118.00	2961380.1	3753.9054	**72**	33.493078	140.96914	7.4371705
18	464728.02	2496444.3	3299.9270	**73**	27.348889	113.16062	6.4329451
19	391851.81	2104403.2	2886.2907	**74**	22.266920	90.485928	5.5420330
20	330389.89	1773846.8	2522.4824	**75**	18.074763	72.051906	4.7571124
21	278559.47	1495142.5	2206.1236	**76**	14.625706	57.111503	4.0695520
22	234847.80	1260166.5	1926.0281	**77**	11.794144	45.042382	3.4687752
23	197989.07	1062066.2	1682.9995	**78**	9.4744589	35.328024	2.9446345
24	166911.60	895059.00	1474.1539	**79**	7.5775343	27.541035	2.4870112
25	140710.60	754267.01	1296.3145	**80**	6.0293304	21.328650	2.0870680
26	118619.91	635577.18	1143.5614	**81**	4.7693837	16.399581	1.7381815
27	99997.189	535520.98	1014.6378	**82**	3.7482395	12.512782	1.4354505
28	84294.557	451174.89	902.04158	**83**	2.9250823	9.4684833	1.1749835
29	71054.690	380075.24	803.81602	**84**	2.2661684	7.1010144	.95365866
30	59890.568	320144.88	716.86962	**85**	1.7423090	5.2735368	.76757944
31	50476.819	269632.65	639.50485	**86**	1.3278088	3.8743780	.61169154
32	42539.587	227061.64	570.84817	**87**	1.0015601	2.8132627	.48157313
33	35848.142	191185.86	510.47062	**88**	.74706239	2.0170731	.37423845
34	30206.679	160954.61	456.77593	**89**	.55051594	1.4265548	.28683993
35	25451.368	135481.70	409.72571	**90**	.40035263	.99406078	.21661627
36	21442.596	114019.93	367.82272	**91**	.28675507	.68173444	.16074728
37	18063.483	95939.411	330.60604	**92**	.20186843	.45978958	.11688363
38	15215.555	80708.844	297.80684	**93**	.13956621	.30481800	.083225438
39	12815.247	67880.256	268.65964	**94**	.094757095	.19854251	.058059663
40	10792.531	57075.956	242.94682	**95**	.063187382	.12696133	.039720596
41	9088.1710	47977.422	220.30619	**96**	.041326197	.079633155	.026607273
42	7652.0375	40316.195	200.22885	**97**	.026467579	.048959710	.017418154
43	6441.9235	33866.074	182.31740	**98**	.016599772	.029490506	.011148920
44	5422.2837	28436.440	166.25923	**99**	.010202697	.017384054	.0069895311
45	4562.9832	23866.745	151.59436	**100**	.0061341537	.010011439	.0042836982
46	3838.9279	20021.702	138.23418	**101**	.0036029710	.0056213404	.0025639555
47	3228.7665	16787.291	125.90225	**102**	.0020620483	.0030698625	.0014946329
48	2714.7355	14067.384	114.60287	**103**	.0011472967	.0016260298	.00084675087
49	2281.7445	11780.893	104.23343	**104**	.00062077296	.00083148413	.00046708632
50	1917.1376	9859.4284	94.778745	**105**	.00032284565	.00040809512	.00024741575
51	1610.1463	8245.3232	86.129232	**106**	.00016348904	.00019010973	.00012835027
52	1351.6599	6890.0115	78.150706	**107**	.000078848428	.000081693146	.000063748747
53	1134.0753	5752.5734	70.803421	**108**	.000036601440	.000030118389	.000031034534
54	950.96698	4798.5101	64.038575	**109**	.000015913863	.0000067156500	.000014672581

Table Z (15.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 15.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000	52718437	107466.75	**55**	699.44582	3462.1702	49.774927
1	8341188.8	44337842	21261.146	**56**	584.38130	2875.5129	44.795746
2	7018176.4	37317114	15677.676	**57**	487.89541	2385.5406	40.252391
3	5906439.2	31409242	12543.488	**58**	407.00321	1976.6351	36.090690
4	4971362.1	26436950	10509.269	**59**	339.20296	1635.6852	32.269148
5	4184617.2	22251698	9120.5028	**60**	282.40963	1351.6760	28.769722
6	3522485.6	18728731	8068.0955	**61**	234.87830	1115.3424	25.586024
7	2965212.7	15763158	7280.4271	**62**	195.14124	918.88799	22.713325
8	2496128.1	13266740	6644.8444	**63**	161.94583	755.76061	20.128516
9	2101314.4	11165213	6179.4873	**64**	134.23093	620.46596	17.801446
10	1769002.2	9396058.1	5846.4312	**65**	111.11095	508.39926	15.710612
11	1489258.6	7906678.9	5582.4940	**66**	91.845941	415.69858	13.840743
12	1253752.6	6652824.7	5360.2589	**67**	75.813670	339.12461	12.177461
13	1055435.1	5597277.4	5114.6614	**68**	62.480519	275.96679	10.695776
14	888388.28	4708745.0	4799.5480	**69**	51.399906	223.96254	9.3736807
15	747674.25	3960896.4	4418.1427	**70**	42.197137	181.22461	8.1906184
16	629146.00	3331552.6	3985.2974	**71**	34.561040	146.17910	7.1307575
17	529332.50	2802015.9	3538.5452	**72**	28.233811	117.51200	6.1828660
18	445299.76	2356517.0	3102.9854	**73**	22.999784	94.125669	5.3372478
19	374580.45	1981755.6	2707.0714	**74**	18.681592	75.101964	4.5888239
20	315079.14	1666517.7	2359.6756	**75**	15.128504	59.672762	3.9310023
21	265021.12	1401358.8	2058.3044	**76**	12.212649	47.197338	3.3561411
22	222904.42	1178332.7	1792.1110	**77**	9.8249217	37.143352	2.8550291
23	187474.87	990752.48	1561.6920	**78**	7.8738423	29.070139	2.4188757
24	157673.24	832988.94	1364.1517	**79**	6.2824618	22.614020	2.0389758
25	132607.45	700304.79	1196.3376	**80**	4.9870150	17.475596	1.7077463
26	111524.01	588715.05	1052.5373	**81**	3.9355324	13.408297	1.4194863
27	93792.520	494867.18	931.45750	**82**	3.0855900	10.208643	1.1699540
28	78876.855	415942.10	825.96222	**83**	2.4022523	7.7084830	.95576734
29	66330.375	349569.76	734.14940	**84**	1.8567026	5.7687835	.77419933
30	55776.053	293756.64	653.07197	**85**	1.4241148	4.2750543	.62190744
31	46897.638	246826.11	581.10035	**86**	1.0827420	3.1341309	.49462722
32	39429.558	207367.42	517.38112	**87**	.81477201	2.2709105	.38863916
33	33148.580	174193.29	461.47841	**88**	.60629729	1.6247429	.30141680
34	27865.761	146304.86	411.88108	**89**	.44572634	1.1466285	.23056326
35	23423.333	122861.70	368.52417	**90**	.32337818	.79728865	.17376820
36	19687.229	103156.87	330.00195	**91**	.23107278	.54561004	.12868990
37	16545.441	86595.822	295.86903	**92**	.16228401	.36718640	.093382053
38	13903.826	72678.278	265.85883	**93**	.11193277	.24289844	.066353251
39	11682.698	60983.419	239.25329	**94**	.075815561	.15786697	.046192069
40	9815.4249	51157.291	215.83827	**95**	.050436695	.10073027	.031534816
41	8245.7835	42902.105	195.26975	**96**	.032908748	.063042045	.021079005
42	6926.3140	35967.473	177.07315	**97**	.021026635	.038674145	.013769491
43	5817.1504	30142.920	160.87802	**98**	.013156105	.023243879	.0087944265
44	4884.7981	25251.500	146.39298	**99**	.0080669591	.013671680	.0055014895
45	4100.9351	21144.533	133.19610	**100**	.0048385935	.0078561932	.0033643910
46	3442.0219	17697.028	121.20180	**101**	.0028352731	.0044015088	.0020093368
47	2888.0848	14803.895	110.15685	**102**	.0016188351	.0023984413	.0011687713
48	2422.5373	12376.742	100.06069	**103**	.00089856428	.0012676296	.00066069555
49	2031.3260	10341.191	90.817383	**104**	.00048503810	.00064681495	.00036366428
50	1702.6897	8634.6581	82.409471	**105**	.00025165621	.00031678580	.00019221185
51	1426.6493	7204.5011	74.735809	**106**	.00012713672	.00014727018	.000099501697
52	1194.7828	6006.4903	67.674207	**107**	.000061170924	.000063160157	.000049319018
53	1000.0761	5003.4487	61.186710	**108**	.000028328255	.000023243070	.000023966729
54	836.61619	4164.1085	55.227650	**109**	.000012287595	.0000051730776	.000011316875

Table Z (16.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 16.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	10000000	51938389	106973.55	**55**	613.69104	2996.9881	42.836158
1	8321376.0	43577701	20861.551	**56**	511.51598	2483.4799	38.472188
2	6984875.5	36590285	15297.391	**57**	426.04632	2055.6200	34.499652
3	5864450.5	30724412	12181.461	**58**	354.56439	1699.3984	30.869464
4	4924296.3	25799195	10163.897	**59**	294.79771	1403.0825	27.543909
5	4135154.2	21663413	8789.7720	**60**	244.85624	1156.8393	24.505897
6	3472581.0	18190358	7750.9335	**61**	203.16166	952.41885	21.748548
7	2916259.9	15273744	6975.2675	**62**	168.38954	782.89618	19.266460
8	2449088.2	12824371	6350.8563	**63**	139.41292	642.46612	17.038422
9	2056817.6	10767345	5894.7647	**64**	115.27975	526.27281	15.037312
10	1727429.5	9039766.9	5569.1152	**65**	95.197272	430.25668	13.243619
11	1450805.7	7588843.7	5311.6606	**66**	78.504546	351.02155	11.643298
12	1218479.3	6370265.6	5095.3987	**67**	64.647175	285.72606	10.223165
13	1023304.9	5346851.8	4856.9700	**68**	53.151296	231.99860	8.9610871
14	859297.50	4487415.0	4551.7813	**69**	43.621315	187.86439	7.8376205
15	721473.43	3765773.3	4183.2659	**70**	35.726182	151.68035	6.8346867
16	605656.74	3159926.1	3766.0423	**71**	29.191581	122.07956	5.9383304
17	508359.41	2651370.6	3336.4367	**72**	23.790716	97.923742	5.1385742
18	426640.39	2224539.5	2918.5886	**73**	19.334323	78.264480	4.4268028
19	358031.96	1866334.5	2539.6764	**74**	15.667015	62.310557	3.7983379
20	300444.00	1565739.1	2207.9887	**75**	12.657140	49.401841	3.2472653
21	252110.87	1313497.2	1920.9280	**76**	10.193343	38.989170	2.7668347
22	211542.17	1101839.5	1667.9768	**77**	8.1809376	30.617497	2.3490333
23	177495.98	924243.82	1449.5405	**78**	6.5407551	23.911126	1.9862549
24	148926.05	775232.48	1262.7179	**79**	5.2064083	18.560805	1.6710170
25	124953.32	650206.88	1104.3858	**80**	4.1230275	14.312599	1.3968181
26	104837.20	545307.89	969.03280	**81**	3.2459831	10.957936	1.1587572
27	87959.440	457296.54	855.33630	**82**	2.5389150	8.3251658	.95316916
28	73795.696	383455.73	756.50932	**83**	1.9719494	6.2728468	.77712141
29	61910.041	321506.52	670.70425	**84**	1.5205010	4.6843776	.62823856
30	51935.416	269536.59	595.11208	**85**	1.1634736	3.4640304	.50365827
31	43564.627	225941.41	528.16906	**86**	.88247769	2.5341327	.39978575
32	36540.302	189374.11	469.04262	**87**	.66249412	1.8322450	.31349508
33	30646.603	158703.88	417.29251	**88**	.49181158	1.3080917	.24265126
34	25701.326	132981.65	371.48845	**89**	.36070205	.92117977	.18523924
35	21552.641	111410.77	331.54265	**90**	.26107076	.63914953	.13932799
36	18071.891	93322.714	296.13548	**91**	.18610734	.43644614	.10297474
37	15151.811	78156.614	264.83718	**92**	.13039401	.29308405	.074568475
38	12702.456	65441.625	237.38460	**93**	.089723528	.19345681	.052874612
39	10647.894	54782.647	213.10431	**94**	.060628196	.12545883	.036731276
40	8924.7670	45848.148	191.78647	**95**	.040237418	.079876275	.025022890
41	7479.7470	38359.872	173.10465	**96**	.026191600	.049880760	.016690503
42	6267.9330	32084.412	156.61645	**97**	.016695047	.030532764	.010879282
43	5251.6970	26826.032	141.97666	**98**	.010421072	.018310309	.0069333938
44	4399.4985	22420.570	128.91383	**99**	.0063747347	.010746091	.0043278601
45	3684.7383	18730.411	117.04095	**100**	.0038145086	.0061614485	.0026408993
46	3085.3510	15640.146	106.27563	**101**	.0022298803	.0034444148	.0015738013
47	2582.6651	13052.966	96.385939	**102**	.0012701542	.0018727880	.00091343269
48	2161.2042	10887.644	87.367266	**103**	.00070334789	.00098764924	.00051522423
49	1807.8906	9075.9930	79.130043	**104**	.00037875998	.00050286313	.00028297653
50	1511.8032	7560.7774	71.655082	**105**	.00019604830	.00024575979	.00014923691
51	1263.7005	6293.9698	64.849104	**106**	.000098808344	.00011401533	.000077091138
52	1055.8035	5235.3138	58.600854	**107**	.000047428005	.000048801824	.000038132420
53	881.64627	4351.0532	52.874220	**108**	.000021911738	.000017926192	.000018497226
54	735.79150	3612.8661	47.626540	**109**	.0000094818068	.0000039823589	.0000087232623

Table Z (16.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 16.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	511775077	1064961.3	**55**	5382.8227	25937.665	368.62011
1	83015632	428367261	204777.28	**56**	4475.9397	21444.292	330.38435
2	69516538	358825442	149328.50	**57**	3719.1747	17709.286	295.66109
3	58226612	300584707	118351.11	**58**	3087.8031	14607.051	264.00577
4	48775654	251799929	98341.009	**59**	2561.1990	12032.662	235.07592
5	40861601	210932130	84744.956	**60**	2122.2431	9898.3976	208.71039
6	34232671	176694784	74490.813	**61**	1756.6711	8130.8422	184.83760
7	28680013	148011288	66852.616	**62**	1452.5415	6668.5263	163.39914
8	24028258	123980233	60718.507	**63**	1199.7235	5460.0497	144.20079
9	20131604	103846591	56248.609	**64**	989.68257	4462.5243	126.99888
10	16867381	86977759	53064.700	**65**	815.32756	3640.1835	111.61667
11	14132575	72844039	50553.532	**66**	670.76000	2963.1812	97.925442
12	11841179	61001900	48449.174	**67**	551.04445	2406.6106	85.804703
13	9920797.7	51080047	46134.643	**68**	451.97631	1949.7348	75.058605
14	8310933.4	42767766	43179.097	**69**	370.05417	1575.3296	65.515501
15	6961315.7	35804827	39618.772	**70**	302.35551	1269.0992	57.016527
16	5829915.7	29973078	35597.463	**71**	246.46407	1019.1802	49.438788
17	4881702.6	25089492	31466.670	**72**	200.38640	815.71854	42.693798
18	4087211.9	21000453	27458.497	**73**	162.46299	650.52514	36.705148
19	3421777.1	17577022	23832.466	**74**	131.33379	516.78625	31.430005
20	2864561.8	14711017	20665.911	**75**	105.84992	408.83243	26.815484
21	2398009.8	12311761	17931.926	**76**	85.042560	321.96004	22.802075
22	2007340.6	10303324	15528.540	**77**	68.090651	252.28188	19.320168
23	1680263.4	8622116.8	13458.033	**78**	54.309653	196.59707	16.304014
24	1406449.8	7214861.5	11691.402	**79**	43.127283	152.27768	13.689353
25	1177243.0	6036937.6	10197.746	**80**	34.071781	117.17146	11.420496
26	985368.03	5050988.7	8923.9094	**81**	26.760215	89.515279	9.4553519
27	824765.02	4225737.0	7856.4341	**82**	20.881238	67.862130	7.7623057
28	690309.02	3535006.0	6930.7752	**83**	16.179629	51.023077	6.3159796
29	577747.85	2956892.6	6128.9990	**84**	12.445841	38.020892	5.0957398
30	483510.14	2473061.1	5424.3355	**85**	9.5007699	28.055699	4.0771144
31	404613.82	2068163.5	4801.7845	**86**	7.1890373	20.480358	3.2298272
32	338566.18	1729347.2	4253.2346	**87**	5.3841080	14.776098	2.5276309
33	283281.70	1445847.1	3774.2623	**88**	3.9874496	10.526432	1.9525070
34	237004.41	1208649.9	3351.3330	**89**	2.9174929	7.3969437	1.4875348
35	198274.17	1010208.0	2983.3737	**90**	2.1066101	5.1212091	1.1165911
36	165857.06	844202.55	2657.9984	**91**	1.4981461	3.4894664	.82357140
37	138726.57	705345.15	2371.0666	**92**	1.0471600	2.3381633	.59515228
38	116023.92	589206.76	2119.9901	**93**	.71883046	1.5399880	.42112394
39	97026.038	492079.71	1898.4556	**94**	.48457333	.99651138	.29193032
40	81130.880	410860.36	1704.4137	**95**	.32083349	.63305841	.19845228
41	67832.987	342950.03	1534.7707	**96**	.20834177	.39445828	.13208612
42	56707.841	286174.09	1385.4035	**97**	.13248500	.24092058	.085910850
43	47400.526	238713.24	1253.0970	**98**	.082500423	.14415916	.054631946
44	39614.247	199045.30	1135.3233	**99**	.050346657	.084418153	.034027157
45	33099.361	165897.25	1028.5329	**100**	.030054662	.048295572	.020718287
46	27649.181	138204.03	931.93507	**101**	.017527482	.026938928	.012319718
47	23089.287	115074.37	843.40555	**102**	.0099599962	.014614914	.0071346786
48	19275.381	95762.273	762.86534	**103**	.0055022161	.0076905679	.0040154954
49	16085.851	79642.963	689.47892	**104**	.0029559445	.0039071671	.0022006210
50	13419.362	66193.310	623.04215	**105**	.0015263706	.0019054411	.0011580157
51	11190.398	54975.398	562.69527	**106**	.00076745916	.00088216217	.00059692184
52	9327.1549	45623.044	507.42553	**107**	.00036750330	.00037684514	.00029465257
53	7770.0748	37829.929	456.89041	**108**	.00016938227	.00013817012	.00014267158
54	6469.1963	31339.670	410.69213	**109**	.000073121813	.000030638040	.000067198946

Table Z (16.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 16.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	504350972	1060335.6	55	4719.9164	22443.188	317.18571
1	82817504	421142220	201087.58	56	3915.3512	18512.587	283.69525
2	69185113	351931947	145831.33	57	3245.6025	15253.169	253.35395
3	57810709	294107216	115035.17	58	2688.1941	12552.411	225.75945
4	48311680	245786499	95189.617	59	2224.4190	10316.536	200.60096
5	40376314	205404060	81737.550	60	1838.7838	8467.3369	177.72724
6	33745381	171654070	71616.214	61	1518.4071	6939.5217	157.06554
7	28204289	143446356	64094.937	62	1252.5313	5678.5619	138.55503
8	23573298	119870314	58069.140	63	1032.0565	4638.9756	122.01825
9	19703288	100165032	53688.648	64	849.33786	3782.9070	107.23648
10	16469114	83694500	50575.871	65	698.03780	3078.8649	94.049954
11	13765949	69927436	48126.664	66	572.89659	2500.6368	82.341047
12	11506469	58420035	46079.127	67	469.52419	2026.4039	71.999980
13	9617361.9	48801650	43832.467	68	384.19284	1638.0464	62.853599
14	8037508.1	40762839	40970.437	69	313.80594	1320.5508	54.750513
15	6716224.6	34045048	37530.991	70	255.78555	1061.4872	47.551226
16	5611234.4	28432049	33655.484	71	208.00511	850.56624	41.147615
17	4687375.2	23742865	29683.965	72	168.71391	679.26316	35.461327
18	3915144.7	19825970	25839.534	73	136.45811	540.51169	30.424711
19	3269901.3	16554489	22369.935	74	110.04837	428.44801	25.998764
20	2730884.7	13822228	19347.220	75	88.483018	338.20629	22.136331
21	2280648.6	11540394	16743.655	76	70.919881	265.76044	18.785057
22	1904542.9	9634811.1	14460.380	77	56.647587	207.79214	15.884536
23	1590410.8	8043506.7	12498.044	78	45.074739	161.57608	13.377996
24	1328062.3	6714683.8	10827.703	79	35.708413	124.88063	11.210298
25	1108977.1	5605065.2	9418.8300	80	28.143334	95.882848	9.3337801
26	926013.24	4678506.2	8220.1660	81	22.051217	73.093326	7.7123346
27	773234.50	3904815.4	7218.0829	82	17.165698	55.293069	6.3187321
28	645634.60	3258786.1	6351.2026	83	13.268934	41.483340	5.1310543
29	539068.36	2719376.6	5602.1306	84	10.182490	30.845681	4.1314230
30	450063.04	2269014.5	4945.3589	85	7.7544464	22.712177	3.2989476
31	375725.56	1893025.4	4366.5037	86	5.8536263	16.544005	2.6081516
32	313643.18	1579150.5	3857.6730	87	4.3735116	11.910434	2.0370150
33	261802.06	1317146.7	3414.4423	88	3.2312755	8.4666679	1.5703502
34	218510.96	1098457.9	3024.0067	89	2.3585813	5.9367042	1.1939647
35	182366.56	915937.05	2685.1284	90	1.6989768	4.1013288	.89440993
36	152186.20	763614.72	2386.1837	91	1.2053681	2.7884724	.65834724
37	126988.16	636506.81	2123.1889	92	.84050605	1.8643755	.47476732
38	105953.03	530449.24	1893.6074	93	.57559437	1.2252468	.33523496
39	88392.698	441964.53	1691.5223	94	.38708989	.79110338	.23189736
40	73735.485	368148.64	1514.9385	95	.25567855	.50146054	.15730591
41	61502.611	306575.90	1360.9269	96	.16563542	.31176919	.10447495
42	51292.986	255221.32	1225.6465	97	.10507655	.18999532	.067804741
43	42772.072	212394.81	1106.1037	98	.065276602	.11343502	.043023799
44	35660.777	176685.70	999.94574	99	.039740585	.066279105	.026738464
45	29724.959	146917.01	903.91757	100	.023666701	.037834190	.016244683
46	24771.150	122106.41	817.26203	101	.013769167	.021056925	.0096383830
47	20636.531	101433.80	738.03394	102	.0078056589	.011398583	.0055695732
48	17186.656	84214.402	666.12778	103	.0043018009	.0059849175	.0031277261
49	14308.520	69876.120	600.76488	104	.0023055322	.0030339987	.0017103459
50	11908.164	57941.076	541.73304	105	.0011876738	.0014764493	.00089803543
51	9906.5108	48010.208	488.24028	106	.00059573718	.00068213305	.00046192161
52	8237.3334	39750.620	439.36494	107	.00028459216	.00029081883	.00022754158
53	6845.8112	32884.509	394.78312	108	.00013085548	.00010643156	.00010997656
54	5686.0713	27179.924	354.12449	109	.000056355092	.000023556428	.000051733974

Table Z (16.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 16.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	497104947	1055849.9	55	4137.3459	19415.323	272.90516
1	82619376	414095259	197537.89	56	3423.8759	15978.112	243.58034
2	68854480	345215739	142473.87	57	2831.4077	13134.652	217.07654
3	57396791	287805026	111858.28	58	2339.5238	10784.193	193.02980
4	47851024	239945052	92176.281	59	1931.2710	8842.9757	171.15833
5	39895649	200043351	78866.994	60	1592.6379	7241.3167	151.32068
6	33263886	166774922	68877.043	61	1312.0017	5921.1859	133.44432
7	27735345	139036209	61471.159	62	1079.6787	4834.2418	117.46747
8	23125894	115907623	55552.007	63	887.50170	3940.2650	103.22833
9	19283092	96622580	51259.334	64	728.62819	3205.8627	90.530822
10	16079331	80541865	48216.259	65	597.39860	2603.3254	79.230712
11	13407990	67132789	45827.624	66	489.12659	2109.6469	69.220846
12	11180451	55951432	43835.502	67	399.91048	1705.7259	60.401486
13	9322513.2	46627927	41654.876	68	326.44788	1375.7393	52.619674
14	7772455.6	38854211	38883.611	69	266.00237	1106.6093	45.741999
15	6479206.3	32373494	35561.212	70	216.30180	887.53544	39.646061
16	5400261.4	26971534	31826.546	71	175.47607	709.59956	34.236828
17	4500345.6	22469452	28008.512	72	141.98895	565.43156	29.445020
18	3749934.9	18717841	24321.497	73	114.56785	448.93824	25.210842
19	3124426.6	15591905	21001.927	74	92.173663	355.07662	21.498941
20	2603147.8	12987445	18116.836	75	73.933781	279.67331	18.267391
21	2168770.6	10817547	15637.756	76	59.116778	219.28453	15.470217
22	1806782.1	9009778.6	13468.853	77	47.106838	171.07942	13.055059
23	1505165.0	7503767.9	11609.272	78	37.393449	132.73914	10.972949
24	1253871.5	6249178.4	10030.183	79	29.552391	102.36988	9.1766123
25	1044520.3	5204053.9	8701.4649	80	23.235788	78.428636	7.6252920
26	870104.27	4333436.7	7573.7003	81	18.162440	59.658092	6.2880473
27	724811.54	3608197.5	6633.1447	82	14.104668	45.032021	5.1414598
28	603754.59	3004073.8	5821.4370	83	10.876702	33.712024	4.1666347
29	502894.94	2500860.6	5121.7176	84	8.3267384	25.013070	3.3481178
30	418857.74	2081724.6	4509.6851	85	6.3260340	18.377803	2.6681020
31	348837.93	1732641.9	3971.5519	86	4.7639313	13.357881	2.1051684
32	290501.65	1441925.7	3499.6487	87	3.5508355	9.5959040	1.6408594
33	241905.41	1199833.8	3089.5681	88	2.6171826	6.8066143	1.2623889
34	201421.36	998248.57	2729.1981	89	1.9057708	4.7623638	.95786621
35	167701.62	830405.05	2417.1636	90	1.3695158	3.2828995	.71608495
36	139613.40	690666.77	2142.5578	91	.96930191	2.2271604	.52600619
37	116218.39	574338.79	1901.5530	92	.67427954	1.4858218	.37854043
38	96735.250	477508.10	1691.6711	93	.46065464	.97431990	.26672526
39	80509.577	396914.71	1507.3681	94	.30905126	.62770128	.18411311
40	66998.869	329842.78	1346.7078	95	.20364453	.39700465	.12462442
41	55749.921	274029.30	1206.9194	96	.13161077	.24627949	.082591111
42	46384.028	227589.56	1084.4261	97	.083292098	.14975175	.053485394
43	38586.069	188954.39	976.44187	98	.051619680	.089209108	.033863431
44	32093.776	156817.11	880.77767	99	.031351030	.052008187	.020999280
45	26687.694	130090.16	794.44894	100	.018625805	.029621905	.012729838
46	22186.855	107867.96	716.73252	101	.010810475	.016449707	.0075363125
47	18439.368	89396.362	645.84734	102	.0061137326	.0088848725	.0043452807
48	15320.062	74047.115	581.66699	103	.0033612974	.0046547973	.0024348030
49	12723.999	61296.650	523.46645	104	.0017971636	.0023545545	.0013285112
50	10564.124	50708.681	471.02896	105	.00092357755	.0011433485	.00069600458
51	8767.3662	41919.758	423.62547	106	.00046215820	.00052713756	.00035723634
52	7272.6862	34627.423	380.41740	107	.00022025140	.00022429189	.00017560816
53	6029.6610	28579.882	341.09928	108	.00010102932	.000081932405	.000084721426
54	4996.2028	23567.412	305.32694	109	.000043405868	.000018100247	.000039803181

Table Z (16.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 16.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	490030685	1051496.3	55	3625.5341	16792.280	234.78530
1	82421248	407220061	194120.30	56	2993.1291	13787.493	209.11614
2	68524638	338670503	139248.24	57	2469.2617	11307.720	185.97196
3	56984854	281671826	108812.54	58	2035.3985	9262.8083	165.02374
4	47393669	234269292	89293.104	59	1676.1871	7577.9890	146.01620
5	39419573	194843739	76125.401	60	1378.9661	6191.2121	128.81750
6	32788129	162051133	66265.424	61	1133.2565	5050.9340	113.35635
7	27273100	134774721	58973.424	62	930.34840	4114.3251	99.571212
8	22685938	112086143	53159.269	63	762.91747	3345.8414	87.314869
9	18870880	93213352	48952.855	64	624.84401	2716.0458	76.411692
10	15697870	77514131	45978.078	65	511.07792	2200.5717	66.731713
11	13058512	64454561	43648.653	66	417.44711	1779.2397	58.177554
12	10862922	53590760	41710.572	67	340.48678	1435.3383	50.658843
13	9036028.5	44553770	39594.187	68	277.27365	1155.0590	44.040575
14	7515538.6	37037013	36911.014	69	225.39150	927.01743	38.205284
15	6250013.3	30785542	33701.939	70	182.83925	741.83494	33.045652
16	5196742.5	25587165	30103.310	71	147.97368	591.78698	28.478230
17	4320356.2	21265142	26433.173	72	119.44787	470.50600	24.441849
18	3591324.9	17672212	22897.478	73	96.148808	372.74128	20.883742
19	2985097.8	14685672	19721.782	74	77.169422	294.15866	17.771999
20	2481100.4	12203321	16968.353	75	61.750232	231.18107	15.069439
21	2062131.7	10140117	14608.081	76	49.256518	180.86471	12.735759
22	1713822.5	8425359.1	12548.072	77	39.155627	140.79619	10.725627
23	1424299.9	7000259.0	10786.090	78	31.007234	109.00383	8.9968453
24	1183661.8	5815919.3	9293.4678	79	24.446540	83.881551	7.5089193
25	983668.56	4831681.7	8040.5177	80	19.175180	64.124200	6.2270244
26	817448.63	4013751.3	6979.6128	81	14.952490	48.671080	5.1246755
27	679315.53	3334034.9	6096.9399	82	11.584024	36.658832	4.1817603
28	564500.28	2769189.5	5337.0123	83	8.9115059	27.384125	3.3820191
29	469070.65	2299822.1	4683.5000	84	6.8059081	20.273985	2.7121227
30	389748.83	1909814.3	4113.2548	85	5.1582211	14.863616	2.1569139
31	323816.71	1585770.4	3613.0658	86	3.8751739	10.780210	1.6984008
32	269018.05	1316553.6	3175.4886	87	2.8814662	7.7274041	1.3211250
33	223478.46	1092902.9	2796.1490	88	2.1187235	5.4693524	1.0143351
34	185632.02	907119.84	2463.5929	89	1.5391048	3.8184110	.76807950
35	154184.92	752804.46	2176.3323	90	1.1033717	2.6264575	.57302934
36	128052.79	624637.13	1924.1350	91	.77906044	1.7779247	.42005642
37	106339.36	518197.49	1703.3275	92	.54064145	1.1835148	.30166250
38	88300.107	429810.27	1511.4959	93	.36846996	.77437299	.21210618
39	73313.051	356420.90	1343.4472	94	.24661212	.49778342	.14609816
40	60863.720	295490.81	1197.3074	95	.16211154	.31413701	.098680028
41	50523.398	244909.80	1070.4581	96	.10451771	.19443975	.065255839
42	41934.748	202924.69	959.56952	97	.065987176	.11796680	.042166957
43	34801.133	168079.27	862.04985	98	.040797009	.070117628	.026638642
44	28876.260	139163.87	775.86351	99	.024718499	.040786822	.016482698
45	23954.574	115174.06	698.27425	100	.014650168	.023178842	.0099698253
46	19866.915	95275.497	628.59293	101	.0084826121	.012843066	.0058893007
47	16471.683	78775.019	565.18899	102	.0047857340	.0069214327	.0033881370
48	13652.423	65096.588	507.91992	103	.0026248611	.0036181368	.0018942758
49	11311.758	53761.300	456.11125	104	.0014000523	.0018261684	.0010313068
50	9369.0867	44371.065	409.54465	105	.00071777332	.00088485992	.00053909968
51	7756.9360	36595.057	367.54940	106	.00035831244	.00040711000	.00027610754
52	6419.0859	30158.629	329.36270	107	.00017035197	.00017287604	.00013544431
53	5309.1929	24833.693	294.69722	108	.000077953062	.000063033092	.000065225226
54	4388.6702	20430.734	263.23357	109	.000033411155	.000013899040	.000030604618

Table Z (17.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 17.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	483122165	1047267.5	55	3176.0266	14520.390	201.97080
1	82223120	400510605	190827.49	56	2615.7266	11894.476	179.50875
2	68195589	332290215	136147.09	57	2152.7261	9732.5860	159.30490
3	56574893	275701600	105890.61	58	1770.2145	7954.0974	141.06198
4	46939602	228753218	86532.756	59	1454.2989	6492.3089	124.54889
5	38948052	189799258	73505.447	60	1193.5471	5292.0013	109.64320
6	32318056	157476788	63774.047	61	978.51828	4307.4202	96.275600
7	26817474	130656058	56594.437	62	801.38482	3500.6427	84.385717
8	22253323	108400145	50883.655	63	655.58321	2840.2764	73.839857
9	18466519	89931756	46761.960	64	535.64449	2300.3871	64.480868
10	15324573	74605864	43854.104	65	437.06589	1859.5617	56.191811
11	12717335	61887498	41582.556	66	356.13612	1500.1113	48.884414
12	10553678	51332965	39697.171	67	289.78078	1207.4244	42.476989
13	8757689.7	42574344	37643.279	68	235.41422	969.45826	36.850476
14	7266526.1	35306640	35045.596	69	190.90460	776.30906	31.901535
15	6028405.2	29276829	31946.234	70	154.49095	619.83818	27.536144
16	5000431.2	24274825	28478.992	71	124.73056	493.35916	23.681091
17	4147157.9	20126067	24951.353	72	100.44344	391.37426	20.282443
18	3439065.8	16685464	21561.106	73	80.656956	309.36175	17.293705
19	2851669.0	13832417	18523.368	74	64.579985	243.59913	14.686188
20	2364501.9	11466724	15895.884	75	51.552063	191.02240	12.426993
21	1960498.4	9505206.0	13648.987	76	41.022860	149.11686	10.480851
22	1625439.1	7878879.6	11692.645	77	32.532030	115.82636	8.8085583
23	1347600.2	6530522.3	10023.355	78	25.700098	89.475521	7.3737866
24	1117228.5	5412654.0	8612.6529	79	20.213612	68.703174	6.1418774
25	926228.08	4485890.1	7431.3161	80	15.816877	52.406087	5.0831003
26	767864.14	3717573.4	6433.4523	81	12.304092	39.690037	4.1748073
27	636575.95	3080621.8	5605.2254	82	9.5093380	29.829170	3.3997490
28	527712.78	2552586.4	4893.8865	83	7.2978795	22.233855	2.7439574
29	437448.04	2114861.5	4283.6295	84	5.5601490	16.425160	2.1959595
30	362600.00	1752020.6	3752.4082	85	4.2039260	12.015735	1.7428718
31	300536.34	1451273.4	3287.5690	86	3.1506567	8.6957778	1.3695937
32	249077.18	1202012.3	2881.8942	87	2.3371048	6.2197029	1.0631897
33	206415.81	995437.32	2531.0564	88	1.7143271	4.3926408	.81462962
34	171046.80	824251.37	2224.2265	89	1.2423454	3.0600224	.61559388
35	141729.00	682402.45	1959.8250	90	.88848643	2.1002058	.45832380
36	117425.01	564872.40	1728.2547	91	.62582782	1.4185700	.33527734
37	97279.289	467501.38	1525.9943	92	.43325923	.94222184	.24027403
38	80582.798	386839.08	1350.6982	93	.29457462	.61513195	.16858374
39	66744.760	320024.83	1197.5042	94	.19668101	.39454298	.11587101
40	55277.595	264686.96	1064.6026	95	.12897832	.24843120	.078094819
41	45776.013	218858.75	949.52140	96	.082955930	.15342723	.051531076
42	37903.055	180910.18	849.16208	97	.052248262	.092876389	.033225388
43	31379.667	149490.58	761.11438	98	.032225184	.055080768	.020943581
44	25974.707	123480.66	683.48626	99	.019477981	.031968327	.012930252
45	21495.766	101953.28	613.76955	100	.011516466	.018126731	.0078037619
46	17784.828	84140.121	551.30891	101	.0066521339	.010021331	.0045995721
47	14709.977	69404.429	494.61177	102	.0037439901	.0053887004	.0026402804
48	12162.939	57218.320	443.52367	103	.0020485532	.0028106679	.0014728742
49	10053.416	47143.992	397.41773	104	.0010900338	.0014155015	.00080011176
50	8306.8346	38818.407	356.07648	105	.00055749086	.00068439205	.00041731417
51	6860.9346	31940.604	318.88323	106	.00027763045	.00031421813	.00021327252
52	5663.9710	26261.330	285.14434	107	.00013167615	.00013316341	.00010440172
53	4673.3801	21574.092	254.59016	108	.000060110165	.000048462727	.000050184064
54	3853.8101	17707.734	226.92473	109	.000025701649	.000010666184	.000023517009

Table Z (17.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 17.2 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	100000000	476373641	1043156.6	**55**	2781.3623	12553.045	173.72502
1	82024992	393961145	187652.63	**56**	2285.1675	10258.977	154.07568
2	67867331	326069133	133163.61	**57**	1876.1463	8374.8445	136.44435
3	56166902	269888607	103085.67	**58**	1539.0618	6828.5890	120.56263
4	46488804	223391107	83888.423	**59**	1261.3514	5560.7417	106.22150
5	38481055	184904214	71000.326	**60**	1032.7001	4522.1922	93.307529
6	31853613	153046252	61396.116	**61**	844.60929	3672.3497	81.754042
7	26368388	126674662	54327.418	**62**	690.04953	2977.6567	71.502491
8	21827944	104844178	48718.405	**63**	563.14369	2410.4043	62.431677
9	18069879	86772470	44679.917	**64**	459.00803	1947.7588	54.401124
10	14959285	71811897	41837.628	**65**	373.63091	1570.9140	47.305774
11	12384281	59426613	39622.650	**66**	303.71354	1264.3741	41.065786
12	10252523	49173258	37788.647	**67**	246.53010	1015.3716	35.607494
13	8487283.9	40685072	35795.545	**68**	199.79532	813.41050	30.825987
14	7025192.9	33658740	33280.820	**69**	161.62973	649.88037	26.630427
15	5814148.2	27843236	30287.668	**70**	130.48487	517.72323	22.938499
16	4811088.7	23030634	26947.311	**71**	105.09504	411.15497	19.686035
17	3980510.1	19048588	23556.956	**72**	84.427350	325.43195	16.825544
18	3292917.7	15754198	20306.497	**73**	67.632535	256.66276	14.316117
19	2723903.8	13028978	17401.031	**74**	54.021175	201.65230	12.132049
20	2253121.2	10774722	14894.011	**75**	43.019403	157.77784	10.244297
21	1863646.9	8910106.0	12755.295	**76**	34.150456	122.89257	8.6220467
22	1541416.7	7367847.8	10897.632	**77**	27.016805	95.245884	7.2314281
23	1274860.6	6092271.0	9316.3606	**78**	21.291676	73.415088	6.0411986
24	1054376.9	5037290.3	7983.2630	**79**	16.705952	56.247359	5.0217182
25	872015.20	4164770.7	6869.6027	**80**	13.040682	42.810754	4.1476266
26	721178.45	3443167.1	5931.1715	**81**	10.120020	32.351901	3.3995766
27	596431.85	2846383.3	5154.1504	**82**	7.8025099	24.260958	2.7627939
28	493242.46	2352839.3	4488.3988	**83**	5.9735564	18.043941	2.2252982
29	407888.60	1944692.6	3918.6273	**84**	4.5401997	13.300789	1.7772340
30	337283.53	1607185.0	3423.8432	**85**	3.4244895	9.7089012	1.4076646
31	278879.49	1328109.9	2991.9313	**86**	2.5603191	7.0110030	1.1039272
32	230571.57	1097368.0	2615.9011	**87**	1.8946258	5.0037180	.85520610
33	190619.37	906601.67	2291.4844	**88**	1.3864085	3.5261387	.65392558
34	157576.43	748897.04	2008.4450	**89**	1.0022871	2.4510220	.49313756
35	130252.86	618533.96	1765.1320	**90**	.71507698	1.6785367	.36639544
36	107656.79	510780.88	1552.5451	**91**	.50246881	1.1312604	.26747268
37	88972.016	421724.97	1367.3128	**92**	.34701984	.74972843	.19127915
38	73523.747	348128.68	1207.1615	**93**	.23537160	.48837641	.13392143
39	60751.178	287314.26	1067.5400	**94**	.15677377	.31254569	.091848824
40	50192.510	237067.02	946.70506	**95**	.10256045	.19636112	.061770462
41	41464.839	195554.90	842.32455	**96**	.065805607	.12099829	.040670697
42	34250.623	161263.14	751.51640	**97**	.041346577	.073081477	.026165400
43	28287.518	132939.62	672.04014	**98**	.025439897	.043244045	.016456835
44	23358.740	109549.22	602.13798	**99**	.015339674	.025042091	.010137694
45	19284.302	90236.553	539.51110	**100**	.0090478141	.014167559	.0061047946
46	15916.695	74294.504	483.53759	**101**	.0052135995	.0078149639	.0035902012
47	13133.107	61138.439	432.85142	**102**	.0029272757	.0041928958	.0020562877
48	10832.938	50284.864	387.28967	**103**	.0015978221	.0021820927	.0011445371
49	8932.5126	41333.771	346.27024	**104**	.00084815137	.0010965187	.00062037213
50	7362.8810	33954.270	309.57846	**105**	.00043273638	.00052901580	.00032284421
51	6066.6333	27872.721	276.64772	**106**	.00021498344	.00024237122	.00016463579
52	4996.1760	22863.047	246.84744	**107**	.00010171788	.00010250914	.000080423708
53	4112.4446	18738.408	219.92512	**108**	.000046322321	.000037236779	.000038587145
54	3383.0741	15344.319	195.60693	**109**	.000019758576	.0000081800503	.000018059338

Table Z (17.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 17.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	469779632	1039157.4	55	2434.9590	10849.774	149.41347
1	81826864	387566200	184589.38	56	1995.7302	8846.2703	132.23017
2	67539866	320001772	130291.44	57	1634.5575	7204.7550	116.84886
3	55760878	264227369	100391.38	58	1337.6401	5860.8627	103.02735
4	46041262	218177495	81353.761	59	1093.6265	4761.6041	90.576720
5	38018547	180153180	68603.701	60	893.21674	3863.3280	79.392200
6	31394745	148754148	59125.307	61	728.76616	3130.0464	69.410137
7	25925763	122825237	52166.059	62	593.96700	2532.0825	60.574324
8	21409696	101413048	46657.234	63	483.56068	2044.9938	52.775073
9	17680830	83730429	42700.461	64	393.18936	1648.6885	45.886936
10	14601852	69127320	39922.411	65	319.28167	1326.6605	39.815661
11	12059176	57067168	37762.722	66	258.90775	1065.3433	34.489191
12	9959265.3	47107095	35978.819	67	209.65275	853.58800	29.841232
13	8224603.4	38881617	34044.844	68	169.49841	682.25221	25.779419
14	6791320.2	32089196	31610.616	69	136.78903	543.85485	22.223966
15	5607015.5	26480873	28720.274	70	110.16405	432.27896	19.102866
16	4628483.6	21850934	25502.443	71	88.513938	342.52423	16.359922
17	3820179.8	18029280	22244.338	72	70.935285	270.50034	13.953374
18	3152649.4	14875221	19128.217	73	56.687139	212.86049	11.847277
19	2601574.5	12272390	16349.558	74	45.169221	166.86410	10.018673
20	2146736.6	10124571	13957.747	75	35.883324	130.26754	8.4419771
21	1771362.9	8352287.3	11922.243	76	28.416757	101.23935	7.0903068
22	1461550.1	6889939.4	10158.499	77	22.426510	78.289978	5.9344325
23	1205885.4	5683376.5	8660.8005	78	17.631419	60.212120	4.9475101
24	994921.77	4687885.0	7401.2085	79	13.800613	46.030037	4.1042125
25	820855.70	3866554.4	6351.4960	80	10.746750	34.957009	3.3829245
26	677228.48	3188926.8	5469.0873	81	8.3197048	26.358749	2.7671354
27	558731.31	2629865.8	4740.2177	82	6.3989776	19.723222	2.2442068
28	460948.44	2168635.5	4117.2306	83	4.8871869	14.636851	1.8038792
29	380262.21	1788132.7	3585.3463	84	3.7055326	10.765677	1.4377024
30	313679.73	1474244.5	3124.5787	85	2.7881828	7.8412003	1.1364045
31	258736.44	1215326.6	2723.3324	86	2.0795492	5.6499062	.88937526
32	213401.02	1001767.9	2374.8440	87	1.5351410	4.0234819	.68757939
33	175997.89	825634.37	2074.9149	88	1.1206390	2.8291492	.52466811
34	145138.09	680378.19	1813.8720	89	.80819538	1.9622276	.39484477
35	119681.53	560595.40	1590.0102	90	.57521042	1.3408377	.29275792
36	98680.421	461826.71	1394.8906	91	.40321137	.90167013	.21327117
37	81356.587	380393.40	1225.2886	92	.27779708	.59624530	.15219577
38	67068.197	313259.04	1079.0054	93	.18796506	.38753257	.10632987
39	55283.231	257918.25	951.78239	94	.12489533	.24745534	.072767935
40	45564.576	212303.99	841.94355	95	.081508411	.15511936	.048831936
41	37550.707	174710.47	747.29098	96	.052171715	.095370527	.032081555
42	30942.565	143730.74	665.14476	97	.032701034	.057473092	.020594111
43	25493.672	118204.63	593.42319	98	.020071831	.033931650	.012924001
44	21000.840	97175.322	530.49391	99	.012073619	.019605174	.0079437159
45	17295.810	79854.070	474.25037	100	.0071041925	.011066673	.0047729563
46	14240.971	65590.415	424.10347	101	.0040837433	.0060907697	.0028006998
47	11722.058	53847.865	378.80321	102	.0022873578	.0032605048	.0016005202
48	9645.6689	44183.821	338.18120	103	.0012455140	.0016930690	.00088886261
49	7934.3152	36233.002	301.69738	104	.00065954322	.00084890017	.00048071922
50	6524.2908	29693.984	269.14152	105	.00033569357	.00040866203	.00024960737
51	5362.6935	24318.106	239.99333	106	.00016636973	.00018683572	.00012701208
52	4405.7787	19900.424	213.67974	107	.000078526513	.000078861769	.000061913986
53	3617.7181	16271.978	189.96480	108	.000035674595	.000028593021	.000029651368
54	2968.9021	13293.410	168.59548	109	.000015180081	.0000062693733	.000013859414

Table Z (17.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 17.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000000	463334901	1035263.8	**55**	2131.0110	9375.4405	128.48971
1	81628736	381320533	181631.81	**56**	1742.3806	7626.2737	113.46782
2	67213192	314082898	127524.68	**57**	1423.6020	6196.6119	100.05381
3	55356816	258712655	97801.825	**58**	1162.1838	5028.9960	88.029282
4	45596959	213107168	78922.859	**59**	947.87642	4076.2381	77.223634
5	37560498	175540972	66309.669	**60**	772.30121	3299.5624	67.540318
6	30941399	144595347	56955.727	**61**	628.58675	2667.0809	58.918989
7	25489522	119102730	50104.484	**62**	511.07720	2152.5645	51.306133
8	20998478	98101807	44694.286	**63**	415.07095	1734.4653	44.602640
9	17299244	80800812	40817.762	**64**	336.68229	1395.1149	38.696589
10	14252124	66547462	38102.644	**65**	272.73424	1120.0347	33.503539
11	11741847	54804663	35996.991	**66**	220.62661	897.35485	28.958588
12	9673714.6	45130165	34261.932	**67**	178.22170	717.34583	25.002197
13	7969445.5	37159872	32385.466	**68**	143.73840	572.04930	21.553111
14	6564694.3	30594113	30029.340	**69**	115.71925	454.96945	18.541311
15	5406786.5	25186066	27238.508	**70**	92.969694	360.80827	15.903850
16	4452391.7	20732274	24138.986	**71**	74.517853	285.24583	13.591559
17	3665942.1	17064917	21008.269	**72**	59.574191	224.75738	11.567760
18	3018037.5	14045531	18021.236	**73**	47.492774	176.46643	9.8009158
19	2484462.2	11559868	15364.134	**74**	37.751374	138.02372	8.2705805
20	2045135.3	9513702.0	13082.494	**75**	29.917824	107.51124	6.9542580
21	1683441.4	7829385.5	11145.451	**76**	23.635185	83.367503	5.8285334
22	1385642.9	6442986.2	9471.0863	**77**	18.607728	64.325943	4.8682064
23	1140488.3	5301857.2	8052.7272	**78**	14.593723	49.362698	4.0502338
24	938687.16	4362632.5	6862.7498	**79**	11.395263	37.652453	3.3529915
25	772584.39	3589601.2	5873.4535	**80**	8.8521810	28.531514	2.7580713
26	635859.98	2953366.4	5043.8455	**81**	6.8364121	21.466209	2.2513965
27	523330.98	2429726.6	4360.2484	**82**	5.2453935	16.026911	1.8221698
28	430698.10	1998765.2	3777.3719	**83**	3.9964427	11.867587	1.4616182
29	354446.70	1644094.2	3280.9375	**84**	3.0228211	8.7096422	1.1625092
30	291676.46	1352224.0	2851.9213	**85**	2.2689776	6.3297511	.91699193
31	240004.67	1112050.9	2479.2293	**86**	1.6882056	4.5508295	.71618377
32	197472.10	914432.96	2156.3246	**87**	1.2432302	3.2336737	.55254264
33	162466.53	751841.19	1879.0871	**88**	.90534937	2.2687882	.42075384
34	133654.93	618077.52	1638.3780	**89**	.65134936	1.5701095	.31598616
35	109945.61	508038.88	1432.4537	**90**	.46245719	1.0705250	.23380136
36	90433.411	417524.58	1253.4032	**91**	.32338861	.71829834	.16996567
37	74376.854	343077.59	1098.1455	**92**	.22226281	.47393083	.12103486
38	61165.831	281851.41	964.55872	**93**	.15002493	.30734609	.084378189
39	50295.928	231503.12	848.65912	**94**	.099444245	.19581370	.057619959
40	41353.656	190104.37	748.83869	**95**	.064741543	.12247190	.038582496
41	33997.882	156067.73	663.02767	**96**	.041339278	.075128743	.025292362
42	27947.130	128087.03	588.73510	**97**	.025848564	.045172679	.016200031
43	22969.972	105087.83	524.02758	**98**	.015827382	.026609379	.010143826
44	18876.084	86186.159	467.38997	**99**	.0094974442	.015339775	.0062209874
45	15508.268	70655.078	416.89224	**100**	.0055748240	.0086394163	.0037295118
46	12738.232	57896.556	371.97732	**101**	.0031968484	.0047441646	.0021835316
47	10459.733	47418.538	331.50163	**102**	.0017862608	.0025339327	.0012450325
48	8586.1059	38816.075	295.29383	**103**	.00097030112	.0013128427	.00068988811
49	7045.6409	31755.779	262.85327	**104**	.00051256430	.00065679648	.00037227767
50	5779.5168	25963.216	233.97546	**105**	.00026025272	.00031549363	.00019286573
51	4739.0180	21212.546	208.18293	**106**	.00012866894	.00014393504	.000097925538
52	3883.9643	17318.089	184.95505	**107**	.000060584692	.000060631087	.000047634362
53	3181.5183	14127.136	164.07178	**108**	.000027456982	.000021941703	.000022770405
54	2604.6103	11514.045	145.29961	**109**	.000011655073	.0000048018901	.000010629427

Table Z (17.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 17.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000	457034446	1031470.4	55	1864.3996	8099.5473	110.48308
1	81430608	375219142	178774.42	56	1520.6910	6572.9335	97.354989
2	66887311	308307506	124857.79	57	1239.4560	5328.2016	85.660531
3	54954709	253339467	95311.483	58	1009.3968	4314.0867	75.202883
4	45155879	208175142	76590.202	59	821.26529	3488.5920	65.828094
5	37106874	171062639	64112.721	60	667.51813	2817.2929	57.447411
6	30493521	140564953	54881.881	61	541.98364	2271.9511	50.003964
7	25059589	115502321	48137.214	62	439.59432	1829.3987	43.447162
8	20594188	94905736	42824.103	63	356.14964	1470.6506	37.687589
9	16924996	77979027	39026.383	64	288.18744	1180.1794	32.625487
10	13909952	64067878	36372.916	65	232.88368	945.29248	28.185305
11	11432128	52634823	34320.069	66	187.93250	755.61104	24.308695
12	9395687.0	43238375	32632.629	67	151.44299	602.64929	20.942287
13	7721612.1	35515941	30812.092	68	121.84452	479.48397	18.014657
14	6345107.5	29169805	28531.740	69	97.855090	380.47833	15.464407
15	5213247.1	23955342	25837.218	70	78.426676	301.04655	13.236549
16	4282595.5	19671400	22851.923	71	62.708635	237.45886	11.288102
17	3517579.3	16152464	19843.901	72	50.011487	186.67987	9.5868924
18	2888866.9	13262305	16980.897	73	39.772580	146.23886	8.1052843
19	2372356.2	10888803	14440.306	74	31.537960	114.12335	6.8251180
20	1948113.1	8939707.7	12264.009	75	24.933052	88.694722	5.7266520
21	1599685.9	7339190.2	10420.884	76	19.649389	68.622544	4.7895191
22	1313507.8	6024965.4	8831.5675	77	15.432206	52.830542	3.9920154
23	1078491.6	4945868.0	7488.5210	78	12.073838	40.450986	3.3143787
24	885505.82	4059855.0	6364.4644	79	9.4047707	30.786254	2.7381611
25	727044.63	3332389.8	5432.2400	80	7.2881744	23.276806	2.2476982
26	596927.02	2735111.0	4652.3890	81	5.6148907	17.473921	1.8310003
27	490095.60	2244726.1	4011.3514	82	4.2976966	13.017352	1.4788539
28	402366.59	1842113.6	3466.0905	83	3.2664489	9.6177745	1.1837678
29	330327.33	1511577.2	3002.8202	84	2.4646732	7.0429274	.93956240
30	271168.70	1240228.3	2603.4361	85	1.8455325	5.1071804	.73959808
31	222588.37	1017483.8	2257.3280	86	1.3698135	3.6637598	.57644459
32	182697.72	834651.14	1958.1837	87	1.0063111	2.5976109	.44381143
33	149946.35	684589.20	1701.9697	88	.73104063	1.8184967	.33725424
34	123055.66	561433.42	1480.0540	89	.52466720	1.2557054	.25275045
35	100980.87	460367.11	1290.6680	90	.37160886	.85426278	.18662252
36	82858.052	377434.95	1126.3972	91	.25922916	.57191696	.13538340
37	67981.105	309389.73	984.30105	92	.17773401	.37650677	.096203346
38	55770.418	253564.29	862.33543	93	.11967730	.24361944	.066922721
39	45748.036	207768.63	756.77515	94	.079135728	.15486421	.045600656
40	37523.051	170204.66	666.08031	95	.051394968	.096641940	.030467638
41	30773.770	139395.80	588.30338	96	.032737465	.059149875	.019928855
42	25235.428	114130.07	521.12991	97	.020420351	.035484602	.012736337
43	20690.859	93412.881	462.76501	98	.012473274	.020855201	.0079571845
44	16961.902	76427.987	411.80301	99	.0074665973	.011995386	.0048690562
45	13901.785	62505.753	366.47589	100	.0043721167	.0067405565	.0029124828
46	11390.978	51096.630	326.25781	101	.0025010779	.0036930776	.0017013604
47	9330.7611	41749.558	290.10269	102	.0013941024	.0019680834	.00096792371
48	7640.7734	34094.228	257.83840	103	.00075544166	.0010173865	.00053513169
49	6254.6958	27826.522	229.00121	104	.00039809559	.00050785219	.00028812273
50	5118.2538	22696.715	203.39334	105	.00020164102	.00024341439	.00014893085
51	4186.6173	18499.804	180.57691	106	.000099449352	.000110815 26	.000075452861
52	3422.9041	15067.653	160.07907	107	.000046712781	.000046585181	.000036624993
53	2797.0391	12262.319	141.69500	108	.000021118848	.000016826803	.000017475088
54	2284.2912	9970.5908	125.20951	109	.0000089428724	.0000036755205	.0000081469567

Table Z (18.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 18.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000000	4508734830	10277720	**55**	16306.131	69956.246	949.88193
1	812324800	3692572430	1760120.3	**56**	13267.678	56636.893	835.18904
2	665622208	3026708158	1222856.3	**57**	10787.656	45803.317	733.26959
3	545545554	2481030275	929152.00	**58**	8763.9515	36998.402	642.35093
4	447180069	2033766564	743506.40	**59**	7113.1755	29848.595	561.04494
5	366576435	1667134518	620077.16	**60**	5767.4675	24048.459	488.53752
6	300510595	1366582882	528986.38	**61**	4671.4349	19348.080	424.29550
7	246358859	1120194109	462591.32	**62**	3779.7078	15542.937	367.84351
8	201967249	918203352	410415.87	**63**	3054.7854	12465.865	318.37607
9	165579620	752606970	373212.51	**64**	2465.8422	9980.4815	275.00480
10	135751923	616843364	347281.76	**65**	1987.7937	7975.5893	237.05460
11	111298543	505535804	327269.33	**66**	1600.2071	6360.4904	204.00187
12	91250018	414278392	310859.13	**67**	1286.3688	5061.2211	175.36905
13	74809100	339461334	293197.66	**68**	1032.4389	4017.5904	150.52883
14	61323576	278127815	271129.23	**69**	827.14915	3180.7159	128.94322
15	50261892	227854203	245116.07	**70**	661.31177	2510.9288	110.13227
16	41188845	186652404	216365.87	**71**	527.48707	1976.0475	93.720554
17	33748812	152890572	187467.28	**72**	419.65875	1549.9484	79.426172
18	27649301	125228908	160028.83	**73**	332.92952	1211.4235	67.007280
19	22650540	102567424	135739.57	**74**	263.35658	943.24415	56.302988
20	18554740	84003333	114983.75	**75**	207.69596	731.41998	47.140356
21	15199085	68796347	97448.236	**76**	163.28402	564.62262	39.342472
22	12449658	56339893	82364.251	**77**	127.92773	433.71231	32.722587
23	10197261	46136903	69648.594	**78**	99.844481	331.33970	27.111376
24	8352187.9	37779932	59032.175	**79**	77.583428	251.61175	22.351581
25	6840879.6	30935095	50248.985	**80**	59.976558	189.81426	18.310013
26	5602916.5	25328876	42919.296	**81**	46.094184	142.17678	14.884646
27	4588975.6	20737192	36908.951	**82**	35.195133	105.68060	11.996952
28	3758364.5	16976530	31809.043	**83**	26.684850	77.908170	9.5830565
29	3077963.9	13896619	27486.549	**84**	20.085853	56.924456	7.5902403
30	2520580.7	11374363	23769.205	**85**	15.003572	41.187470	5.9624201
31	2063980.3	9308935.1	20555.575	**86**	11.109038	29.481487	4.6374918
32	1689967.1	7617719.6	17784.764	**87**	8.1412164	20.856173	3.5630321
33	1383639.8	6233013.2	15417.368	**88**	5.8998447	14.568352	2.7019138
34	1132741.4	5099350.2	13371.874	**89**	4.2240107	10.037410	2.0206768
35	927278.79	4171286.8	11630.468	**90**	2.9844836	6.8133240	1.4888759
36	759010.83	3411597.1	10123.672	**91**	2.0768686	4.5512514	1.0778134
37	621217.25	2789794.0	8823.4461	**92**	1.4204886	2.9894910	.76425883
38	508394.94	2280897.5	7710.1371	**93**	.95415957	1.9300109	.53049864
39	416017.70	1864446.7	6748.9214	**94**	.62939585	1.2241075	.36068932
40	340392.15	1523683.3	5925.0774	**95**	.40776872	.76217088	.24046292
41	278486.49	1244879.3	5220.2947	**96**	.25910775	.46543183	.15693978
42	227811.76	1016794.0	4613.0773	**97**	.16122804	.27858364	.10007553
43	186331.38	830225.47	4086.7690	**98**	.098242608	.16335884	.062383351
44	152378.64	677640.28	3628.3348	**99**	.058665690	.093746524	.038087184
45	124583.96	552873.06	3221.5819	**100**	.034268510	.052559336	.022731095
46	101834.43	450876.42	2861.5542	**101**	.019555672	.028731411	.013248777
47	83213.293	367517.66	2538.6852	**102**	.010873822	.015276675	.0075204055
48	67975.904	299412.26	2251.2627	**103**	.0058780127	.0078794012	.0041483881
49	55509.319	243787.48	1994.9951	**104**	.0030900036	.0039244142	.0022285468
50	45313.078	198372.12	1767.9792	**105**	.0015613223	.0018768516	.0011493304
51	36974.903	161306.30	1566.2019	**106**	.00076817055	.00085262420	.00058100914
52	30156.473	131068.36	1385.3701	**107**	.00035994277	.00035770289	.00028142262
53	24582.519	106412.94	1223.5805	**108**	.00016233419	.00012895926	.00013402606
54	20027.251	86320.485	1078.8524	**109**	.000068573897	.000028115298	.000062402246

Table Z (18.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 18.2 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000000	4448474394	10241638	**55**	14256.757	60407.044	816.55901
1	810343520	3634302634	1733398.4	**56**	11571.887	48790.087	716.39105
2	662379230	2971682520	1198033.8	**57**	9385.8979	39364.236	627.59599
3	541563485	2429987672	906081.58	**58**	7606.5572	31722.125	548.57831
4	442833272	1987071570	721993.56	**59**	6158.7298	25531.678	478.08739
5	362127744	1624888890	599898.43	**60**	4981.4094	20522.053	415.37800
6	296139607	1328708839	510011.99	**61**	4024.9161	16472.199	359.95260
7	242183384	1086496048	444654.57	**62**	3248.6596	13201.678	311.36693
8	198059902	888413092	393419.79	**63**	2619.1847	10563.384	268.89637
9	161980205	726416490	356976.27	**64**	2109.0660	8437.6045	231.75055
10	132477005	593928083	331637.09	**65**	1696.0383	6726.9773	199.32693
11	108348635	485570671	312128.90	**66**	1362.0090	5352.2932	171.15645
12	88614823	396948667	296171.21	**67**	1092.2165	4249.1233	146.81255
13	72471508	324469450	279038.63	**68**	874.47431	3365.1696	125.74464
14	59262476	265197366	257683.27	**69**	698.88539	2658.0669	107.48176
15	48454108	216731959	232572.04	**70**	557.40112	2093.5222	91.605231
16	39610546	177108955	204886.37	**71**	443.51965	1643.7853	77.787460
17	32376445	144720019	177125.67	**72**	351.99523	1286.3882	65.781721
18	26460271	118247918	150831.91	**73**	278.56866	1003.1378	55.376630
19	21623607	96613864	127612.72	**74**	219.81816	779.29413	46.429982
20	17670299	78934659	107819.71	**75**	172.93659	602.92021	38.790531
21	14439293	64487860	91138.406	**76**	135.62570	464.37629	32.304812
22	11798461	52682959	76824.207	**77**	105.99916	355.90580	26.812298
23	9640308.5	43037234	64786.903	**78**	82.527989	271.28815	22.168035
24	7876750.5	35155973	54761.360	**79**	63.971365	205.54852	18.238076
25	6435736.1	28716514	46487.244	**80**	49.333013	154.71772	14.909266
26	5258233.7	23455181	39599.225	**81**	37.821756	115.62964	12.094867
27	4296164.8	19156481	33964.826	**82**	28.808299	85.756395	9.7280251
28	3509971.0	15644364	29195.576	**83**	21.789097	63.079252	7.7543485
29	2867527.6	12775022	25163.196	**84**	16.360787	45.987118	6.1289338
30	2342524.5	10430941	21703.807	**85**	12.191244	33.199935	4.8044616
31	1913500.4	8516098.6	18720.473	**86**	9.0047000	23.711366	3.7290661
32	1562934.2	6952009.9	16154.498	**87**	6.5829653	16.736961	2.8590938
33	1276512.1	5674513.7	13967.462	**88**	4.7589626	11.665047	2.1635610
34	1042490.5	4631175.0	12082.414	**89**	3.3988827	8.0191897	1.6146620
35	851316.64	3779138.1	10481.515	**90**	2.3956304	5.4312315	1.1872146
36	695133.50	3083382.8	9099.6746	**91**	1.6630262	3.6199055	.85761936
37	567548.79	2515298.8	7910.1830	**92**	1.1346640	2.3723958	.60682038
38	463340.62	2051501.0	6894.1731	**93**	.76030873	1.5281639	.42030160
39	378225.16	1672882.2	6019.1037	**94**	.50030207	.96704662	.28514011
40	308714.90	1363830.6	5270.9238	**95**	.32334175	.60075220	.18967805
41	251954.22	1111589.1	4632.4313	**96**	.20495934	.36602575	.12352085
42	205604.72	905737.48	4083.6691	**97**	.12722350	.21858563	.078589536
43	167757.68	737766.31	3609.1872	**98**	.077333223	.12788461	.048879679
44	136854.77	600726.03	3196.9038	**99**	.046066992	.073221823	.029775584
45	111618.82	488943.02	2831.9910	**100**	.026843575	.040958635	.017730529
46	91014.248	397783.79	2509.7849	**101**	.015281195	.022339015	.010310901
47	74190.265	323463.83	2221.5387	**102**	.0084762986	.011850857	.0058395553
48	60457.287	262891.37	1965.5638	**103**	.0045708188	.0060986416	.0032139083
49	49249.181	213539.75	1737.8917	**104**	.0023969663	.0030306936	.0017226555
50	40104.779	173344.45	1536.6992	**105**	.0012081892	.0014462398	.00088640964
51	32645.179	140619.00	1358.3104	**106**	.00059297924	.00065560084	.00044711206
52	26560.241	113987.00	1198.8293	**107**	.00027717544	.00027448462	.00021610429
53	21598.187	92324.772	1056.4901	**108**	.00012470123	.000098769246	.00010272568
54	17553.015	74714.606	929.47180	**109**	.000052548342	.000021492272	.000047766443

Table Z (18.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 18.4 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000000	4389519385	10206413	**55**	12460.853	52148.601	701.85482
1	808362240	3577338265	1707533.3	**56**	10089.463	42019.842	614.40119
2	659144172	2917954385	1174065.1	**57**	8163.5031	33821.589	537.06645
3	537600841	2380223142	883858.44	**58**	6599.7234	27191.018	468.41543
4	438518242	1941622878	701318.44	**59**	5330.4712	21833.095	407.32225
5	357722350	1583846260	580546.03	**60**	4300.9415	17507.792	353.10606
6	291821729	1291984677	491850.77	**61**	3466.6101	14019.703	305.30450
7	238068716	1053887054	427517.15	**62**	2791.1889	11209.732	263.50430
8	194218860	859645588	377208.25	**63**	2244.8535	8948.4998	227.05452
9	158450510	701179038	341510.80	**64**	1803.2207	7130.9892	195.25256
10	129273365	571894548	316751.06	**65**	1446.5426	5672.0039	167.56134
11	105469977	466416026	297735.57	**66**	1158.8105	4502.4092	143.56131
12	86049557	380359498	282218.94	**67**	926.99635	3566.1164	122.87206
13	70201504	310150527	265600.62	**68**	740.37748	2817.7132	105.01079
14	57265857	252875385	244936.93	**69**	590.26763	2220.5053	89.565445
15	46707157	206157337	220698.42	**70**	469.62120	1744.8655	76.171130
16	38089083	168056275	194040.27	**71**	372.76023	1366.8800	64.542199
17	31056728	136987565	167375.25	**72**	295.11436	1067.2366	54.462963
18	25319649	111656596	142181.01	**73**	232.98216	830.33888	45.748886
19	20640888	91005735	119987.18	**74**	183.39642	643.58395	38.274548
20	16826004	74171251	101114.48	**75**	143.92990	496.79326	31.907892
21	13715760	60448361	85247.685	**76**	112.60119	381.76927	26.515962
22	11179855	49262403	71665.709	**77**	87.789035	291.93346	21.960902
23	9112522.2	40144761	60272.081	**78**	68.182977	222.02405	18.118731
24	7427311.0	32713197	50805.841	**79**	52.722642	167.84407	14.875450
25	6053682.0	26656013	43012.420	**80**	40.558889	126.05379	12.134996
26	4933988.3	21719116	36540.433	**81**	31.018939	93.996293	9.8236970
27	4021388.4	17695355	31259.291	**82**	23.568922	69.556104	7.8847030
28	3277445.4	14415906	26799.987	**83**	17.782720	51.048624	6.2717561
29	2671015.5	11743200	23038.883	**84**	13.319871	37.133338	4.9466668
30	2176656.0	9565098.2	19820.111	**85**	9.9010376	26.748312	3.8695554
31	1773662.8	7790191.1	17051.069	**86**	7.2952266	19.061076	2.9971409
32	1445173.7	6343949.8	14675.231	**87**	5.3202000	13.424523	2.2931015
33	1177446.4	5165595.8	12655.204	**88**	3.8366797	9.3355419	1.7316065
34	959235.40	4205579.9	10918.361	**89**	2.7334824	6.4034354	1.2895705
35	781413.75	3423505.0	9446.9331	**90**	1.9219265	4.3272114	.94618274
36	636495.01	2786440.7	8179.9528	**91**	1.3309229	2.8776039	.68205146
37	518402.21	2267549.6	7091.9998	**92**	.90585342	1.8816607	.48155739
38	422183.12	1844950.0	6164.9917	**93**	.60550468	1.2093201	.33281484
39	343785.66	1500806.4	5368.5299	**94**	.39746297	.76354273	.22529157
40	279918.62	1220582.6	4689.2240	**95**	.25624949	.47325309	.14953556
41	227893.89	992428.81	4110.9257	**96**	.16203387	.28768636	.097163419
42	185515.84	806690.18	3615.1135	**97**	.10033265	.17141021	.061681329
43	150996.61	655501.42	3187.4625	**98**	.060838417	.10005528	.038276932
44	122880.11	532454.75	2816.7795	**99**	.036152515	.057156950	.023264183
45	99976.037	432331.65	2489.4896	**100**	.021014829	.031899310	.013821848
46	81321.376	350880.74	2201.2098	**101**	.011933826	.017358346	.0080196887
47	66127.044	284638.09	1943.9447	**102**	.0066033675	.0091876618	.0045316398
48	53754.856	230780.83	1716.0408	**103**	.0035521400	.0047174179	.0024884085
49	43682.241	187007.73	1513.8317	**104**	.0018582102	.0023390396	.0013307797
50	35484.516	151443.12	1335.5775	**105**	.00093433952	.0011137201	.00068320655
51	28813.676	122558.60	1177.9136	**106**	.00045745263	.00050378327	.00034385444
52	23385.598	99109.818	1037.3054	**107**	.00021330363	.00021049078	.00016584002
53	18970.144	80083.422	912.11732	**108**	.000095730667	.000075597568	.000078684157
54	15379.489	64653.859	800.67719	**109**	.000040241691	.000016418610	.000036539456

Table Z (18.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 18.6 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000000	4331827902	10172003	**55**	10887.579	45008.071	603.17935
1	806380960	3521637422	1682482.7	**56**	8793.9878	36179.833	526.85154
2	655917032	2865481855	1150908.1	**57**	7097.8790	29051.740	459.52072
3	533657575	2331694836	862440.34	**58**	5724.1632	23300.822	399.89682
4	434234824	1897378791	681438.81	**59**	4611.9662	18665.104	346.96699
5	353359934	1543965251	561977.81	**60**	3712.0884	14931.990	300.11037
6	287556443	1256369536	474460.68	**61**	2984.6541	11928.843	258.89889
7	234014114	1022327007	411137.17	**62**	2397.2454	9515.4659	222.94972
8	190443156	831861684	361739.56	**63**	1923.2933	7578.1404	191.67888
9	154989349	676856645	326774.64	**64**	1541.1348	6024.7926	164.46234
10	126139619	550706170	302582.41	**65**	1233.2673	4780.9170	140.82192
11	102661016	448036837	284048.32	**66**	985.53636	3786.2090	120.38294
12	83552527	364477540	268961.57	**67**	786.45253	2991.8695	102.80668
13	67997292	296473016	252843.26	**68**	626.58780	2358.4894	87.670077
14	55331852	241132192	232850.42	**69**	498.32417	1854.3061	74.612948
15	45019133	196102562	209456.30	**70**	395.49858	1453.7389	63.317462
16	36622539	159468505	183789.89	**71**	313.15622	1136.1928	53.534768
17	29787763	129669250	158179.79	**72**	247.31819	885.07915	45.076518
18	24225576	105432843	134041.59	**73**	194.77026	687.03552	37.781799
19	19700582	85722743	112830.15	**74**	152.94140	531.29332	31.540225
20	16020126	69694543	94837.040	**75**	119.73455	409.17889	26.236670
21	13026839	56660932	79746.820	**76**	93.442765	313.72555	21.756092
22	10592283	46062867	66861.252	**77**	72.673693	239.35750	17.980211
23	8612441.0	37445587	56078.320	**78**	56.305025	181.62679	14.803080
24	7002506.4	30439070	47141.425	**79**	43.431278	136.99501	12.127751
25	5693453.2	24742324	39801.841	**80**	33.329265	102.65384	9.8727359
26	4629014.2	20110581	33721.678	**81**	25.427337	76.375165	7.9755182
27	3763575.8	16344785	28772.425	**82**	19.272937	56.389770	6.3878058
28	3059809.3	13283105	24603.605	**83**	14.505765	41.292802	5.0703086
29	2487536.9	10793994	21096.120	**84**	10.838687	29.969612	3.9905939
30	2022167.7	8770482.3	18101.755	**85**	8.0369567	21.539788	3.1150887
31	1643738.3	7125590.9	15532.080	**86**	5.9072310	15.315131	2.4077047
32	1336029.1	5788574.8	13332.702	**87**	4.2974157	10.762180	1.8382443
33	1085853.6	4701884.1	11467.291	**88**	3.0914997	7.4673824	1.3851936
34	882448.90	3818717.3	9867.3189	**89**	2.1971727	5.1105557	1.0294044
35	717099.90	3101010.6	8515.1696	**90**	1.5410578	3.4457776	.75369338
36	582676.99	2517812.4	7353.7479	**91**	1.0645579	2.2862881	.54213831
37	473406.21	2043959.8	6358.8823	**92**	.72278407	1.4916210	.38194685
38	384593.75	1658986.6	5513.2685	**93**	.48195045	.95647262	.26339528
39	312408.87	1346252.5	4788.5193	**94**	.31558461	.60252648	.17790657
40	253747.42	1092228.4	4171.8924	**95**	.20296278	.37260216	.11782273
41	206080.44	885912.97	3648.2399	**96**	.12802460	.22598401	.076386980
42	167347.54	718364.46	3200.3794	**97**	.079079546	.13433822	.048383097
43	135875.07	582316.48	2815.0348	**98**	.047833706	.078235994	.029956685
44	110303.27	471863.69	2481.8412	**99**	.028354950	.044590201	.018166034
45	89523.488	382208.51	2188.3731	**100**	.016441842	.024828815	.010768427
46	72640.703	309452.10	1930.5174	**101**	.0093140496	.013479961	.0062338620
47	58923.519	250425.58	1700.9672	**102**	.0051411298	.0071185777	.0035145261
48	47781.691	202552.86	1498.1136	**103**	.0027587823	.0036467467	.0019254962
49	38733.164	163739.13	1318.5717	**104**	.0014396484	.0018040981	.0010274098
50	31387.100	132281.18	1160.6873	**105**	.00072210535	.00085710852	.00052625500
51	25424.078	106794.59	1021.3825	**106**	.00035267625	.00038687351	.00026427518
52	20583.976	86155.005	897.45181	**107**	.00016404484	.00016131186	.00012718488
53	16656.574	69449.040	787.38279	**108**	.000073442875	.000057824170	.000060229981
54	13470.732	55934.448	689.64150	**109**	.000030797045	.000012534398	.000027932920

Table Z (18.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 18.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000000	4275359819	10138367	**55**	9509.7841	38835.550	518.30194
1	804399680	3467159979	1658207.0	**56**	7662.2589	31143.449	451.70672
2	652697812	2814224803	1128523.1	**57**	6169.2331	24947.955	393.10562
3	529733638	2284362672	841787.61	**58**	4963.0222	19961.735	341.33971
4	429982862	1854299384	662315.07	**59**	3988.8890	15952.304	295.49855
5	349040183	1505206251	544154.23	**60**	3202.6964	12731.467	255.01694
6	283343236	1221824319	457802.29	**61**	2568.7574	10146.793	219.49991
7	230018847	991777541	395475.38	**62**	2058.1319	8074.8116	188.59419
8	186731835	805023972	346974.65	**63**	1647.1678	6415.6262	161.77652
9	151595558	653413068	312728.92	**64**	1316.6326	5088.5598	138.49313
10	123074409	530328067	289092.52	**65**	1051.0244	4028.4947	118.31875
11	99920230	430399742	271028.75	**66**	837.83762	3182.8600	100.91930
12	81122081	349271089	256360.96	**67**	666.94704	2509.2244	85.993604
13	65857119	283406964	240728.77	**68**	530.06898	1973.4094	73.171238
14	53458646	229939651	221386.54	**69**	420.52714	1547.9378	62.137592
15	43388185	186541348	198809.32	**70**	332.93437	1210.7366	52.616036
16	35209061	151321214	174100.03	**71**	262.97010	944.08023	44.389953
17	28567715	122742478	149505.52	**72**	207.17293	733.72790	37.295045
18	23176260	99555856	126381.50	**73**	162.75383	568.23877	31.191159
19	18800956	80745817	106111.19	**74**	127.48681	438.41731	25.981328
20	15251003	65487128	88958.667	**75**	99.561473	336.87693	21.565337
21	12370953	53109744	74608.765	**76**	77.508464	257.70074	17.843762
22	10034259	43070007	62385.461	**77**	60.132922	196.16584	14.715215
23	8138673.4	34926761	52181.859	**78**	46.474407	148.51467	12.089237
24	6601042.1	28321939	43745.892	**79**	35.760282	111.76592	9.8834436
25	5353852.0	22964990	36834.725	**80**	27.375098	83.559696	8.0287650
26	4342209.2	18620221	31123.533	**81**	20.833510	62.028650	6.4721973
27	3521717.6	15096425	26486.045	**82**	15.752196	45.694147	5.1727629
28	2856142.3	12238537	22589.426	**83**	11.826751	33.385380	4.0971307
29	2316256.5	9920814.9	19319.017	**84**	8.8152194	24.176110	3.2177950
30	1878304.1	8041262.8	16533.904	**85**	6.5204820	17.336890	2.5065223
31	1523046.1	6517148.3	14149.675	**86**	4.7808338	12.299157	1.9332457
32	1234889.0	5281347.1	12114.034	**87**	3.4694345	8.6234213	1.4728788
33	1001186.2	4279389.0	10391.740	**88**	2.4897294	5.9699662	1.1075205
34	811642.53	3467086.2	8918.1494	**89**	1.7651384	4.0765669	.82130268
35	657940.34	2808589.1	7675.8656	**90**	1.2349948	2.7424233	.60004946
36	533293.56	2274818.6	6611.4342	**91**	.85103441	1.8154983	.43069738
37	432219.20	1842191.8	5701.8900	**92**	.57639209	1.1817822	.30277748
38	350270.81	1491575.4	4930.6970	**93**	.38339236	.75607087	.20834147
39	283828.96	1207450.9	4271.3555	**94**	.25043124	.47519795	.14041004
40	229967.58	977232.59	3711.7569	**95**	.16066479	.29319048	.092783251
41	186308.80	790711.36	3237.7015	**96**	.10109493	.17741311	.060018989
42	150920.27	639609.85	2833.2558	**97**	.062291921	.10522260	.037930038
43	122236.14	517218.15	2486.1207	**98**	.037586615	.061138777	.023431331
44	98987.390	418096.59	2186.7030	**99**	.022225917	.034765653	.014176726
45	80141.984	337836.71	1923.6319	**100**	.012856209	.019313826	.0083845346
46	64868.635	272864.75	1693.0524	**101**	.0072649496	.010461731	.0048427755
47	52489.813	220283.18	1488.2885	**102**	.0040002235	.0055120497	.0027240347
48	42459.950	177742.34	1307.7832	**103**	.0021412863	.0028173158	.0014890014
49	34334.645	143336.28	1148.4138	**104**	.0011146676	.0013906197	.00079270146
50	27754.436	115519.19	1008.6130	**105**	.00055772629	.00065920154	.00040510328
51	22426.322	93037.731	885.56686	**106**	.00027172425	.00029690254	.00020298327
52	18112.306	74876.491	776.36937	**107**	.00012608005	.00012354246	.000097476624
53	14620.484	60212.653	679.62393	**108**	.000056307351	.000044200288	.000046073787
54	11795.026	48379.223	593.92507	**109**	.000023553536	.0000095627355	.000021339503

Table Z (19.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 19.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000000	4220076685	10105469	55	8303.5745	33501.059	445.30148
1	802418400	3413867485	1634668.9	56	6673.9084	26801.157	387.21730
2	649486512	2764144777	1106872.9	57	5360.2321	21418.108	336.23147
3	525828983	2238188248	821863.08	58	4301.5762	17096.426	291.30350
4	425762203	1812346408	643910.06	59	3448.7550	13629.910	251.61567
5	344762781	1467531325	527038.21	60	2762.2002	10852.064	216.65430
6	279181597	1188311601	441838.63	61	2209.9959	8628.3750	186.05606
7	226082189	962201959	380494.94	62	1766.3247	6850.1643	159.49609
8	183083954	779096696	332876.89	63	1410.1464	5429.7296	136.50609
9	148267984	630813703	299337.23	64	1124.3977	4296.4214	116.59511
10	120076399	510726970	276245.17	65	895.35886	3393.3610	99.385305
11	97246127	413472965	258640.87	66	711.98882	2674.7462	84.579214
12	78756600	334709984	244381.39	67	565.37116	2103.7052	71.909459
13	63779278	270923922	229221.77	68	448.23286	1650.6134	61.051934
14	51644468	219271081	210510.48	69	354.72706	1291.7156	51.732045
15	41812519	177448812	188723.52	70	280.14824	1007.9770	43.709196
16	33846852	143591316	164937.84	71	220.73167	784.15112	36.794984
17	27394812	116185935	141320.96	72	173.46836	608.02062	30.846238
18	22169973	94006050	119170.82	73	135.94006	469.79590	25.741023
19	17940342	76057040	99802.026	74	106.22103	361.62966	21.394317
20	14517044	61532679	83452.727	75	82.749530	277.23538	17.719009
21	11746594	49779980	69808.494	76	64.261720	211.59096	14.629272
22	9504364.4	40270427	58214.909	77	49.732983	160.69847	12.038279
23	7689894.5	32576212	48560.812	78	38.342025	121.38560	9.8688592
24	6221688.3	26350961	40598.814	79	29.430058	91.142054	8.0510577
25	5033743.8	21314305	34092.014	80	22.473715	67.986023	6.5263758
26	4072531.7	17239373	28728.222	81	17.061241	50.353548	5.2499148
27	3294862.1	13942566	24383.551	82	12.868214	37.009639	4.1869402
28	2665579.0	11275358	20741.961	83	9.6376597	26.979183	3.3092094
29	2156390.2	9117603.2	17693.124	84	7.1658589	19.493001	2.5934266
30	1744357.9	7372086.2	15103.100	85	5.2874201	13.947118	2.0158739
31	1410950.3	5960146.1	12891.340	86	3.8672011	9.8721124	1.5515204
32	1141183.8	4818119.4	11007.603	87	2.7995020	6.9061449	1.1795421
33	922935.88	3894472.0	9417.7555	88	2.0040255	4.7703339	.88505825
34	746363.59	3147501.2	8060.8367	89	1.4172904	3.2500584	.65493098
35	603533.18	2543457.4	6919.7285	90	.98917740	2.1814671	.47747524
36	487988.93	2055032.0	5944.3960	91	.67996284	1.4408688	.34198126
37	394526.94	1660133.0	5113.0385	92	.45939372	.93578702	.23988813
38	318937.47	1340880.8	4409.8754	93	.30481722	.59732396	.16470419
39	257802.61	1082809.8	3810.1777	94	.19861568	.37456514	.11075472
40	208365.69	874216.94	3302.4537	95	.12710854	.23057152	.073023860
41	168392.19	705632.74	2873.4026	96	.079783371	.13920088	.047131313
42	136070.86	569398.47	2508.2543	97	.049039239	.082368996	.029718117
43	109937.58	459320.98	2195.6202	98	.029517135	.047749537	.018316626
44	88808.681	370391.92	1926.6251	99	.017411238	.027089478	.011056916
45	71724.020	298562.40	1690.8656	100	.010046433	.015014710	.0065244637
46	57911.963	240558.19	1484.7335	101	.0056631826	.0081143135	.0037598251
47	46745.255	193731.21	1302.1308	102	.0031105787	.0042654352	.0021100446
48	37719.939	155939.42	1141.5577	103	.0016609657	.0021751679	.0011507412
49	30426.574	125449.55	1000.1358	104	.00086250238	.0010712256	.00061122724
50	24534.764	100859.41	876.38423	105	.00043049195	.00050666615	.00031164433
51	19775.912	81034.873	767.73218	106	.00020921909	.00022770737	.00015580625
52	15932.400	65059.429	671.54626	107	.000096838548	.000094554367	.000074659129
53	12829.160	52192.227	586.53855	108	.000043141573	.000033763968	.000035221630
54	10324.389	41834.223	511.42264	109	.000018001802	.0000072907298	.000016291631

Table Z (19.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 19.2 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	1000000000	4165941640	10073274	**55**	7247.9283	28891.912	382.52353
1	800437120	3361723080	1611833.5	**56**	5811.0604	23058.219	331.87971
2	646283131	2715204919	1085922.5	**57**	4655.7010	18382.700	287.53471
3	521943563	2193134752	802631.76	**58**	3726.9662	14638.313	248.55505
4	421572693	1771483206	626188.84	**59**	2980.6880	11642.275	214.20677
5	340527418	1430904129	510594.89	**60**	2381.4182	9247.3681	184.02376
6	275071020	1155795542	426534.96	**61**	1900.6332	7334.9585	157.67278
7	222203422	933565139	366161.25	**62**	1515.3179	5809.4438	134.85601
8	179498580	754045667	319411.88	**63**	1206.7678	4593.8714	115.15484
9	145005494	609025493	286565.37	**64**	959.85541	3626.4095	98.134343
10	117144276	491871135	264006.38	**65**	762.44647	2857.4047	83.459224
11	94637241	397226227	246850.93	**66**	604.79994	2246.9763	70.864969
12	76454502	320765531	232989.33	**67**	479.06954	1763.1024	60.114520
13	61762098	258996863	218289.10	**68**	378.87412	1380.1212	50.924517
14	49887598	209101176	200189.62	**69**	299.09690	1077.5076	43.055476
15	40290389	168801392	179167.08	**70**	235.63068	838.85715	36.298287
16	32534171	136256990	156272.61	**71**	185.19741	651.06365	30.489218
17	26267342	109979513	133596.75	**72**	145.18337	503.65221	25.503640
18	21205051	88764982	112381.69	**73**	113.49335	388.25145	21.235580
19	17117141	71639571	93876.374	**74**	88.462620	298.16883	17.610621
20	13816723	57815885	78294.507	**75**	68.745010	228.05742	14.553147
21	11152318	46657770	65322.839	**76**	53.254257	173.65731	11.989153
22	9001245.4	37651611	54327.952	**77**	41.112400	131.58639	9.8443466
23	7264843.2	30382686	45195.002	**78**	31.617659	99.168153	8.0529499
24	5863277.6	24516051	37681.408	**79**	24.208737	74.290250	6.5556080
25	4732053.6	19781260	31556.218	**80**	18.440904	55.289468	5.3028128
26	3818997.4	15960011	26519.470	**81**	13.965108	40.856789	4.2565644
27	3082112.4	12876080	22449.777	**82**	10.506989	29.961390	3.3874511
28	2487305.5	10387254	19047.089	**83**	7.8497886	21.791672	2.6715694
29	2007202.8	8378781.2	16205.301	**84**	5.8221176	15.709299	2.0892149
30	1619667.4	6758037.6	13797.128	**85**	4.2853163	11.214505	1.6204833
31	1306857.8	5450263.1	11745.739	**86**	3.1265268	7.9199742	1.2445528
32	1054383.3	4395100.9	10002.902	**87**	2.2577327	5.5279910	.94415073
33	850630.23	3543814.9	8535.6044	**88**	1.6122089	3.8097625	.70691883
34	686192.66	2857064.0	7286.3727	**89**	1.1373739	2.5897431	.52198940
35	553507.00	2303088.6	6238.4185	**90**	.79185371	1.7343172	.37973873
36	446435.04	1856254.3	5344.9186	**91**	.54297807	1.1429193	.27139329
37	360040.47	1495874.3	4585.1944	**92**	.36593884	.74058671	.18995784
38	290339.78	1205248.0	3944.2054	**93**	.24220845	.47164319	.13013482
39	234107.13	970897.20	3398.8831	**94**	.15743079	.29507558	.087313817
40	188746.92	781944.46	2938.3352	**95**	.10050258	.18122226	.057439865
41	152160.51	629610.45	2550.1110	**96**	.062927605	.10915541	.036989686
42	122651.11	506812.05	2220.5248	**97**	.038583257	.064441030	.023270537
43	98850.500	407835.75	1939.0350	**98**	.023166248	.037270270	.014309946
44	79655.261	328072.52	1697.4350	**99**	.013631307	.021095452	.0086185266
45	64172.655	263805.46	1486.2087	**100**	.0078459596	.011665424	.0050739776
46	51686.843	212036.29	1301.9827	**101**	.0044118536	.0062897299	.0029172643
47	41617.463	170346.07	1139.1885	**102**	.0024172862	.0032986980	.0016334372
48	33499.274	136782.98	996.38772	**103**	.0012875790	.0016783248	.00088876914
49	26955.278	109771.63	870.92894	**104**	.00066696011	.00082466286	.00047100062
50	21681.982	88040.711	761.41708	**105**	.00033207098	.00038917548	.00023959364
51	17433.315	70564.533	665.50464	**106**	.00016098801	.00017452480	.00011951677
52	14010.414	56516.267	580.80633	**107**	.000074330466	.000072320409	.000057145418
53	11253.674	45229.223	506.13602	**108**	.000033032459	.000025774671	.000026907785
54	9034.1397	36165.668	440.31753	**109**	.000013749511	.0000055548024	.000012429558

Table Z (19.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 19.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	1000000000	4112919336	10041748	**55**	6324.3565	24910.440	328.54334
1	798455840	3310691416	1589668.0	**56**	5058.0314	19832.709	284.40172
2	643087669	2667369878	1065639.0	**57**	4042.3592	15773.143	245.84589
3	518077330	2149166882	784060.80	**58**	3227.9660	12530.089	212.03885
4	417414178	1731674629	609118.60	**59**	2575.2162	9941.6106	182.32234
5	336333781	1395289824	494791.50	**60**	2052.3741	7877.6115	156.27406
6	271011004	1124241809	411858.62	**61**	1633.9654	6233.5220	133.58916
7	218381835	905833457	352441.83	**62**	1299.4871	4925.2904	113.99538
8	175974794	729838180	306547.30	**63**	1032.3231	3885.4355	97.118990
9	141806973	588016852	274381.23	**64**	819.07073	3059.8740	82.575005
10	114276751	473730266	252344.25	**65**	649.00587	2405.2855	70.066180
11	92092140	381630666	235627.26	**66**	513.54048	1886.9659	59.357620
12	74214238	307410414	222153.36	**67**	405.77491	1477.1217	50.239424
13	59803953	247600099	207899.66	**68**	320.11443	1153.5372	42.464045
14	48186361	199405926	190393.41	**69**	252.08436	898.48886	35.822770
15	38820102	160576771	170110.22	**70**	198.10230	697.84772	30.133988
16	31269335	129297603	148075.63	**71**	155.31603	540.35448	25.255519
17	25183652	104104235	126305.45	**72**	121.45682	417.03371	21.078983
18	20279889	83815278	105988.14	**73**	94.710719	320.73125	17.512379
19	16329811	67477578	88309.773	**74**	73.639731	245.74296	14.490681
20	13148574	54322377	73461.063	**75**	57.084376	187.52396	11.948335
21	10586745	43730129	61130.334	**76**	44.111730	142.46309	9.8216053
22	8523610.3	35201866	50704.581	**77**	33.970057	107.70104	8.0469780
23	6862319.1	28335691	42065.823	**78**	26.060146	80.981033	6.5684330
24	5524701.3	22807826	34976.386	**79**	19.904118	60.526735	5.3356478
25	4447763.4	18357490	29211.281	**80**	15.124349	44.943201	4.3067548
26	3580676.4	14774703	24482.365	**81**	11.425165	33.135506	3.4496211
27	2882623.1	11890379	20670.858	**82**	8.5747238	24.243803	2.7393667
28	2320556.8	9568403.4	17491.929	**83**	6.3903330	17.593023	2.1557841
29	1868004.9	7699216.6	14843.587	**84**	4.7279207	12.653758	1.6822270
30	1503613.7	6194603.7	12604.899	**85**	3.4713289	9.0127418	1.3020090
31	1210214.7	4983540.0	10702.603	**86**	2.5263803	6.3506060	.99782253
32	973994.07	4008826.5	9090.4362	**87**	1.8198382	4.4225557	.75535211
33	783830.73	3224391.5	7736.5089	**88**	1.2962992	3.0410113	.56434363
34	630741.23	2593137.1	6586.6520	**89**	.91224370	2.0624808	.41581531
35	507518.59	2085189.1	5624.4489	**90**	.63354322	1.3780750	.30184774
36	408329.53	1676494.3	4806.0922	**91**	.43334847	.90608287	.21525904
37	328494.06	1347690.5	4111.9829	**92**	.29133131	.58577779	.15033765
38	264244.78	1083185.0	3527.8037	**93**	.19234975	.37219639	.10276402
39	212538.79	870424.93	3032.0426	**94**	.12471414	.23232237	.068795351
40	170933.47	699305.07	2614.3876	**95**	.079419455	.14235285	.045155866
41	137458.91	561689.42	2263.1919	**96**	.049603758	.085544930	.029013539
42	110526.42	451030.27	1965.7794	**97**	.030338629	.050385301	.018211149
43	88858.127	362059.06	1712.3969	**98**	.018170900	.029073384	.011173088
44	71426.016	290536.23	1495.4595	**99**	.010665518	.016417752	.0067138501
45	57400.497	233051.30	1306.2646	**100**	.0061237037	.0090576969	.0039435633
46	46117.880	186859.96	1141.6623	**101**	.0034348903	.0048723991	.0022621293
47	37041.504	149753.70	996.56899	**102**	.0018773426	.0025494670	.0012636992
48	29742.131	119954.91	869.61012	**103**	.00099750029	.0012941478	.00068600567
49	23872.845	96032.406	758.34550	**104**	.00051542169	.00063444430	.00036271425
50	19155.039	76834.130	661.46400	**105**	.00025598672	.00029873600	.00018408252
51	15363.413	61432.943	576.82349	**106**	.00012379518	.00013367576	.000091620118
52	12316.361	49083.307	502.26419	**107**	.000057016522	.000055278047	.000043711384
53	9868.4610	39185.584	436.69517	**108**	.000025275424	.000019662676	.000020542721
54	7902.5196	31257.334	379.04212	**109**	.000010494663	.0000042293490	.0000094766803

Table Z (19.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 19.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	1000000000	4060975855	10010861	**55**	5516.6030	21472.005	282.13405
1	796474560	3260738575	1568141.3	**56**	4401.0663	17053.798	243.67289
2	639900127	2620605738	1045991.5	**57**	3508.5874	13530.275	210.16206
3	514230237	2106250769	766119.26	**58**	2794.7782	10722.434	180.85155
4	413286505	1692886961	592668.42	**59**	2224.0938	8486.8862	155.15143
5	332181563	1360655004	479597.23	**60**	1768.1412	6708.7299	132.67966
6	267001048	1093617492	397778.91	**61**	1404.1849	5295.8447	113.15803
7	214616723	878974709	339306.08	**62**	1113.9723	4174.3762	96.338327
8	172511687	706442943	294252.77	**63**	882.75274	3285.1830	81.887232
9	138671320	567757585	262754.63	**64**	698.65995	2580.9864	69.464257
10	111472554	456275437	241228.80	**65**	552.22248	2024.0139	58.806158
11	89609415	366658763	224940.08	**66**	435.87418	1584.0833	49.704608
12	72034296	294618630	211843.95	**67**	343.55214	1237.0859	41.973992
13	57903256	236709215	198024.25	**68**	270.35457	963.80062	35.398203
14	46539126	190162543	181093.15	**69**	212.37108	748.93254	29.795486
15	37400015	152753807	161525.04	**70**	166.47921	580.31976	25.008220
16	30050711	122693645	140320.00	**71**	130.19903	448.29560	20.913041
17	24142144	98542188	119421.42	**72**	101.56274	345.17422	17.415793
18	19392942	79140575	99965.934	**73**	79.001010	264.84549	14.436686
19	15576873	63556175	83079.458	**74**	61.272656	202.45076	11.918989
20	12511195	51038675	68931.080	**75**	47.379751	154.12927	9.8059480
21	10048554	40984897	57211.078	**76**	36.521669	116.82178	8.0427275
22	8070226.7	32910265	47326.290	**77**	28.055228	88.112455	6.5750775
23	6481179.8	26425444	39156.098	**78**	21.469176	66.099665	5.3553274
24	5204906.9	21217556	32467.829	**79**	16.356956	49.290579	4.3408445
25	4179909.3	17035229	27042.450	**80**	12.398160	36.516002	3.4962494
26	3356690.1	13676561	22603.241	**81**	9.3425200	26.860682	2.7943935
27	2695597.5	10979372	19034.117	**82**	6.9942751	19.607851	2.2142516
28	2164613.6	8813435.3	16064.729	**83**	5.1995656	14.196370	1.7387590
29	1738149.8	7074185.7	13597.094	**84**	3.8373796	10.187455	1.3538708
30	1395617.8	5677640.6	11516.335	**85**	2.8104856	7.2395853	1.0456115
31	1120504.6	4556350.0	9752.6266	**86**	2.0403531	5.0895936	.79960638
32	899556.69	3656128.8	8261.6182	**87**	1.4660892	3.5363271	.60399948
33	722130.22	2933441.9	7012.5494	**88**	1.0417269	2.4260958	.45029057
34	579649.49	2353320.8	5954.3785	**89**	.73127460	1.6416843	.33106301
35	465250.87	1887676.2	5071.0956	**90**	.50660197	1.0944109	.23980527
36	373393.75	1513948.5	4321.7250	**91**	.34565982	.71792702	.17064278
37	299643.44	1214022.5	3687.7051	**92**	.23180340	.46307007	.11891567
38	240438.87	973346.40	3155.4227	**93**	.15266703	.29355159	.081104707
39	192911.21	780234.37	2704.8244	**94**	.098739366	.18280976	.054173803
40	154763.09	625302.52	2326.1589	**95**	.062722385	.11175534	.035478546
41	124146.41	501014.55	2008.5386	**96**	.039077903	.067001990	.022744084
42	99574.556	401320.41	1740.2271	**97**	.023841502	.039371922	.014243372
43	79854.695	321364.09	1512.2046	**98**	.014244104	.022665587	.0087186622
44	64029.592	257247.71	1317.4640	**99**	.0083399149	.012769499	.0052269524
45	51328.783	205843.42	1148.0487	**100**	.0047765559	.0070285756	.0030631220
46	41137.288	164640.61	1001.0208	**101**	.0026726038	.0037720983	.0017530375
47	32959.145	131623.84	871.74044	**102**	.0014570896	.0019691668	.00097704392
48	26398.571	105174.98	758.89885	**103**	.00077228348	.00099727504	.00052916668
49	21136.522	83994.495	660.25178	**104**	.00039805897	.00048778759	.00027914557
50	16917.391	67038.918	574.56990	**105**	.00019720738	.00022916420	.00014134148
51	13535.025	53470.615	499.89969	**106**	.000095132841	.00010232041	.000070189060
52	10823.675	42617.697	434.28637	**107**	.000043706745	.000042223635	.000033413421
53	8650.9299	33941.115	376.72783	**108**	.000019327123	.000014989962	.000015672853
54	6910.3486	27008.267	326.24375	**109**	.0000080049428	.0000032179870	.0000072204584

Table Z (19.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 19.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000000	40100786434	99805843	55	48103.791	185032.73	2422.3924
1	7944932800	32118320034	15472243	56	38281.047	146602.59	2087.3898
2	6367205037	25748799462	10269509	57	30442.233	116030.77	1796.2313
3	5104022361	20643539062	7487780.0	58	24188.553	91729.163	1542.2009
4	4091895202	16550878494	5768092.2	59	19201.447	72428.830	1320.0153
5	3280704562	13269676237	4649830.3	60	15227.062	57115.519	1126.2231
6	2630406587	10638910414	3842668.9	61	12062.624	44978.155	958.29104
7	2109073892	8529580427	3267252.5	62	9545.7535	35368.166	813.96187
8	1691083600	6838299997	2824997.0	63	7545.5900	27767.524	690.26612
9	1355974511	5482188218	2516571.9	64	5957.1467	21763.169	584.19479
10	1087304407	4394790236	2306318.5	65	4696.8301	17025.938	493.41891
11	871876868	3522842735	2147614.3	66	3698.0283	13293.495	416.09312
12	699131953	2823654134	2020333.5	67	2907.5023	10356.835	350.57801
13	560584568	2263009937	1886354.6	68	2282.3353	8049.7586	294.98842
14	449443080	1813493985	1722619.6	69	1788.3784	6240.3529	247.74267
15	360285325	1453124648	1533853.6	70	1398.4353	4823.9955	207.47376
16	288767203	1164266631	1329805.7	71	1090.9591	3717.7435	173.11216
17	231412740	932764612	1129207.0	72	848.89392	2855.8219	143.84063
18	185427203	747254502	942924.60	73	658.67316	2186.0789	118.96790
19	148569056	598613666	781642.18	74	509.59171	1667.1551	97.999804
20	119032399	479521275	646847.43	75	393.06714	1266.2753	80.445572
21	95364841	384106862	535466.12	76	302.23371	957.53847	65.833936
22	76399192	307665965	441759.49	77	231.59246	720.54653	53.701919
23	61203381	246428198	364499.69	78	176.78455	539.28568	43.644194
24	49028955	197371164	301410.74	79	134.35373	401.21821	35.299856
25	39275782	158072662	250361.65	80	101.58342	296.55066	28.370162
26	31462089	126592029	208695.64	81	76.356835	217.63729	22.625933
27	25202851	101374306	175279.51	82	57.022324	158.50704	17.889664
28	20188002	81173961	147547.60	83	42.285122	114.49852	14.017406
29	16170315	64993415	124559.02	84	31.129605	81.977388	10.890798
30	12951381	52033428	105222.82	85	22.742517	58.123158	8.3929089
31	10372455	41653697	88873.684	86	16.469515	40.768652	6.4044363
32	8306436.7	33341125	75086.796	87	11.804679	28.262037	4.8272685
33	6651507.2	26684490	63565.778	88	8.3669270	19.344897	3.5910049
34	5325842.5	21354314	53829.822	89	5.8588304	13.060344	2.6344563
35	4264109.8	17086596	45723.182	90	4.0487003	8.6866026	1.9041276
36	3413709.4	13669834	38862.676	91	2.7555987	5.6852744	1.3520023
37	2732641.1	10934616	33072.649	92	1.8433390	3.6586099	.94009114
38	2187262.1	8745195.5	28223.805	93	1.2110135	2.3139242	.63974544
39	1750539.6	6992833.6	24129.276	94	.78129019	1.4376627	.42635601
40	1400877.5	5590428.5	20696.951	95	.49506579	.87683242	.27859096
41	1120947.5	4468202.8	17825.117	96	.30767338	.52447434	.17818969
42	896845.84	3570280.0	15405.154	97	.18724517	.30747473	.11133494
43	717444.31	2851922.6	13353.684	98	.11159133	.17659376	.067993366
44	573834.68	2277310.1	11606.001	99	.065174132	.099258572	.040668898
45	458865.44	1817769.7	10089.381	100	.037234611	.054506440	.023777909
46	366841.41	1450343.9	8776.4480	101	.020781881	.029184420	.013576750
47	293181.77	1156649.7	7624.8696	102	.011301988	.015199892	.0075493961
48	234239.30	921964.11	6622.2217	103	.0059753543	.0076801177	.0040792654
49	187081.64	734493.33	5747.8788	104	.0030722223	.0037478895	.0021469329
50	149365.18	584791.01	4990.3400	105	.0015182620	.0017567974	.0010845389
51	119204.69	465293.22	4331.8008	106	.00073058767	.00078268047	.00053735733
52	95088.363	369947.96	3754.5766	107	.00033481789	.00032230587	.00025524612
53	75811.263	293911.90	3249.4727	108	.00014768817	.00011419981	.00011949420
54	60407.270	233307.95	2807.5528	109	.000061017592	.000024468054	.000054976850

Table Z (20.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 20.0 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	10000000000	39601964418	99508896	55	41931.300	159407.23	2079.4933
1	7925120000	31639404418	15268896	56	33285.758	125991.83	1787.8009
2	6335488000	25301612418	10084896	57	26403.821	99475.616	1534.9167
3	5065932800	20234450818	7320095.6	58	20927.424	78450.375	1314.8300
4	4051230720	16182462338	5615135.6	59	16571.257	61793.777	1122.8131
5	3240001536	12941969282	4509215.6	60	13108.507	48611.021	955.75194
6	2591293440	10350321947	3712953.2	61	10358.444	38188.396	811.34488
7	2072531436	8277538853	3146722.1	62	8176.7096	29956.664	687.54376
8	1657639272	6619706643	2712611.7	63	6447.2897	23462.335	581.70594
9	1325842983	5293729443	2410621.8	64	5077.3593	18344.739	491.17444
10	1060491850	4233146325	2205268.7	65	3993.1908	14317.200	413.89077
11	848256041	3384821564	2050649.8	66	3136.1806	11151.834	348.22224
12	678494882	2706271707	1926954.8	67	2459.6115	8667.5556	292.72262
13	542680457	2163533526	1797075.0	68	1925.9345	6720.7437	245.74861
14	434003628	1729459530	1638745.3	69	1505.3487	5197.6955	205.92482
15	347041054	1382337552	1456666.2	70	1174.1827	4008.4647	172.06651
16	277458329	1104791966	1260337.4	71	913.72893	3081.9272	143.24714
17	221795526	882910871	1067808.5	72	709.21510	2361.8280	118.75809
18	177277894	705553713	889465.96	73	548.92136	1803.6813	98.001034
19	141685406	563799853	735442.85	74	423.62164	1372.3020	80.546154
20	113234186	450508597	607036.22	75	325.94036	1039.8831	65.969584
21	90493270	359968288	501198.02	76	249.99419	784.50987	53.866725
22	72315664	287613148	412376.95	77	191.08520	588.96960	43.842801
23	57787599	229793083	339327.84	78	145.49986	439.78559	35.553459
24	46177188	183589450	279826.02	79	110.30205	326.43462	28.693399
25	36899061	146669044	231799.56	80	83.190227	240.71868	23.010556
26	29484492	117167174	192698.36	81	62.375355	176.25491	18.311627
27	23559788	93593483	161417.41	82	46.464968	128.07229	14.446896
28	18824813	74757161	135522.22	83	34.370349	92.301127	11.295067
29	15040817	59706828	114109.72	84	25.239781	65.933097	8.7565064
30	12016684	47682159	96144.117	85	18.393573	46.640398	6.7334739
31	9599878.4	38075547	80991.731	86	13.286911	32.639513	5.1270323
32	7668573.1	30401309	68245.900	87	9.4997683	22.574865	3.8560520
33	6125414.5	24271172	57621.404	88	6.7164599	15.416728	2.8622780
34	4892370.7	19374821	48665.452	89	4.6913841	10.384452	2.0952712
35	3907284.5	15464231	41226.879	90	3.2338607	6.8909677	1.5111188
36	3120245.9	12341194	34947.445	91	2.1955194	4.4996637	1.0706035
37	2491497.7	9847346.6	29661.037	92	1.4650152	2.8889484	.74277809
38	1989272.8	7856111.1	25244.989	93	.96006697	1.8229088	.50433976
39	1588111.8	6266346.1	21525.227	94	.61784641	1.1299588	.33535671
40	1267724.6	4997239.1	18414.834	95	.39052307	.68755872	.21863339
41	1011872.2	3984213.2	15818.852	96	.24209695	.41030101	.13952170
42	807558.11	3175685.3	13636.791	97	.14696896	.23997775	.086974525
43	644406.33	2530458.9	11791.610	98	.087369746	.13750529	.052993423
44	514131.27	2015630.7	10223.589	99	.050900436	.077107176	.031623642
45	410098.51	1604929.0	8866.2704	100	.029007392	.042243306	.018446566
46	327036.94	1277371.1	7694.1746	101	.016149621	.022565538	.010508237
47	260718.01	1016197.3	6668.6888	102	.0087608843	.011725247	.0058295725
48	207782.73	808018.72	5778.0528	103	.0046203235	.0059107319	.0031426405
49	165537.54	642136.86	5003.3249	104	.0023696106	.0028777972	.0016501613
50	131834.87	510004.41	4333.7673	105	.0011681179	.0013458940	.00083164442
51	104951.80	404794.56	3753.1629	106	.00056069660	.00059829851	.00041112197
52	83510.204	321058.74	3245.5195	107	.00025631844	.00024586065	.00019485328
53	66414.288	254447.51	2802.4105	108	.00011278012	.000086943216	.000091044311
54	52787.685	201487.95	2415.6971	109	.000046479078	.000018591631	.000041831170

Table Z (20.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 20.2 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	10000000000	39112992208	99217511	**55**	36538.278	137293.39	1784.8119
1	7905307200	31170338608	15071111	**56**	28932.176	108248.53	1530.9182
2	6303850157	24864195957	9905816.8	**57**	22892.980	85258.105	1311.3540
3	5028033211	19834943139	7157880.2	**58**	18099.402	67074.106	1120.7436
4	4010870081	15823322847	5467555.7	**59**	14296.075	52704.407	954.85934
5	3199703511	12623133929	4373870.1	**60**	11280.478	41360.034	810.89529
6	2552666164	10070119146	3588385.0	**61**	8891.6361	32413.305	686.76441
7	2036533025	8033338835	3031214.3	**62**	7001.2993	25364.893	580.61222
8	1624775128	6408374594	2605118.0	**63**	5506.6840	19818.032	490.08939
9	1296308096	5111935269	2309444.2	**64**	4325.7735	15457.979	412.85160
10	1034275837	4077570420	2108888.7	**65**	3393.5859	12035.202	347.08114
11	825218412	3252285155	1958259.7	**66**	2658.5985	9351.8620	291.33520
12	658417595	2593814212	1838057.8	**67**	2079.8457	7251.1583	244.33942
13	525305488	2068452847	1712161.3	**68**	1624.4974	5609.0512	204.66236
14	419057889	1649327013	1559071.1	**69**	1266.5651	4327.5942	171.10891
15	334252311	1314996759	1383457.6	**70**	985.45995	3329.5048	142.65297
16	266565681	1048347246	1194573.7	**71**	764.95095	2553.8308	118.49253
17	212555406	835709836	1009808.8	**72**	592.25275	1952.4890	98.013686
18	169467672	666166393	839086.02	**73**	457.24836	1487.5560	80.699105
19	135104652	530996466	692012.21	**74**	351.99222	1129.1177	66.175444
20	107704946	423237237	569705.63	**75**	270.15062	853.59754	54.077059
21	85859286	337333321	469147.38	**76**	206.68581	642.46454	44.056937
22	68440989	268854971	384968.30	**77**	157.58711	481.20335	35.778742
23	54554609	214269712	315909.98	**78**	119.69310	358.47955	28.950154
24	43484771	170760038	259799.47	**79**	90.511350	265.46632	23.313107
25	34660747	136079240	214623.50	**80**	68.093343	195.30562	18.655078
26	27626709	108436248	177935.01	**81**	50.928195	142.67228	14.813156
27	22020126	86403127	148657.60	**82**	37.842847	103.43051	11.661189
28	17550601	68841797	124481.58	**83**	27.922545	74.369941	9.0970712
29	13987679	54845268	104540.63	**84**	20.453590	53.002051	7.0370306
30	11147353	43690507	87851.522	**85**	14.868357	37.406890	5.3994450
31	8883124.9	34801151	73810.932	**86**	10.713560	26.117636	4.1023285
32	7078276.1	27717646	62029.845	**87**	7.6407447	18.022553	3.0786448
33	5639769.1	22073529	52234.078	**88**	5.3886008	12.279595	2.2802320
34	4493224.4	17576649	43997.349	**89**	3.7544773	8.2523051	1.6655479
35	3579535.6	13994085	37173.245	**90**	2.5815629	5.4634872	1.1985749
36	2851368.7	11140166	31426.932	**91**	1.7482824	3.5593025	.84730604
37	2271108.8	8866915.4	26601.431	**92**	1.1636686	2.2799035	.58655019
38	1808775.7	7056355.2	22580.483	**93**	.76067936	1.4352600	.39736792
39	1440404.0	5614451.7	19201.993	**94**	.48830766	.88759515	.26362819
40	1146941.1	4466259.9	16384.027	**95**	.30787371	.53882354	.17147979
41	913176.49	3552042.2	14037.989	**96**	.19038299	.32079043	.10918040
42	726968.79	2824200.4	12070.949	**97**	.11528621	.18718451	.067903661
43	578648.30	2244815.7	10411.751	**98**	.068363722	.10700346	.041277635
44	460512.91	1783678.6	9005.3023	**99**	.039728214	.059862224	.024575119
45	366411.32	1416728.3	7790.8885	**100**	.022583909	.032718712	.014301729
46	291467.69	1124796.3	6744.8179	**101**	.012541968	.017436748	.0081281544
47	231780.84	892610.26	5831.8817	**102**	.0067867866	.0090391094	.0044986912
48	184259.07	708000.17	5040.9774	**103**	.0035702739	.0045460446	.0024195208
49	146429.58	561266.01	4354.7220	**104**	.0018264973	.0022082566	.0012675151
50	116325.66	444677.78	3763.1094	**105**	.00089813504	.0010304167	.00063730275
51	92373.633	352077.03	3251.3772	**106**	.00043002706	.00045704726	.00031433339
52	73317.993	278560.95	2805.0698	**107**	.00019609234	.00018742029	.00014865011
53	58162.820	220225.67	2416.4734	**108**	.000086064927	.000066146984	.000069320954
54	46113.645	173961.88	2078.1825	**109**	.000035380509	.000014116823	.000031807078

Table Z (20.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 20.4 Percent

Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$	Age x	$^{u}D_x$	$^{u}\overset{o}{N}_x$	$^{u}\bar{M}_x$
0	10000000000	38633581223	98931445	55	31827.884	118214.89	1531.6065
1	7885494400	30710834023	14878645	56	25139.172	92977.804	1310.6899
2	6272291507	24436261498	9732027.8	57	19841.860	73051.484	1120.1227
3	4990323120	19444727918	7000889.4	58	15647.842	57330.503	955.10018
4	3970811767	15473173433	5325108.3	59	12328.698	44938.312	811.84446
5	3159807458	12312886621	4243550.2	60	9703.7160	35179.632	687.83035
6	2514519918	9798023294	3468722.0	61	7629.6118	27502.747	581.16900
7	2001071892	7796708420	2920488.0	62	5992.5212	21469.901	490.18473
8	1592482518	6204040548	2502276.8	63	4701.4440	16734.156	412.79101
9	1267359490	4936552761	2212801.9	64	3683.9613	13021.000	346.92101
10	1008644542	3927821414	2016943.2	65	2882.8385	10113.365	290.97118
11	802750989	3125005392	1870210.5	66	2252.8091	7839.5903	243.66789
12	638886255	2486067370	1753411.2	67	1757.9759	6063.9843	203.88950
13	508445293	1977567994	1631385.2	68	1369.6544	4679.4827	170.39004
14	404591254	1572911141	1483373.4	69	1065.1964	3601.7620	142.13175
15	321904513	1250931565	1314011.0	70	826.70645	2764.4606	118.22659
16	256074927	994776106	1132307.2	71	640.11221	2115.3754	97.980835
17	203678484	791019042	955011.16	72	494.35597	1613.4327	80.863166
18	161983224	628963394	791600.21	73	380.71065	1226.3237	66.426685
19	128814174	500086984	651178.21	74	292.33857	928.63159	54.347557
20	102432831	397602527	534695.94	75	223.80470	700.37849	44.310714
21	81451855	316108333	439166.36	76	170.79850	525.90497	36.018837
22	64764968	251308011	359397.29	77	129.89854	392.97790	29.185612
23	51495052	199784027	294120.84	78	98.415354	292.07060	23.563090
24	40943166	158817413	241216.06	79	74.234703	215.78394	18.933293
25	32553098	126245484	198727.85	80	55.708154	158.38445	15.117165
26	25881756	100348473	164308.64	81	41.560673	115.43227	11.977530
27	20577592	79758738	136910.95	82	30.804791	83.488722	9.4081838
28	16359760	63388976	114343.83	83	22.672512	59.892159	7.3232652
29	13005911	50374836	95776.595	84	16.566256	42.585371	5.6524167
30	10338965	40029001	80276.120	85	12.012350	29.985827	4.3275400
31	8218285.7	31804951	67268.217	86	8.6339387	20.887942	3.2807474
32	6532104.8	25268020	56380.985	87	6.1421587	14.380555	2.4566898
33	5191551.2	20072467	47351.130	88	4.3208733	9.7755394	1.8155843
34	4125761.4	15943349	39777.446	89	3.0029989	6.5543324	1.3232454
35	3278557.9	12662017	33518.398	90	2.0596744	4.3293015	.95015495
36	2605072.0	10054615	28261.106	91	1.3913539	2.8138741	.67021032
37	2069733.7	7982929.5	23857.328	92	.92377361	1.7982285	.46292109
38	1644263.5	6337043.7	20196.986	93	.60234878	1.1293922	.31290657
39	1306114.4	5029569.7	17129.194	94	.38570043	.69680715	.20712171
40	1037404.6	3991033.9	14576.790	95	.24257127	.42201274	.13441725
41	823895.17	3166199.3	12457.167	96	.14962531	.25065672	.085386656
42	654249.16	2511164.4	10684.419	97	.090378361	.14591666	.052982633
43	519460.19	1991043.1	9192.8538	98	.053459265	.083216444	.032132438
44	412372.38	1578111.8	7931.6704	99	.030988924	.046445195	.019085884
45	327285.54	1250344.8	6845.4172	100	.017571821	.025325692	.011081317
46	259691.98	990239.17	5912.0865	101	.0097340483	.013465084	.0062831977
47	205994.60	783884.47	5099.5830	102	.0052541466	.0069638591	.0034694389
48	163349.32	620223.96	4397.4509	103	.0027570821	.0034941677	.0018615919
49	129487.38	490467.24	3789.7485	104	.0014069459	.0016933761	.00097296505
50	102608.73	387626.89	3267.1686	105	.00069009703	.00078836312	.00048805422
51	81276.879	306150.18	2816.2812	106	.00032959034	.00034890933	.00024017137
52	64348.695	241627.63	2424.0250	107	.00014991652	.00014277411	.00011332617
53	50919.579	190557.06	2083.3466	108	.000065633453	.000050290611	.000052744905
54	40269.754	150156.19	1787.5139	109	.000026913694	.000010711650	.000024168497

Table Z (20.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 20.6 Percent

Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$	Age x	$^{U}D_x$	$^{U}N_x^{o}$	$^{U}\bar{M}_x$
0	10000000000	38163454026	98650467	**55**	27715.115	101759.35	1314.0735
1	7865681600	30260613226	14691267	**56**	21835.710	79838.597	1121.9178
2	6240812051	24017531605	9563297.2	**57**	17191.198	62574.221	956.57684
3	4952802051	19063528195	6848891.9	**58**	13523.393	48987.619	813.75878
4	3931054265	15131738649	5187562.8	**59**	10628.106	38304.779	690.09022
5	3120310362	12010954925	4118026.1	**60**	8344.1895	29913.326	583.30138
6	2476849898	9533766762	3353735.1	**61**	6544.1909	23328.587	491.68582
7	1966141339	7567386683	2814315.6	**62**	5127.0852	18167.001	413.73226
8	1560752901	6006452121	2403862.2	**63**	4012.3578	14125.369	347.58943
9	1238986953	4767339743	2120471.0	**64**	3136.1071	10964.410	291.43654
10	983586342	3783668751	1929210.2	**65**	2447.9558	8495.3974	243.86023
11	780841040	3002764453	1786282.2	**66**	1908.1613	6569.4783	203.73748
12	619887332	2382826895	1672797.3	**67**	1485.2893	5069.2936	170.08214
13	492085856	1890688696	1554531.9	**68**	1154.2943	3902.4866	141.81043
14	390589510	1500035856	1411442.0	**69**	895.45276	2996.5053	118.02191
15	309983506	1189980068	1248122.8	**70**	693.22107	2294.4000	97.948511
16	245972193	943930519	1073342.8	**71**	535.40691	1751.4878	80.990675
17	195151343	748703887	903231.13	**72**	412.45359	1332.7045	66.688944
18	154811729	593822940	746835.84	**73**	316.83836	1010.5412	54.657639
19	122801851	470961758	612780.20	**74**	242.68128	763.41576	44.616235
20	97406485	373506180	501858.33	**75**	185.32193	574.41033	36.293551
21	77260427	296205592	411117.52	**76**	141.07469	430.30019	29.435092
22	61277878	234894264	335537.54	**77**	107.02291	320.78208	23.797328
23	48600026	186266933	273844.50	**78**	80.880302	237.85384	19.170113
24	38544273	147700586	223969.60	**79**	60.854727	175.31699	15.369462
25	30568786	117114117	184015.36	**80**	45.552639	128.38135	12.244632
26	24243038	92856790	151730.20	**81**	33.898836	93.347531	9.6802067
27	19226282	73619163	126095.79	**82**	25.062703	67.358342	7.5868613
28	15247024	58362817	105034.11	**83**	18.399953	48.208472	5.8924655
29	12090837	46264329	87749.025	**84**	13.410621	34.198380	4.5379928
30	9587383.6	36670575	73355.183	**85**	9.6997362	24.024496	3.4666805
31	7601717.2	29063526	61306.310	**86**	6.9542187	16.696591	2.6223574
32	6026859.3	23032214	51247.096	**87**	4.9347807	11.468376	1.9593581
33	4777959.8	18250571	42924.960	**88**	3.4627871	7.7778748	1.4448498
34	3787537.0	14459953	35962.405	**89**	2.4005838	5.2028565	1.0507243
35	3002223.9	11455188	30222.864	**90**	1.6423575	3.4286460	.75280957
36	2379509.1	9073551.0	25414.044	**91**	1.1066599	2.2233001	.52983396
37	1885773.6	7185999.0	21396.052	**92**	.73290814	1.4175020	.36514313
38	1494355.5	5690169.1	18064.759	**93**	.47669376	.88819060	.24625640
39	1184053.1	4504883.5	15279.763	**94**	.30447314	.54670661	.16263238
40	938092.23	3565768.3	12968.468	**95**	.19100541	.33032807	.10530316
41	743150.50	2821770.4	11053.893	**96**	.11752190	.19573798	.066738495
42	588647.67	2232415.8	9456.6618	**97**	.070808538	.11367751	.041315380
43	466199.67	1765622.9	8116.1502	**98**	.041778379	.064677333	.024998114
44	369161.75	1395960.7	6985.5371	**99**	.024156974	.036012830	.014813595
45	292254.62	1103276.2	6014.1903	**100**	.013663446	.019590788	.0085806971
46	231313.26	871594.50	5181.6864	**101**	.0075499556	.010391422	.0048539443
47	183022.83	688251.73	4458.7780	**102**	.0040649997	.0053615900	.0026739575
48	144768.54	543207.39	3835.6397	**103**	.0021277249	.0026839227	.0014313923
49	114470.02	428499.27	3297.6625	**104**	.0010830552	.0012976883	.00074637536
50	90480.724	337814.32	2836.2035	**105**	.00052989620	.00060276729	.00037351073
51	71490.147	266148.39	2439.0522	**106**	.00025244255	.00026617723	.00018338397
52	56458.111	209537.75	2094.4128	**107**	.00011453679	.00010868914	.000086337845
53	44563.454	164842.15	1795.8420	**108**	.000050018216	.000038208925	.000040105070
54	35154.462	129573.23	1537.2254	**109**	.000020458966	.0000081222096	.000018351693

Table Z (20.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 20.8 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000000	37702343794	98374357	55	24125.373	87569.898	1127.2178
1	7845868800	29819409394	14508757	56	18959.608	68536.446	960.13715
2	6209411789	23607739455	9399406.6	57	14889.252	53583.816	816.73419
3	4915469530	18691077622	6701669.6	58	11683.072	41846.136	693.17774
4	3891596065	14798753655	5054701.2	59	9158.6602	32640.310	586.45763
5	3081209222	11717077002	3997080.3	60	7172.4067	25427.277	494.53605
6	2439651335	9277092483	3243208.2	61	5611.0144	19781.497	415.87394
7	1931734733	7345123187	2712482.2	62	4384.9096	15367.080	349.11077
8	1529577844	5815367311	2309661.2	63	3422.9018	11919.205	292.60557
9	1211180432	4604064269	2032240.2	64	2668.6422	9229.4147	244.75551
10	959089820	3644891908	1845480.3	65	2077.8190	7133.7229	204.31601
11	759476083	2885354298	1706267.3	66	1615.5631	5503.1251	170.29788
12	601407599	2283897970	1596010.6	67	1254.3668	4236.1787	141.83503
13	476213509	1807633806	1481398.7	68	972.37717	3253.2608	117.98543
14	377038834	1430533839	1343078.6	69	752.42903	2491.9850	97.968326
15	298475558	1131988682	1185601.2	70	581.03099	1903.5076	81.119903
16	236244050	895670336	1017497.4	71	447.62692	1449.6059	66.922348
17	186961029	708637177	854295.77	72	343.96320	1100.3640	54.978717
18	147940842	560630188	704631.28	73	263.55990	832.37462	44.956468
19	117056037	443517596	576668.15	74	201.36433	627.32273	36.612904
20	92615026	350855893	471054.11	75	153.38318	470.89087	29.714872
21	73274923	277542881	384873.05	76	116.46749	351.91738	24.044741
22	57970448	219540788	313271.80	77	88.132692	261.72991	19.395543
23	45861064	173653958	254973.66	78	66.436652	193.61104	15.589309
24	36280408	137352773	207962.04	79	49.861343	142.37145	12.470860
25	28700877	108635293	170396.40	80	37.229558	104.01158	9.9133843
26	22704331	85917580	140117.83	81	27.635275	75.451041	7.8198503
27	17960633	67946349	116137.20	82	20.380348	54.317298	6.1151993
28	14207449	53730214	96483.927	83	14.924682	38.784339	4.7388961
29	11238079	42485025	80395.329	84	10.850304	27.449013	3.6414728
30	8888745.6	33590373	67031.590	85	7.8281232	19.238231	2.7756586
31	7030023.3	26555418	55873.179	86	5.5982302	13.339179	2.0950115
32	5559564.7	20991746	46580.847	87	3.9625517	9.1410037	1.5618841
33	4396397.0	16591960	38912.530	88	2.7735599	6.1850533	1.1492025
34	3476289.8	13112842	32513.139	89	1.9179325	4.1277573	.83387500
35	2748570.3	10361946	27251.127	90	1.3088468	2.7138326	.59612312
36	2172980.5	8187022.0	22853.506	91	.87971092	1.7556738	.41862487
37	1717760.8	6467641.3	19188.345	92	.58113901	1.1167388	.28785408
38	1357787.3	5108514.4	16157.236	93	.37702889	.69809329	.19369125
39	1073133.3	4034264.0	13629.580	94	.24020875	.42868547	.12762469
40	848071.97	3185267.2	11537.138	95	.15031080	.25840741	.082446226
41	670144.75	2514358.4	9808.2173	96	.092250346	.15275916	.052131778
42	529482.92	1984239.6	8369.5005	97	.055442079	.088506985	.032197820
43	418285.84	1565421.4	7165.0674	98	.032629479	.050237182	.019435876
44	330386.72	1234586.9	6151.7844	99	.018819400	.027906208	.011490497
45	260898.72	973304.36	5283.4325	100	.010617644	.015144904	.0066401942
46	205975.60	767000.67	4541.0762	101	.0058521708	.0080142316	.0037474231
47	162564.30	604152.18	3898.0716	102	.0031429523	.0041252958	.0020595413
48	128262.23	475645.60	3345.2055	103	.0016409579	.0020602078	.0010998932
49	101162.84	374272.34	2869.0991	104	.00083317691	.00099379999	.00057217893
50	79760.896	294331.40	2461.7395	105	.00040661380	.00046055504	.00028565995
51	62861.513	231315.33	2112.0316	106	.00019322288	.00020292453	.00013992957
52	49518.749	181662.80	1809.3268	107	.000087447154	.000082684696	.000065731981
53	38987.630	142559.56	1547.7458	108	.000038091980	.000029009633	.000030473289
54	30678.430	111781.24	1321.7398	109	.000015541528	.0000061544451	.000013925209

Table Z (21.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 21.0 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000000	37249993817	98102909	55	20993.221	75337.712	966.74000
1	7826056000	29386965817	14330909	56	16456.455	58817.163	821.51336
2	6178090720	23206628337	9240149.3	57	12890.855	45871.435	697.18218
3	4878325082	18327119962	6559015.7	58	10089.458	35734.819	590.32854
4	3852435661	14473963724	4926317.1	59	7889.4116	27804.777	498.26832
5	3042501056	11431001110	3880507.4	60	6162.8201	21607.050	419.17401
6	2402919498	9027753444	3136936.7	61	4809.0343	16768.219	351.65980
7	1897845509	7129677488	2614784.9	62	3748.6858	12994.307	294.50293
8	1498949017	5630554003	2219472.4	63	2918.8700	10054.141	246.25020
9	1183930021	4446504131	1947909.9	64	2269.9306	7766.2222	205.49174
10	935143756	3511279895	1765555.7	65	1762.9169	5988.1412	171.13254
11	738643888	2772576167	1629970.0	66	1367.2564	4608.1608	142.30222
12	583434125	2189094769	1522857.3	67	1058.8940	3538.6475	118.24090
13	460814926	1728230827	1411794.8	68	818.77507	2710.9969	98.130335
14	363925779	1364246042	1278096.7	69	631.97123	2071.5951	81.294056
15	287367347	1076811686	1126265.8	70	486.78028	1578.5763	67.158723
16	226877504	849862832	964598.94	71	374.06906	1199.2636	55.277470
17	179095039	670698699	808042.80	72	286.71438	908.14912	45.307657
18	141358674	529276821	664835.14	73	219.13853	685.32767	36.962823
19	111565547	417657372	542701.79	74	167.00284	515.26653	30.033257
20	88048031	329564965	442153.90	75	126.88812	385.85635	24.318713
21	69485706	260043140	360314.01	76	96.105855	287.68261	19.633263
22	54833842	205179366	292491.20	77	72.541091	213.45025	15.801151
23	43270115	161884941	237408.95	78	54.545220	157.52391	12.671776
24	34144282	127721104	193102.78	79	40.833334	115.56188	10.114353
25	26942812	100762707	157788.39	80	30.411697	84.226866	8.0222768
26	21259760	79490416	129396.25	81	22.517412	60.955540	6.3140410
27	16775412	62705105	106966.46	82	16.564113	43.779105	4.9266298
28	13236391	49460622	88630.593	83	12.099393	31.186584	3.8092888
29	10443533	39010481	73658.356	84	8.7740951	22.020276	2.9206041
30	8239441.4	30765565	61253.309	85	6.3142239	15.397396	2.2212451
31	6500039.0	24260966	50921.541	86	4.5041722	10.651192	1.6728427
32	5127455.5	19129723	42339.335	87	3.1801023	7.2819926	1.2443827
33	4044454.2	15082151	35274.920	88	2.2202691	4.9157176	.91355930
34	3189928.2	11889627	29394.387	89	1.5314516	3.2729856	.66141746
35	2515785.9	9371712.5	24571.226	90	1.0424631	2.1468306	.47178663
36	1983921.9	7386016.1	20550.544	91	.69889795	1.3856087	.33057159
37	1564347.9	5820193.0	17208.002	92	.46052766	.87928019	.22679495
38	1233401.0	4585575.1	14450.682	93	.29802468	.54835943	.15225825
39	972362.34	3612200.5	12157.146	94	.18939492	.33594222	.10009383
40	766494.59	2844870.1	10263.307	95	.11821473	.20202386	.064512189
41	604152.98	2240028.2	8702.4384	96	.072368794	.11914464	.040697434
42	476137.26	1763319.2	7406.8453	97	.043383516	.068867207	.025077043
43	375193.48	1387648.2	6324.9683	98	.025468144	.038996647	.015101947
44	295601.48	1091646.0	5417.0894	99	.014651930	.021610765	.0089072962
45	232840.16	858463.38	4641.0302	100	.0082455403	.011700482	.0051352855
46	183359.58	674811.73	3979.2507	101	.0045332521	.0061768680	.0028912999
47	144349.39	530210.00	3407.4865	102	.0024284691	.0031719988	.0015852796
48	113603.17	416390.41	2917.1156	103	.0012647193	.0015803939	.00084461454
49	89374.702	326829.80	2495.8939	104	.00064052463	.00076056749	.00043834846
50	70288.700	256382.44	2136.4041	105	.00031180468	.00035165792	.00021832600
51	55256.354	200990.23	1828.5705	106	.00014779542	.00015459736	.00010669992
52	43417.915	157455.01	1562.7848	107	.000066719075	.000062858633	.000050009818
53	34097.933	123255.97	1333.6872	108	.000028989438	.000022009880	.000023138711
54	26763.090	96405.743	1136.2467	109	.000011797823	.0000046601400	.000010559051

Table Z (21.2)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 21.2 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	10000000000	36806157022	97835928	55	18261.271	64795.646	828.94017
1	7806243200	28963035422	14157528	56	14278.657	50461.376	702.75373
2	6146848845	22813951179	9085329.7	57	11156.601	39257.285	594.99669
3	4841368231	17971408618	6420734.8	58	8709.9796	30506.594	502.62179
4	3813571552	14157123759	4802215.5	59	6793.4919	23678.116	423.23727
5	3004182892	11152485122	3768112.8	60	5293.3068	18354.827	355.20607
6	2366649689	8785512218	3034727.3	61	4120.0698	14209.229	297.28224
7	1864467167	6920818657	2521031.4	62	3203.5010	10984.171	248.36864
8	1468858198	5451789494	2133105.4	63	2488.0534	8477.9652	207.17955
9	1157225963	4294446382	1867291.8	64	1929.9971	6532.6736	172.47573
10	911737127	3382630789	1689249.8	65	1495.1165	5024.6965	143.29464
11	718332468	2664240127	1557205.5	66	1156.6242	3857.3085	118.87118
12	565954271	2098239999	1453154.6	67	893.49877	2954.8491	98.539358
13	445877111	1652315461	1345539.9	68	689.13641	2258.2424	81.588952
14	351237265	1301021247	1216320.4	69	530.56307	1721.4411	67.434235
15	276645947	1024310791	1069946.9	70	407.63532	1308.5816	55.580364
16	217859977	806382300	914485.51	71	312.45663	991.74500	45.641984
17	171541301	634774818	764319.86	72	238.88373	749.19523	37.323591
18	135053777	499660657	627305.56	73	182.11888	564.01560	30.378638
19	106319640	393289649	510749.99	74	138.43924	423.04114	24.626137
20	83695512	309551954	415037.01	75	104.91931	316.03643	19.894283
21	65883570	243634138	337329.67	76	79.265361	235.06554	16.024378
22	51859634	191746194	273094.65	77	59.678349	173.99581	12.867293
23	40819525	150903736	221058.28	78	44.759842	128.10262	10.295684
24	32128986	118756350	179308.08	79	33.423029	93.755731	8.1994062
25	25288384	93453337	146115.19	80	24.829659	68.172228	6.4889071
26	19903784	73537823	119496.24	81	18.337820	49.220432	5.0957746
27	15665693	57862885	98520.516	82	13.455398	35.267632	3.9671516
28	12329490	45525857	81416.726	83	9.8037239	25.064344	3.0605248
29	9703359.1	35816359	67485.905	84	7.0913503	17.656001	2.3412586
30	7636099.1	28175186	55972.931	85	5.0903272	12.316846	1.7766581
31	6008815.6	22162155	46408.416	86	3.6219282	8.5002927	1.3350474
32	4727961.6	17430701	38483.653	87	2.5507334	5.7978863	.99089596
33	3719898.5	13707935	31976.923	88	1.7763507	3.9047220	.72584175
34	2926518.0	10779036	26574.329	89	1.2221528	2.5937634	.52433829
35	2302200.3	8474887.6	22154.388	90	.82981648	1.6973269	.37317523
36	1810894.4	6662373.5	18479.166	91	.55492495	1.0929168	.26089151
37	1424298.5	5236731.9	15431.552	92	.36473323	.69190971	.17858493
38	1120136.9	4115489.8	12923.888	93	.23543497	.43048734	.11961858
39	880833.96	3233738.9	10843.296	94	.14924033	.26310580	.078455521
40	692586.69	2540397.0	9129.6412	95	.092915591	.15784731	.050449055
41	544516.56	1995259.5	7720.8522	96	.056737141	.092869998	.031751812
42	428050.95	1566694.5	6554.4528	97	.033926573	.053552278	.019519107
43	336447.81	1229818.5	5582.9240	98	.019866056	.030252181	.011727145
44	264404.08	965056.07	4769.7100	99	.011400091	.016724909	.0069004964
45	207739.25	757011.23	4076.3307	100	.0063992892	.0090336284	.0039689222
46	163178.68	593572.63	3486.5528	101	.0035093091	.0047576539	.0022293311
47	128136.80	465211.83	2978.2866	102	.0018751821	.0024373950	.0012194363
48	100588.54	364431.66	2543.4780	103	.00097410131	.0012115226	.00064815868
49	78935.396	285332.07	2170.9291	104	.00049209048	.00058168146	.00033559749
50	61921.550	223270.75	1853.7838	105	.00023894111	.00026832726	.00016675155
51	48555.414	174595.96	1582.8977	106	.00011297136	.00011769878	.000081306205
52	38056.034	136437.11	1349.6048	107	.000050869389	.000047753370	.000038022036
53	29811.357	106537.35	1149.0238	108	.000022046793	.000016687434	.000017557280
54	23339.367	83121.992	976.59720	109	.0000089496619	.0000035261668	.0000080009977

Table Z (21.4)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 21.4 Percent

Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}\overset{o}{N}_{x}$	$^{U}\bar{M}_{x}$
0	100000000000	363705955268	975732281	55	158792.17	557126.43	7106.3460
1	77864304000	285473803268	139884281	56	123845.94	432798.14	6010.3103
2	61156861632	224294700980	89347625	57	96521.184	335866.10	5076.7250
3	48045985035	176237061841	62866417	58	75163.016	260351.76	4278.4388
4	37750022378	138479978534	46822115	59	58475.837	201574.78	3594.1541
5	29662517765	108812960857	36597125	60	45447.163	155870.19	3009.2220
6	23308372489	85501405130	29363967	61	35284.228	120367.35	2512.4571
7	18315932732	67183248376	24310401	62	27365.112	92818.087	2094.0302
8	14392972638	52788600493	20503802	63	21199.636	71463.780	1742.5762
9	11310586507	41476868993	17902074	64	16402.939	54930.854	1447.2106
10	8888591055	32587512968	16163860	65	12674.662	42147.167	1199.4795
11	6985300774	25601646297	14877990	66	9780.2502	32275.900	992.66425
12	5489556817	20111644685	13867297	67	7536.1229	24664.200	820.93358
13	4313873933	15797311889	12824640	68	5797.6973	18803.655	678.12705
14	3389605740	12407156563	11575836	69	4452.2925	14299.014	559.17677
15	2662988184	9743547415	10164842	70	3412.0454	10843.240	459.81465
16	2091793026	7651096546	8670048.4	71	2608.7296	8197.9415	376.72010
17	1642881676	6007581048	7229838.5	72	1989.4005	6178.0105	307.34675
18	1290151309	4716852895	5919095.9	73	1512.8189	4639.7667	249.57455
19	1013079998	3703283431	4806901.0	74	1147.0636	3471.6970	201.84332
20	795479042	2907403471	3895908.1	75	867.12174	2587.3401	162.68053
21	624597184	2282481616	3158169.4	76	653.43803	1919.8423	130.73288
22	490397985	1791815930	2549882.1	77	490.72038	1417.6809	104.73600
23	385020192	1406579426	2058363.3	78	367.11503	1041.2703	83.613954
24	302279645	1104126668	1665005.3	79	273.43604	760.27609	66.439756
25	237317238	866672148	1353065.3	80	202.61754	551.50695	52.461701
26	186311723	680250612	1103540.9	81	149.26236	397.24708	41.106034
27	146268388	533895911	907414.80	82	109.24347	283.96524	31.929780
28	114826549	418999160	747897.73	83	79.393754	201.33567	24.577171
29	90139601	328802525	618302.85	84	57.282312	141.49277	18.758834
30	70755697	257999814	511472.41	85	41.014142	98.473753	14.203222
31	55536059	202424795	422947.24	86	29.108786	67.800803	10.649025
32	43586947	158805651	349785.10	87	20.447756	46.137172	7.8862356
33	34206602	124572680	289866.84	88	14.203835	30.999286	5.7638259
34	26842710	97708130	240242.46	89	9.7476235	20.543367	4.1543912
35	21062727	76627581	199747.06	90	6.6016368	13.411733	2.9500963
36	16525741	60087059	166160.23	91	4.4035218	8.6155288	2.0578180
37	12964781	47110052	138379.63	92	2.8869387	5.4414754	1.4054174
38	10170249	36929769	115578.96	93	1.8587865	3.3775152	.93920860
39	7977207.1	28944258	96709.426	94	1.1752793	2.0593725	.61458500
40	6256440.0	22680995	81207.199	95	.72986041	1.2325575	.39427859
41	4906373.0	17769028	68495.224	96	.44454424	.72345026	.24757432
42	3847169.0	13917239	57997.124	97	.26514525	.41617174	.15183641
43	3016197.9	10897202	49275.137	98	.15486449	.23453741	.091008254
44	2364322.0	8529675.6	41992.966	99	.088643083	.12935412	.053424531
45	1852905.8	6674044.2	35799.649	100	.049632322	.069701230	.030655142
46	1451759.0	5219972.7	30545.079	101	.027148810	.036621322	.017178120
47	1137106.9	4080877.9	26028.222	102	.014470015	.018716832	.0093740832
48	890373.63	3188808.1	22173.976	103	.0074976639	.0092812844	.0049706984
49	696934.38	2490424.0	18879.996	104	.0037780102	.0044456974	.0025676041
50	545328.56	1943864.6	16082.997	105	.0018298074	.0020460357	.0012727443
51	426530.82	1516285.0	13700.034	106	.00086293718	.00089545278	.00061913705
52	333451.45	1181932.7	11652.985	107	.00038758207	.00036252744	.00028887867
53	260547.64	920612.44	9897.4376	108	.00016755173	.00012643182	.00013312881
54	203465.51	716484.46	8392.1353	109	.000067843218	.000026662385	.000060583994

Table Z (21.6)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 21.6 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000000000	359430802189	973146336	55	138029.68	478889.14	6090.8403
1	77666176000	281397714189	138234336	56	107378.84	371092.08	5139.1809
2	60846026752	220529559821	87882720	57	83474.358	287262.40	4330.6357
3	47680154239	172837840214	61565608	58	64837.784	222121.56	3641.0274
4	37367262249	135463588628	45661301	59	50314.589	171547.85	3051.4047
5	29287047701	106172097976	35551319	60	39004.775	132322.15	2548.6729
6	22954775504	83214187525	28417716	61	30205.438	101929.56	2122.8046
7	17992174576	65219828240	23446388	62	23366.586	78405.732	1765.0070
8	14102581978	51115604817	19711263	63	18055.934	60218.064	1465.2426
9	11054186196	40060299583	17164882	64	13934.993	46172.641	1213.9586
10	8664990525	31394563332	15467974	65	10740.265	35339.992	1003.7363
11	6792252055	24601761019	14215855	66	8266.5075	26996.555	828.68125
12	5324262806	19277066811	13234194	67	6353.5081	20579.330	683.69281
13	4173334213	15103288685	12224065	68	4875.4495	15651.030	563.43119
14	3270833366	11831924990	11017298	69	3734.5333	11872.587	463.51451
15	2563137999	9268189311	9657270.6	70	2854.7033	8981.2981	380.26400
16	2008237059	7259320685	8220135.8	71	2177.0517	6773.7285	310.82042
17	1573243944	5685469786	6839003.0	72	1655.9813	5092.3336	252.99141
18	1232321277	4452597522	5585225.2	73	1256.0695	3815.1542	204.95556
19	965207209	3486923976	4524073.2	74	949.96530	2847.7923	165.36946
20	755960450	2730582525	3657100.9	75	716.29814	2117.2568	132.97227
21	592057479	2138217289	2956797.4	76	538.40821	1567.2639	106.61102
22	463666846	1674297335	2380845.8	77	403.30618	1154.5548	85.214567
23	363106806	1310986528	1916639.7	78	300.95147	845.98300	67.874521
24	284350046	1026473637	1546085.0	79	223.58547	616.21729	53.811321
25	222672816	803672011	1252976.2	80	165.25643	445.94357	42.394427
26	174369939	629199298	1019111.7	81	121.42977	320.44816	33.143029
27	136544881	492573841	835761.97	82	88.646961	228.52421	25.686208
28	106920451	385588022	687015.89	83	64.261110	161.64405	19.726525
29	83719691	301815360	566479.08	84	46.246187	113.33060	15.022451
30	65549127	236222678	467368.41	85	33.028020	78.688085	11.348650
31	51318515	184868163	385449.22	86	23.381185	54.050508	8.4897188
32	40174361	144664125	317918.90	87	16.382554	36.693807	6.2730354
33	31448213	113191668	262753.71	88	11.351025	24.596333	4.5744845
34	24615345	88556296	217182.08	89	7.7700127	16.261725	3.2897416
35	19265828	69274167	180088.51	90	5.2488979	10.591431	2.3308506
36	15077438	54183243	149401.44	91	3.4922889	6.7877185	1.6222032
37	11798459	42373658	124083.89	92	2.2837107	4.2768859	1.1053850
38	9231775.1	33132774	103357.62	93	1.4666503	2.6483462	.73700387
39	7222674.0	25902582	86248.478	94	.92497852	1.6109300	.48115086
40	5650253.7	20246167	72228.265	95	.57295945	.96185871	.30795756
41	4419719.9	15821407	60760.808	96	.34809083	.56321319	.19291985
42	3456757.9	12360498	51314.584	97	.20708802	.32321758	.11803828
43	2703217.9	9653839.9	43486.481	98	.12064699	.18171558	.070582494
44	2113592.9	7537382.0	36967.262	99	.068881564	.099981176	.041335730
45	1652196.1	5882755.6	31436.928	100	.038469475	.053744866	.023662216
46	1291208.3	4589490.5	26756.788	101	.020989205	.028170229	.013228019
47	1008780.3	3578946.8	22743.951	102	.011158548	.014363187	.0072013429
48	787881.84	2789564.0	19328.499	103	.0057671093	.0071054818	.0038094766
49	615140.34	2173144.1	16416.957	104	.0028986038	.0033954731	.0019631163
50	480102.62	1691957.8	13950.986	105	.0014003114	.0015590647	.00097077320
51	374558.59	1316478.3	11855.395	106	.00065870649	.00068078934	.00047114208
52	292075.74	1023613.4	10059.789	107	.00029510051	.00027502614	.00021932800
53	227637.36	795301.07	8523.7976	108	.00012724734	.000095723068	.00010087466
54	177313.05	617410.70	7210.1057	109	.000051392501	.000020145860	.000045842111

Table Z (21.8)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 21.8 Percent

Age x	$^{u}D_x$	$^{u}N_x^{o}$	$^{u}M_x^{-}$	Age x	$^{u}D_x$	$^{u}N_x^{o}$	$^{u}M_x^{-}$
0	100000000000	355233903536	970599782	55	119939.01	411517.43	5219.3187
1	77468048000	277399879536	136623782	56	93067.351	318087.60	4393.3143
2	60535983808	216841880864	86456918	57	72164.306	245616.11	3693.3179
3	47316185173	169514218608	60303259	58	55909.834	189444.95	3097.8139
4	36987420226	132519880093	44538052	59	43275.756	145946.33	2589.9503
5	28915389478	103600104046	34542058	60	33462.563	112294.23	2158.0337
6	22605660036	80991356742	27506878	61	25847.423	86286.654	1793.0869
7	17673334160	63315876588	22616646	62	19944.267	66208.179	1487.2552
8	13817330826	49496937518	18951824	63	15372.109	50723.916	1231.6819
9	10802965494	38692878418	16459746	64	11833.438	38796.703	1017.9884
10	8446465177	30245686322	14803261	65	9097.2443	29621.207	839.67009
11	6604065743	23641085566	13584089	66	6984.0547	22572.157	691.56081
12	5163542651	18477124535	12630696	67	5354.1415	17164.321	569.20297
13	4037031523	14439663598	11652157	68	4098.0911	13021.806	467.97135
14	3155935253	11283216646	10486111	69	3131.0786	9853.9129	384.07989
15	2466790941	8815850491	9175330.6	70	2387.3126	7436.0048	314.35989
16	1927817965	6887426251	7793767.6	71	1815.9662	5594.5825	256.35117
17	1506391322	5380453766	6469428.1	72	1377.7967	4195.6413	208.16775
18	1176945557	4202981980	5270273.5	73	1042.3992	3135.7233	168.24614
19	919482937	3283054799	4257941.7	74	786.35532	2334.9675	135.43087
20	718311604	2564381169	3432965.9	75	591.41945	1731.7929	108.64343
21	561136307	2002953178	2768285.4	76	443.40863	1278.8435	86.902374
22	438330037	1564383864	2223025.8	77	331.29741	939.82207	69.300976
23	342389366	1221802137	1784677.9	78	246.58708	686.99124	55.072897
24	267442161	954206815	1435657.3	79	182.72927	499.21106	43.563016
25	208898086	745187887	1160286.3	80	134.71427	360.40678	34.242813
26	163165962	581925754	941134.84	81	98.734989	258.36601	26.709683
27	127445371	454405178	769758.40	82	71.895294	183.81298	20.653312
28	99540567	354803755	631080.58	83	51.984698	129.70957	15.825252
29	77742345	277012220	518989.28	84	37.315900	90.725603	12.024108
30	60713829	216258049	427058.01	85	26.582219	62.843976	9.0630539
31	47411695	168813095	351266.74	86	18.770070	43.065294	6.7646559
32	37021250	131764497	288947.36	87	13.118122	29.167135	4.9871301
33	28906051	102836163	238168.84	88	9.0660027	19.504948	3.6285618
34	22567809	80249993	196328.02	89	6.1900360	12.865123	2.6035950
35	17618213	62616873	162358.07	90	4.1709046	8.3593669	1.8405440
36	13752840	48851732	134326.81	91	2.7679803	5.3445531	1.2780665
37	10734476	38107133	111259.37	92	1.8054464	3.3595496	.86889679
38	8377828.2	29721039	92423.345	93	1.1565403	2.0753499	.57799008
39	6537849.8	23176384	76914.216	94	.72753944	1.2593729	.37646106
40	5101472.7	18069348	64237.569	95	.44951012	.75014991	.24038904
41	3980274.8	14084535	53895.497	96	.27239483	.43819404	.15023844
42	3105116.9	10975689	45398.031	97	.16164115	.25086708	.091706339
43	2422036.8	8550569.8	38374.130	98	.093929962	.14070041	.054706575
44	1888912.0	6659097.4	32539.571	99	.053491078	.077228255	.031961973
45	1472796.2	5184134.7	27602.668	100	.029797875	.041414306	.018252710
46	1148069.2	4034236.8	23435.387	101	.016216447	.021655113	.010179600
47	894662.10	3138010.7	19871.400	102	.0085992007	.011014882	.0055285558
48	696970.23	2439712.7	16845.717	103	.0044330159	.0054360868	.0029175851
49	542772.75	1895811.0	14273.017	104	.0022223920	.0025915816	.0014999306
50	422540.75	1472316.4	12099.592	105	.0010708956	.0011871785	.00073994298
51	328809.97	1142698.0	10257.319	106	.00050246420	.00051722628	.00035827580
52	255747.49	886259.58	8682.7962	107	.00022452972	.00020849792	.00016640626
53	198815.45	686854.59	7339.3582	108	.000096570231	.000072421686	.000076381065
54	154467.81	531883.85	6193.2835	109	.000038903171	.000015211140	.000034662726

Table Z (22.0)

Unitrust Commutation Factors - Based on Life Table 90CM

Adjusted Payout Rate of 22.0 Percent

Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$	Age x	$^{U}D_{x}$	$^{U}N_{x}^{o}$	$^{U}\bar{M}_{x}$
0	100000000000	351113131773	968091038	55	104181.88	353518.59	4471.5104
1	77269920000	273478171773	135051038	56	80633.764	272570.77	3754.8285
2	60226732800	213229536573	85068638	57	62363.412	209941.90	3149.0307
3	46954073088	166264074237	59077790	58	48192.947	161523.69	2634.9819
4	36610481438	129646745014	43450793	59	37207.269	124124.81	2197.7068
5	28547513998	101094900254	33567773	60	28696.582	95265.684	1826.7740
6	22260980530	78830879530	26629893	61	22109.355	73019.339	1514.1568
7	17359349077	61469422585	21819630	62	17016.285	55888.548	1252.8482
8	13537141017	47930705937	18223958	63	13081.814	42711.290	1035.0398
9	10556832615	37372804633	15785154	64	10044.615	32587.075	853.38876
10	8232912357	29139183734	14168227	65	7702.2939	24818.528	702.19611
11	6420631334	22718032248	12981213	66	5898.0127	18865.627	576.93831
12	5007281003	17710345526	12055341	67	4509.9920	14310.407	473.72346
13	3904848473	13805081699	11107481	68	3443.1456	10829.937	388.54802
14	3044794451	10759793569	9980880.6	69	2623.9503	8175.1350	318.14296
15	2373832597	8385407434	8717680.1	70	1995.5323	6154.0282	259.78081
16	1850425554	6534399944	7389672.0	71	1514.0670	4618.7371	211.34628
17	1442219120	5091624419	6119924.8	72	1145.8039	3455.3490	171.21831
18	1123925868	3967196028	4973142.7	73	864.66341	2576.1538	138.05594
19	875815884	3090956997	4007500.0	74	650.60845	1913.6308	110.86643
20	682448486	2408164559	3222584.9	75	488.07248	1415.8573	88.728127
21	531756995	1876131152	2591798.7	76	364.98979	1043.0141	70.806325
22	414318116	1461586866	2075667.1	77	272.00849	764.66384	56.334076
23	322805413	1138600094	1661797.1	78	201.94011	557.61047	44.665362
24	251500159	886955903	1333109.0	79	149.26165	404.22300	35.250034
25	195943428	690899127	1074443.3	80	109.75936	291.13128	27.645410
26	152655921	538153230	869113.05	81	80.239258	208.20550	21.514630
27	118931256	419151792	708955.46	82	58.277932	147.77322	16.598305
28	92653088	326442058	579687.40	83	42.030741	104.02946	12.689099
29	72178072	254218318	475469.10	84	30.093541	72.590699	9.6192416
30	56224177	197956781	390213.44	85	21.382498	50.162968	7.2339686
31	43793416	154132644	320105.54	86	15.059861	34.293864	5.3872328
32	34108472	119998976	262606.74	87	10.498194	23.171421	3.9626646
33	26563653	93414846	215875.91	88	7.2368006	15.458725	2.8766474
34	20685989	72712027	177468.81	89	4.9284663	10.172140	2.0594012
35	16107813	56590584	146366.39	90	3.3123539	6.5938610	1.4525469
36	12541659	44037708	120767.00	91	2.1925894	4.2057483	1.0063527
37	9764078.6	34264421	99754.672	92	1.4264836	2.6373967	.68260243
38	7600982.5	26655939	82640.649	93	.91144567	1.6253453	.45301495
39	5916448.3	20733332	68585.418	94	.57189251	.98393522	.29437232
40	4604787.1	16123524	57126.520	95	.35244000	.58467715	.18753106
41	3583561.7	12535876	47801.842	96	.21302591	.34071259	.11692749
42	2788480.7	9744046.5	40159.903	97	.12608788	.19458855	.071203933
43	2169493.1	7571792.5	33859.325	98	.073082503	.10887302	.042374727
44	1687629.5	5881875.4	28638.996	99	.041512459	.059614617	.024698080
45	1312489.7	4567455.1	24233.120	100	.023065892	.031891812	.014070766
46	1020490.9	3545338.6	20523.595	101	.012520698	.016635765	.0078285586
47	793209.62	2750742.4	17359.209	102	.0066224509	.0084414679	.0042415241
48	616355.12	2133213.1	14679.641	103	.0034052406	.0041560917	.0022330096
49	478765.30	1653451.9	12407.066	104	.0017027740	.0019766609	.0011452543
50	371758.65	1280854.1	10492.098	105	.00081841076	.00090337363	.00056361307
51	288552.81	991591.85	8873.0540	106	.00038301624	.00039268532	.00027225884
52	223861.58	767125.47	7492.8551	107	.00017071581	.00015795108	.00012616550
53	173582.59	593028.16	6318.2331	108	.000073237082	.000054753374	.000057793822
54	134518.45	458071.72	5318.7366	109	.000029427991	.000011476916	.000026190912

Table 90CM

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