

**Table VI.—Ordinary Joint Life and Last Survivor Annuities  
Two Lives—Expected Return Multiples**

| <b>AGES</b> | <b>85</b> | <b>86</b> | <b>87</b> | <b>88</b> | <b>89</b> | <b>90</b> | <b>91</b> | <b>92</b> | <b>93</b> | <b>94</b> |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>85</b>   | 9.6       | 9.3       | 9.1       | 8.9       | 8.7       | 8.5       | 8.3       | 8.2       | 8.0       | 7.9       |
| <b>86</b>   | 9.3       | 9.1       | 8.8       | 8.6       | 8.3       | 8.2       | 8.0       | 7.8       | 7.7       | 7.6       |
| <b>87</b>   | 9.1       | 8.8       | 8.5       | 8.3       | 8.1       | 7.9       | 7.7       | 7.5       | 7.4       | 7.2       |
| <b>88</b>   | 8.9       | 8.6       | 8.3       | 8.0       | 7.8       | 7.6       | 7.4       | 7.2       | 7.1       | 6.9       |
| <b>89</b>   | 8.7       | 8.3       | 8.1       | 7.8       | 7.5       | 7.3       | 7.1       | 6.9       | 6.8       | 6.6       |
| <b>90</b>   | 8.5       | 8.2       | 7.9       | 7.6       | 7.3       | 7.1       | 6.9       | 6.7       | 6.5       | 6.4       |
| <b>91</b>   | 8.3       | 8.0       | 7.7       | 7.4       | 7.1       | 6.9       | 6.7       | 6.5       | 6.3       | 6.2       |
| <b>92</b>   | 8.2       | 7.8       | 7.5       | 7.2       | 6.9       | 6.7       | 6.5       | 6.3       | 6.1       | 5.9       |
| <b>93</b>   | 8.0       | 7.7       | 7.4       | 7.1       | 6.8       | 6.5       | 6.3       | 6.1       | 5.9       | 5.8       |
| <b>94</b>   | 7.9       | 7.6       | 7.2       | 6.9       | 6.6       | 6.4       | 6.2       | 5.9       | 5.8       | 5.6       |
| <b>95</b>   | 7.8       | 7.5       | 7.1       | 6.8       | 6.5       | 6.3       | 6.0       | 5.8       | 5.6       | 5.4       |
| <b>96</b>   | 7.7       | 7.3       | 7.0       | 6.7       | 6.4       | 6.1       | 5.9       | 5.7       | 5.5       | 5.3       |
| <b>97</b>   | 7.6       | 7.3       | 6.9       | 6.6       | 6.3       | 6.0       | 5.8       | 5.5       | 5.3       | 5.1       |
| <b>98</b>   | 7.6       | 7.2       | 6.8       | 6.5       | 6.2       | 5.9       | 5.6       | 5.4       | 5.2       | 5.0       |
| <b>99</b>   | 7.5       | 7.1       | 6.7       | 6.4       | 6.1       | 5.8       | 5.5       | 5.3       | 5.1       | 4.9       |
| <b>100</b>  | 7.4       | 7.0       | 6.6       | 6.3       | 6.0       | 5.7       | 5.4       | 5.2       | 5.0       | 4.8       |
| <b>101</b>  | 7.3       | 6.9       | 6.6       | 6.2       | 5.9       | 5.6       | 5.3       | 5.1       | 4.9       | 4.7       |
| <b>102</b>  | 7.3       | 6.9       | 6.5       | 6.2       | 5.8       | 5.5       | 5.3       | 5.0       | 4.8       | 4.6       |
| <b>103</b>  | 7.2       | 6.8       | 6.4       | 6.1       | 5.8       | 5.5       | 5.2       | 4.9       | 4.7       | 4.5       |
| <b>104</b>  | 7.2       | 6.8       | 6.4       | 6.0       | 5.7       | 5.4       | 5.1       | 4.8       | 4.6       | 4.4       |
| <b>105</b>  | 7.1       | 6.7       | 6.3       | 6.0       | 5.6       | 5.3       | 5.0       | 4.8       | 4.5       | 4.3       |
| <b>106</b>  | 7.1       | 6.7       | 6.3       | 5.9       | 5.6       | 5.3       | 5.0       | 4.7       | 4.5       | 4.2       |
| <b>107</b>  | 7.1       | 6.6       | 6.2       | 5.9       | 5.5       | 5.2       | 4.9       | 4.6       | 4.4       | 4.2       |
| <b>108</b>  | 7.0       | 6.6       | 6.2       | 5.8       | 5.5       | 5.2       | 4.9       | 4.6       | 4.3       | 4.1       |
| <b>109</b>  | 7.0       | 6.6       | 6.2       | 5.8       | 5.5       | 5.1       | 4.8       | 4.5       | 4.3       | 4.1       |
| <b>110</b>  | 7.0       | 6.6       | 6.2       | 5.8       | 5.4       | 5.1       | 4.8       | 4.5       | 4.3       | 4.0       |
| <b>111</b>  | 7.0       | 6.5       | 6.1       | 5.7       | 5.4       | 5.1       | 4.8       | 4.5       | 4.2       | 4.0       |
| <b>112</b>  | 7.0       | 6.5       | 6.1       | 5.7       | 5.4       | 5.0       | 4.7       | 4.4       | 4.2       | 3.9       |
| <b>113</b>  | 6.9       | 6.5       | 6.1       | 5.7       | 5.4       | 5.0       | 4.7       | 4.4       | 4.2       | 3.9       |
| <b>114</b>  | 6.9       | 6.5       | 6.1       | 5.7       | 5.3       | 5.0       | 4.7       | 4.4       | 4.1       | 3.9       |
| <b>115</b>  | 6.9       | 6.5       | 6.1       | 5.7       | 5.3       | 5.0       | 4.7       | 4.4       | 4.1       | 3.9       |