

## **Part III --- Administrative, Miscellaneous, and Procedural**

### Update for Actuarial Tables Under Section 7520

#### Notice 2009-18

This notice provides supplements to the actuarial tables prescribed under § 7520 of the Internal Revenue Code. Section 7520 requires the Secretary to prescribe actuarial tables for valuing annuities, terms certain, reversions, and remainders. The interest rates required for these computations is 120% of the mid-term Applicable Federal Rate for the month of valuation (or, for transfers for charitable purposes, the interest rate for either of the two months preceding the month of valuation). In T.D. 8886, the Secretary prescribed the tables needed for valuations after April 30, 1999. This Treasury Decision contains regulations under sections 664, 2031, and 7520, and provides tables with interest rates starting at 4.2%. In addition, these regulations refer taxpayers to IRS Publications 1457, 1458, and 1459 for factors at interest rates from 2.2% to 22.0%. Recently, 120% of the mid-term Applicable Federal fell below 2.2%. None of the published tables provides factors for the interest rates below 2.2%. This notice furnishes extensions to the existing tables for interest rates below 2.2%.

Table S provided below extends Table S as furnished in § 20.2031-7(d)(7) of the Federal Estate Tax Regulations.

**Table S – Single Life Remainder Factors  
Based on Life Table 90CM  
For Valuations after April 30, 1999**

Ages	Interest Rate									
	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
0	0.86074	0.74206	0.64081	0.55434	0.48040	0.41712	0.36289	0.31637	0.27642	0.24206
1	0.86115	0.74260	0.64127	0.55456	0.48029	0.41661	0.36193	0.31495	0.27452	0.23969
2	0.86278	0.74539	0.64486	0.55868	0.48472	0.42118	0.36654	0.31949	0.27893	0.24393
3	0.86444	0.74824	0.64855	0.56293	0.48932	0.42595	0.37136	0.32427	0.28360	0.24844
4	0.86611	0.75114	0.65231	0.56727	0.49402	0.43085	0.37632	0.32920	0.28843	0.25313
5	0.86781	0.75407	0.65612	0.57168	0.49880	0.43585	0.38140	0.33426	0.29341	0.25796
6	0.86951	0.75702	0.65997	0.57614	0.50366	0.44092	0.38657	0.33943	0.29850	0.26292
7	0.87121	0.75999	0.66384	0.58064	0.50857	0.44608	0.39183	0.34470	0.30370	0.26799
8	0.87293	0.76298	0.66775	0.58519	0.51354	0.45130	0.39718	0.35006	0.30900	0.27318
9	0.87465	0.76598	0.67169	0.58979	0.51858	0.45661	0.40262	0.35553	0.31442	0.27850
10	0.87637	0.76900	0.67566	0.59443	0.52368	0.46199	0.40815	0.36111	0.31996	0.28394
11	0.87811	0.77204	0.67966	0.59912	0.52884	0.46745	0.41377	0.36678	0.32561	0.28950
12	0.87984	0.77509	0.68369	0.60385	0.53405	0.47297	0.41947	0.37255	0.33136	0.29518
13	0.88158	0.77815	0.68772	0.60860	0.53930	0.47854	0.42521	0.37837	0.33719	0.30093
14	0.88330	0.78119	0.69175	0.61334	0.54454	0.48411	0.43098	0.38423	0.34304	0.30672
15	0.88502	0.78421	0.69576	0.61807	0.54977	0.48968	0.43675	0.39009	0.34891	0.31253
16	0.88671	0.78721	0.69974	0.62277	0.55499	0.49523	0.44251	0.39594	0.35478	0.31835
17	0.88840	0.79020	0.70371	0.62747	0.56020	0.50079	0.44827	0.40181	0.36066	0.32419
18	0.89008	0.79317	0.70767	0.63215	0.56540	0.50635	0.45405	0.40770	0.36658	0.33006
19	0.89175	0.79615	0.71163	0.63686	0.57064	0.51195	0.45988	0.41365	0.37256	0.33601
20	0.89343	0.79913	0.71561	0.64159	0.57591	0.51760	0.46578	0.41968	0.37863	0.34206
21	0.89510	0.80212	0.71961	0.64635	0.58123	0.52331	0.47174	0.42579	0.38480	0.34821
22	0.89678	0.80511	0.72362	0.65113	0.58659	0.52907	0.47777	0.43197	0.39105	0.35446
23	0.89846	0.80811	0.72766	0.65595	0.59199	0.53489	0.48387	0.43824	0.39741	0.36082
24	0.90014	0.81113	0.73171	0.66081	0.59744	0.54078	0.49005	0.44461	0.40387	0.36730
25	0.90183	0.81415	0.73579	0.66570	0.60295	0.54674	0.49632	0.45108	0.41045	0.37392
26	0.90352	0.81719	0.73990	0.67063	0.60852	0.55276	0.50268	0.45765	0.41714	0.38065
27	0.90521	0.82025	0.74403	0.67561	0.61414	0.55887	0.50913	0.46433	0.42396	0.38753
28	0.90691	0.82331	0.74819	0.68062	0.61981	0.56504	0.51566	0.47111	0.43088	0.39453
29	0.90860	0.82638	0.75236	0.68567	0.62553	0.57127	0.52226	0.47797	0.43792	0.40165
30	0.91030	0.82946	0.75655	0.69074	0.63129	0.57755	0.52894	0.48493	0.44505	0.40889
31	0.91200	0.83254	0.76075	0.69583	0.63709	0.58389	0.53569	0.49196	0.45228	0.41623
32	0.91369	0.83562	0.76496	0.70095	0.64292	0.59029	0.54250	0.49908	0.45961	0.42369
33	0.91539	0.83871	0.76919	0.70610	0.64881	0.59674	0.54939	0.50630	0.46705	0.43128
34	0.91708	0.84181	0.77343	0.71127	0.65472	0.60325	0.55635	0.51359	0.47459	0.43897
35	0.91878	0.84491	0.77769	0.71648	0.66069	0.60982	0.56339	0.52099	0.48224	0.44680
36	0.92047	0.84801	0.78196	0.72170	0.66669	0.61644	0.57050	0.52847	0.48999	0.45475
37	0.92216	0.85112	0.78625	0.72696	0.67273	0.62311	0.57768	0.53604	0.49785	0.46281
38	0.92385	0.85424	0.79054	0.73224	0.67882	0.62985	0.58493	0.54370	0.50582	0.47101
39	0.92555	0.85735	0.79486	0.73754	0.68494	0.63664	0.59226	0.55145	0.51390	0.47932

**Table S – Single Life Remainder Factors  
Based on Life Table 90CM  
For Valuations after April 30, 1999**

Ages	Interest Rate									
	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
40	0.92724	0.86047	0.79918	0.74287	0.69111	0.64349	0.59966	0.55930	0.52209	0.48777
41	0.92893	0.86360	0.80352	0.74823	0.69732	0.65041	0.60715	0.56724	0.53040	0.49636
42	0.93062	0.86673	0.80788	0.75362	0.70357	0.65738	0.61471	0.57528	0.53882	0.50508
43	0.93230	0.86986	0.81224	0.75903	0.70986	0.66440	0.62234	0.58341	0.54735	0.51392
44	0.93399	0.87299	0.81661	0.76445	0.71617	0.67146	0.63003	0.59162	0.55597	0.52288
45	0.93566	0.87612	0.82097	0.76988	0.72251	0.67856	0.63777	0.59988	0.56468	0.53194
46	0.93733	0.87923	0.82534	0.77531	0.72886	0.68569	0.64555	0.60821	0.57346	0.54109
47	0.93899	0.88233	0.82968	0.78074	0.73520	0.69282	0.65336	0.61658	0.58229	0.55031
48	0.94064	0.88542	0.83402	0.78616	0.74156	0.69998	0.66119	0.62499	0.59119	0.55960
49	0.94228	0.88849	0.83834	0.79157	0.74791	0.70714	0.66905	0.63344	0.60014	0.56897
50	0.94390	0.89155	0.84265	0.79697	0.75426	0.71431	0.67693	0.64193	0.60914	0.57841
51	0.94552	0.89459	0.84694	0.80236	0.76061	0.72149	0.68483	0.65045	0.61819	0.58791
52	0.94712	0.89760	0.85121	0.80772	0.76693	0.72866	0.69273	0.65898	0.62727	0.59745
53	0.94871	0.90060	0.85545	0.81306	0.77324	0.73581	0.70062	0.66752	0.63636	0.60703
54	0.95028	0.90356	0.85965	0.81836	0.77951	0.74294	0.70850	0.67605	0.64547	0.61662
55	0.95183	0.90650	0.86383	0.82363	0.78575	0.75004	0.71636	0.68458	0.65458	0.62624
56	0.95337	0.90941	0.86797	0.82887	0.79196	0.75712	0.72421	0.69310	0.66369	0.63587
57	0.95488	0.91229	0.87207	0.83406	0.79814	0.76416	0.73202	0.70160	0.67280	0.64551
58	0.95638	0.91514	0.87612	0.83921	0.80426	0.77116	0.73980	0.71007	0.68188	0.65514
59	0.95785	0.91794	0.88013	0.84429	0.81032	0.77809	0.74751	0.71848	0.69091	0.66472
60	0.95930	0.92070	0.88408	0.84932	0.81631	0.78495	0.75515	0.72682	0.69988	0.67425
61	0.96073	0.92342	0.88797	0.85428	0.82223	0.79175	0.76273	0.73511	0.70881	0.68374
62	0.96213	0.92611	0.89183	0.85919	0.82811	0.79849	0.77027	0.74336	0.71770	0.69321
63	0.96352	0.92876	0.89563	0.86405	0.83393	0.80519	0.77776	0.75157	0.72655	0.70266
64	0.96488	0.93137	0.89939	0.86885	0.83969	0.81182	0.78518	0.75972	0.73536	0.71206
65	0.96622	0.93395	0.90310	0.87360	0.84538	0.81839	0.79255	0.76781	0.74412	0.72142
66	0.96754	0.93649	0.90676	0.87829	0.85102	0.82490	0.79986	0.77585	0.75283	0.73075
67	0.96885	0.93899	0.91038	0.88294	0.85662	0.83136	0.80713	0.78386	0.76152	0.74005
68	0.97013	0.94146	0.91395	0.88753	0.86215	0.83777	0.81434	0.79182	0.77016	0.74932
69	0.97139	0.94389	0.91747	0.89206	0.86762	0.84410	0.82148	0.79970	0.77873	0.75853
70	0.97262	0.94628	0.92092	0.89651	0.87299	0.85034	0.82852	0.80748	0.78720	0.76765
71	0.97383	0.94861	0.92430	0.90087	0.87827	0.85647	0.83544	0.81514	0.79555	0.77663
72	0.97500	0.95088	0.92760	0.90513	0.88343	0.86247	0.84223	0.82267	0.80376	0.78548
73	0.97614	0.95309	0.93082	0.90929	0.88847	0.86835	0.84888	0.83004	0.81181	0.79417
74	0.97726	0.95525	0.93396	0.91336	0.89342	0.87411	0.85541	0.83729	0.81974	0.80273
75	0.97834	0.95737	0.93705	0.91736	0.89827	0.87977	0.86183	0.84443	0.82756	0.81119
76	0.97941	0.95944	0.94007	0.92128	0.90305	0.88535	0.86817	0.85149	0.83529	0.81955
77	0.98045	0.96147	0.94304	0.92514	0.90774	0.89084	0.87442	0.85845	0.84292	0.82783
78	0.98147	0.96346	0.94595	0.92892	0.91236	0.89624	0.88056	0.86531	0.85045	0.83600
79	0.98246	0.96540	0.94879	0.93261	0.91686	0.90152	0.88658	0.87203	0.85784	0.84402

**Table S – Single Life Remainder Factors  
Based on Life Table 90CM  
For Valuations after April 30, 1999**

Ages	Interest Rate									
	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
<b>80</b>	0.98342	0.96727	0.95153	0.93619	0.92124	0.90666	0.89244	0.87857	0.86504	0.85185
<b>81</b>	0.98434	0.96907	0.95418	0.93964	0.92546	0.91161	0.89810	0.88490	0.87202	0.85944
<b>82</b>	0.98523	0.97080	0.95672	0.94296	0.92951	0.91638	0.90355	0.89101	0.87875	0.86676
<b>83</b>	0.98607	0.97246	0.95915	0.94614	0.93341	0.92097	0.90880	0.89689	0.88524	0.87384
<b>84</b>	0.98689	0.97406	0.96150	0.94921	0.93718	0.92541	0.91388	0.90259	0.89153	0.88070
<b>85</b>	0.98767	0.97560	0.96378	0.95219	0.94084	0.92972	0.91882	0.90814	0.89766	0.88740
<b>86</b>	0.98843	0.97709	0.96596	0.95506	0.94437	0.93388	0.92359	0.91350	0.90359	0.89388
<b>87</b>	0.98915	0.97850	0.96805	0.95779	0.94772	0.93784	0.92814	0.91861	0.90926	0.90007
<b>88</b>	0.98983	0.97983	0.97002	0.96038	0.95091	0.94161	0.93247	0.92348	0.91466	0.90598
<b>89</b>	0.99047	0.98110	0.97189	0.96284	0.95394	0.94519	0.93659	0.92813	0.91980	0.91162
<b>90</b>	0.99108	0.98230	0.97367	0.96517	0.95681	0.94859	0.94050	0.93253	0.92470	0.91698
<b>91</b>	0.99164	0.98342	0.97532	0.96735	0.95950	0.95177	0.94415	0.93666	0.92927	0.92200
<b>92</b>	0.99216	0.98444	0.97683	0.96933	0.96195	0.95467	0.94750	0.94043	0.93347	0.92660
<b>93</b>	0.99263	0.98537	0.97821	0.97115	0.96419	0.95733	0.95056	0.94389	0.93731	0.93082
<b>94</b>	0.99306	0.98622	0.97947	0.97282	0.96625	0.95977	0.95338	0.94707	0.94085	0.93471
<b>95</b>	0.99347	0.98702	0.98066	0.97438	0.96819	0.96207	0.95603	0.95007	0.94418	0.93837
<b>96</b>	0.99385	0.98777	0.98177	0.97584	0.96999	0.96421	0.95849	0.95285	0.94728	0.94178
<b>97</b>	0.99419	0.98845	0.98278	0.97718	0.97164	0.96617	0.96076	0.95542	0.95014	0.94492
<b>98</b>	0.99451	0.98909	0.98373	0.97842	0.97318	0.96800	0.96288	0.95781	0.95280	0.94785
<b>99</b>	0.99482	0.98970	0.98464	0.97963	0.97467	0.96977	0.96492	0.96013	0.95538	0.95069
<b>100</b>	0.99512	0.99029	0.98552	0.98079	0.97611	0.97148	0.96690	0.96236	0.95787	0.95343
<b>101</b>	0.99541	0.99087	0.98637	0.98192	0.97751	0.97315	0.96883	0.96455	0.96031	0.95611
<b>102</b>	0.99570	0.99143	0.98721	0.98303	0.97888	0.97478	0.97071	0.96668	0.96269	0.95873
<b>103</b>	0.99598	0.99199	0.98803	0.98411	0.98023	0.97638	0.97257	0.96878	0.96503	0.96132
<b>104</b>	0.99627	0.99257	0.98890	0.98526	0.98165	0.97808	0.97453	0.97101	0.96752	0.96405
<b>105</b>	0.99656	0.99314	0.98975	0.98638	0.98304	0.97973	0.97644	0.97318	0.96994	0.96672
<b>106</b>	0.99692	0.99385	0.99081	0.98779	0.98479	0.98181	0.97885	0.97591	0.97300	0.97010
<b>107</b>	0.99734	0.99470	0.99207	0.98946	0.98687	0.98429	0.98172	0.97918	0.97664	0.97412
<b>108</b>	0.99797	0.99596	0.99395	0.99196	0.98997	0.98800	0.98603	0.98408	0.98213	0.98019
<b>109</b>	0.99900	0.99801	0.99702	0.99603	0.99505	0.99407	0.99310	0.99213	0.99116	0.99020

Table B provided below extends Table B furnished in § 20.2031-7(d)(6) of the Federal Estate Tax Regulations.

**Table B**  
**Remainder Factors for Terms Certain**

Years	Interest Rate				
	0.2%	0.4%	0.6%	0.8%	1.0%
1	0.998004	0.996016	0.994036	0.992063	0.990099
2	0.996012	0.992048	0.988107	0.984190	0.980296
3	0.994024	0.988095	0.982214	0.976379	0.970590
4	0.992040	0.984159	0.976356	0.968630	0.960980
5	0.990060	0.980238	0.970533	0.960942	0.951466
6	0.988084	0.976332	0.964744	0.953316	0.942045
7	0.986111	0.972443	0.958990	0.945750	0.932718
8	0.984143	0.968568	0.953271	0.938244	0.923483
9	0.982179	0.964710	0.947585	0.930798	0.914340
10	0.980218	0.960866	0.941933	0.923410	0.905287
11	0.978262	0.957038	0.936315	0.916082	0.896324
12	0.976309	0.953225	0.930731	0.908811	0.887449
13	0.974360	0.949427	0.925180	0.901598	0.878663
14	0.972416	0.945645	0.919662	0.894443	0.869963
15	0.970475	0.941877	0.914177	0.887344	0.861349
16	0.968538	0.938125	0.908725	0.880302	0.852821
17	0.966604	0.934387	0.903305	0.873315	0.844377
18	0.964675	0.930665	0.897917	0.866384	0.836017
19	0.962749	0.926957	0.892562	0.859508	0.827740
20	0.960828	0.923264	0.887239	0.852686	0.819544
21	0.958910	0.919585	0.881947	0.845919	0.811430
22	0.956996	0.915922	0.876687	0.839205	0.803396
23	0.955086	0.912273	0.871458	0.832545	0.795442
24	0.953179	0.908638	0.866260	0.825938	0.787566
25	0.951277	0.905018	0.861094	0.819383	0.779768
26	0.949378	0.901412	0.855958	0.812879	0.772048
27	0.947483	0.897821	0.850853	0.806428	0.764404
28	0.945592	0.894244	0.845778	0.800028	0.756836
29	0.943705	0.890681	0.840734	0.793678	0.749342
30	0.941821	0.887133	0.835720	0.787379	0.741923

**Table B  
Remainder Factors for Terms Certain**

Years	Interest Rate				
	0.2%	0.4%	0.6%	0.8%	1.0%
31	0.939941	0.883598	0.830735	0.781130	0.734577
32	0.938065	0.880078	0.825780	0.774931	0.727304
33	0.936193	0.876572	0.820855	0.768781	0.720103
34	0.934324	0.873079	0.815960	0.762679	0.712973
35	0.932459	0.869601	0.811093	0.756626	0.705914
36	0.930598	0.866136	0.806256	0.750621	0.698925
37	0.928740	0.862686	0.801447	0.744664	0.692005
38	0.926887	0.859249	0.796667	0.738754	0.685153
39	0.925036	0.855825	0.791915	0.732891	0.678370
40	0.923190	0.852416	0.787192	0.727074	0.671653
41	0.921347	0.849020	0.782497	0.721304	0.665003
42	0.919508	0.845637	0.777830	0.715579	0.658419
43	0.917673	0.842268	0.773191	0.709900	0.651900
44	0.915841	0.838912	0.768580	0.704266	0.645445
45	0.914013	0.835570	0.763996	0.698676	0.639055
46	0.912189	0.832241	0.759439	0.693131	0.632728
47	0.910368	0.828925	0.754910	0.687630	0.626463
48	0.908551	0.825623	0.750407	0.682173	0.620260
49	0.906738	0.822334	0.745931	0.676759	0.614119
50	0.904928	0.819057	0.741483	0.671388	0.608039
51	0.903122	0.815794	0.737060	0.666059	0.602019
52	0.901319	0.812544	0.732664	0.660773	0.596058
53	0.899520	0.809307	0.728294	0.655529	0.590156
54	0.897724	0.806083	0.723951	0.650326	0.584313
55	0.895933	0.802871	0.719633	0.645165	0.578528
56	0.894144	0.799672	0.715341	0.640045	0.572800
57	0.892360	0.796486	0.711074	0.634965	0.567129
58	0.890578	0.793313	0.706833	0.629925	0.561514
59	0.888801	0.790153	0.702618	0.624926	0.555954
60	0.887027	0.787005	0.698427	0.619966	0.550450

**Table B**  
**Remainder Factors for Terms Certain**

Years	Interest Rate				
	1.2%	1.4%	1.6%	1.8%	2.0%
1	0.988142	0.986193	0.984252	0.982318	0.980392
2	0.976425	0.972577	0.968752	0.964949	0.961169
3	0.964847	0.959149	0.953496	0.947887	0.942322
4	0.953406	0.945906	0.938480	0.931127	0.923845
5	0.942101	0.932847	0.923701	0.914663	0.905731
6	0.930930	0.919967	0.909155	0.898490	0.887971
7	0.919891	0.907265	0.894837	0.882603	0.870560
8	0.908983	0.894739	0.880745	0.866997	0.853490
9	0.898205	0.882386	0.866875	0.851667	0.836755
10	0.887554	0.870203	0.853224	0.836608	0.820348
11	0.877030	0.858188	0.839787	0.821816	0.804263
12	0.866630	0.846339	0.826562	0.807285	0.788493
13	0.856354	0.834654	0.813545	0.793010	0.773033
14	0.846200	0.823130	0.800734	0.778989	0.757875
15	0.836166	0.811766	0.788124	0.765215	0.743015
16	0.826251	0.800558	0.775712	0.751684	0.728446
17	0.816453	0.789505	0.763496	0.738393	0.714163
18	0.806772	0.778604	0.751473	0.725337	0.700159
19	0.797205	0.767854	0.739639	0.712512	0.686431
20	0.787752	0.757253	0.727991	0.699914	0.672971
21	0.778411	0.746798	0.716526	0.687538	0.659776
22	0.769181	0.736487	0.705242	0.675381	0.646839
23	0.760061	0.726318	0.694136	0.663439	0.634156
24	0.751048	0.716290	0.683205	0.651708	0.621721
25	0.742142	0.706401	0.672446	0.640185	0.609531
26	0.733342	0.696648	0.661856	0.628866	0.597579
27	0.724646	0.687029	0.651433	0.617746	0.585862
28	0.716054	0.677544	0.641174	0.606823	0.574375
29	0.707563	0.668189	0.631077	0.596094	0.563112

**Table B**  
**Remainder Factors for Terms Certain**

Years	Interest Rate				
	1.2%	1.4%	1.6%	1.8%	2.0%
30	0.699173	0.658963	0.621139	0.585554	0.552071
31	0.690882	0.649865	0.611357	0.575200	0.541246
32	0.682690	0.640893	0.601730	0.565029	0.530633
33	0.674595	0.632044	0.592254	0.555039	0.520229
34	0.666596	0.623318	0.582927	0.545225	0.510028
35	0.658692	0.614712	0.573747	0.535584	0.500028
36	0.650881	0.606225	0.564711	0.526114	0.490223
37	0.643163	0.597855	0.555818	0.516812	0.480611
38	0.635537	0.589600	0.547065	0.507673	0.471187
39	0.628001	0.581460	0.538450	0.498697	0.461948
40	0.620554	0.573432	0.529970	0.489879	0.452890
41	0.613196	0.565515	0.521624	0.481217	0.444010
42	0.605924	0.557707	0.513410	0.472708	0.435304
43	0.598740	0.550007	0.505325	0.464350	0.426769
44	0.591640	0.542413	0.497367	0.456140	0.418401
45	0.584624	0.534924	0.489534	0.448074	0.410197
46	0.577692	0.527538	0.481825	0.440152	0.402154
47	0.570842	0.520255	0.474237	0.432369	0.394268
48	0.564073	0.513072	0.466769	0.424724	0.386538
49	0.557384	0.505988	0.459418	0.417214	0.378958
50	0.550775	0.499002	0.452183	0.409837	0.371528
51	0.544244	0.492112	0.445062	0.402590	0.364243
52	0.537791	0.485318	0.438054	0.395472	0.357101
53	0.531414	0.478617	0.431155	0.388479	0.350099
54	0.525112	0.472009	0.424365	0.381610	0.343234
55	0.518886	0.465492	0.417682	0.374863	0.336504
56	0.512733	0.459065	0.411105	0.368234	0.329906
57	0.506653	0.452727	0.404631	0.361723	0.323437
58	0.500645	0.446477	0.398258	0.355328	0.317095
59	0.494709	0.440312	0.391987	0.349045	0.310878
60	0.488843	0.434233	0.385814	0.342873	0.304782



Table J provided below extends Table J as furnished in § 20.2031-7(d)(6) of the Federal Estate Tax Regulations.

**Table J**  
**Adjustment Factors for Term Certain Annuities**  
**Payable at the Beginning of Period**

Interest Rate	Annually	Semi-Annually	Quarterly	Monthly	Weekly
<b>0.2%</b>	1.0020	1.0015	1.0012	1.0011	1.0010
<b>0.4%</b>	1.0040	1.0030	1.0025	1.0022	1.0020
<b>0.6%</b>	1.0060	1.0045	1.0037	1.0032	1.0031
<b>0.8%</b>	1.0080	1.0060	1.0050	1.0043	1.0041
<b>1.0%</b>	1.0100	1.0075	1.0062	1.0054	1.0051
<b>1.2%</b>	1.0120	1.0090	1.0075	1.0065	1.0061
<b>1.4%</b>	1.0140	1.0105	1.0087	1.0076	1.0071
<b>1.6%</b>	1.0160	1.0120	1.0100	1.0086	1.0081
<b>1.8%</b>	1.0180	1.0135	1.0112	1.0097	1.0091
<b>2.0%</b>	1.0200	1.0150	1.0125	1.0108	1.0102

Table K provided below extends Table K as furnished in § 20.2031-7(d)(6) of the Federal Estate Tax Regulations.

**Table K**  
**Adjustment Factors for Annuities**  
**Payable at the End of Period**

Interest Rate	Annually	Semi-Annually	Quarterly	Monthly	Weekly
<b>0.2%</b>	1.0000	1.0005	1.0007	1.0009	1.0010
<b>0.4%</b>	1.0000	1.0010	1.0015	1.0018	1.0020
<b>0.6%</b>	1.0000	1.0015	1.0022	1.0027	1.0029
<b>0.8%</b>	1.0000	1.0020	1.0030	1.0037	1.0039
<b>1.0%</b>	1.0000	1.0025	1.0037	1.0046	1.0049
<b>1.2%</b>	1.0000	1.0030	1.0045	1.0055	1.0059
<b>1.4%</b>	1.0000	1.0035	1.0052	1.0064	1.0068
<b>1.6%</b>	1.0000	1.0040	1.0060	1.0073	1.0078
<b>1.8%</b>	1.0000	1.0045	1.0067	1.0082	1.0088
<b>2.0%</b>	1.0000	1.0050	1.0075	1.0091	1.0098

Table D provided below extends Table D as furnished in § 1.664-4(e)(6) of the Federal Income Tax Regulations.

**Table D**  
**Unitrust Remainder Factors for Terms Certain**

Years	Adjusted Payout Rate				
	0.2%	0.4%	0.6%	0.8%	1.0%
1	0.998000	0.996000	0.994000	0.992000	0.990000
2	0.996004	0.992016	0.988036	0.984064	0.980100
3	0.994012	0.988048	0.982108	0.976191	0.970299
4	0.992024	0.984096	0.976215	0.968382	0.960596
5	0.990040	0.980159	0.970358	0.960635	0.950990
6	0.988060	0.976239	0.964536	0.952950	0.941480
7	0.986084	0.972334	0.958748	0.945326	0.932065
8	0.984112	0.968444	0.952996	0.937764	0.922745
9	0.982143	0.964571	0.947278	0.930262	0.913517
10	0.980179	0.960712	0.941594	0.922819	0.904382
11	0.978219	0.956870	0.935945	0.915437	0.895338
12	0.976262	0.953042	0.930329	0.908113	0.886385
13	0.974310	0.949230	0.924747	0.900848	0.877521
14	0.972361	0.945433	0.919199	0.893642	0.868746
15	0.970416	0.941651	0.913683	0.886493	0.860058
16	0.968476	0.937885	0.908201	0.879401	0.851458
17	0.966539	0.934133	0.902752	0.872365	0.842943
18	0.964606	0.930397	0.897336	0.865386	0.834514
19	0.962676	0.926675	0.891952	0.858463	0.826169
20	0.960751	0.922968	0.886600	0.851596	0.817907

**Table D**  
**Unitrust Remainder Factors for Terms Certain**

Years	Adjusted Payout Rate				
	1.2%	1.4%	1.6%	1.8%	2.0%
1	0.988000	0.986000	0.984000	0.982000	0.980000
2	0.976144	0.972196	0.968256	0.964324	0.960400
3	0.964430	0.958585	0.952764	0.946966	0.941192
4	0.952857	0.945165	0.937520	0.929921	0.922368
5	0.941423	0.931933	0.922519	0.913182	0.903921
6	0.930126	0.918886	0.907759	0.896745	0.885842
7	0.918964	0.906021	0.893235	0.880604	0.868126
8	0.907937	0.893337	0.878943	0.864753	0.850763
9	0.897041	0.880830	0.864880	0.849187	0.833748
10	0.886277	0.868499	0.851042	0.833902	0.817073
11	0.875642	0.856340	0.837425	0.818892	0.800731
12	0.865134	0.844351	0.824027	0.804151	0.784717
13	0.854752	0.832530	0.810842	0.789677	0.769022
14	0.844495	0.820875	0.797869	0.775463	0.753642
15	0.834361	0.809382	0.785103	0.761504	0.738569
16	0.824349	0.798051	0.772541	0.747797	0.723798
17	0.814457	0.786878	0.760180	0.734337	0.709322
18	0.804683	0.775862	0.748018	0.721119	0.695135
19	0.795027	0.765000	0.736049	0.708139	0.681233
20	0.785487	0.754290	0.724272	0.695392	0.667608

**Table F(0.2)**

With Interest at 0.2%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.999501	0.999251	0.999085
1	2	0.999834	0.999334	0.999085	0.998918
2	3	0.999667	0.999168	0.998918	
3	4	0.999501	0.999002	0.998752	
4	5	0.999334	0.998835		
5	6	0.999168	0.998669		
6	7	0.999001	0.998503		
7	8	0.998835			
8	9	0.998669			
9	10	0.998503			
10	11	0.998336			
11	12	0.998170			
12	--	0.998004			

**Table F(0.4)**

With Interest at 0.4%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.999003	0.998505	0.998173
1	2	0.999667	0.998671	0.998173	0.997841
2	3	0.999335	0.998339	0.997841	
3	4	0.999002	0.998006	0.997509	
4	5	0.998670	0.997675		
5	6	0.998338	0.997343		
6	7	0.998006	0.997011		
7	8	0.997674			
8	9	0.997342			
9	10	0.997010			
10	11	0.996679			
11	12	0.996347			
12	--	0.996016			

**Table F(0.6)**

With Interest at 0.6%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

**Number of Months by Which  
By Which Valuation Date  
Precedes First Payment in  
First Full Taxable Year**

**For Payments Made During Each Period**

		<b>Annual Period</b>	<b>Semiannual Period</b>	<b>Quarterly Period</b>	<b>Monthly Period</b>
<b>At Least</b>	<b>Less Than</b>				
0	1	1.000000	0.998507	0.997761	0.997263
1	2	0.999502	0.998009	0.997263	0.996766
2	3	0.999003	0.997512	0.996766	
3	4	0.998506	0.997015	0.996270	
4	5	0.998008	0.996518		
5	6	0.997511	0.996021		
6	7	0.997013	0.995525		
7	8	0.996517			
8	9	0.996020			
9	10	0.995523			
10	11	0.995027			
11	12	0.994531			
12	--	0.994036			

**Table F(0.8)**

With Interest at 0.8%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

**Number of Months by Which  
By Which Valuation Date  
Precedes First Payment in  
First Full Taxable Year**

**For Payments Made During Each Period**

		<b>Annual Period</b>	<b>Semiannual Period</b>	<b>Quarterly Period</b>	<b>Monthly Period</b>
<b>At Least</b>	<b>Less Than</b>				
0	1	1.000000	0.998012	0.997019	0.996357
1	2	0.999336	0.997349	0.996357	0.995696
2	3	0.998673	0.996687	0.995696	
3	4	0.998010	0.996026	0.995035	
4	5	0.997347	0.995365		
5	6	0.996685	0.994704		
6	7	0.996024	0.994044		
7	8	0.995363			
8	9	0.994702			
9	10	0.994042			
10	11	0.993382			
11	12	0.992722			
12	--	0.992063			

**Table F(1.0)**

With Interest at 1.0%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.997519	0.996279	0.995454
1	2	0.999171	0.996692	0.995454	0.994629
2	3	0.998343	0.995866	0.994629	
3	4	0.997516	0.995040	0.993804	
4	5	0.996689	0.994216		
5	6	0.995863	0.993391		
6	7	0.995037	0.992568		
7	8	0.994212			
8	9	0.993388			
9	10	0.992565			
10	11	0.991742			
11	12	0.990920			
12	--	0.990099			

**Table F(1.2)**

With Interest at 1.2%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.997027	0.995542	0.994554
1	2	0.999006	0.996036	0.994553	0.993565
2	3	0.998014	0.995047	0.993565	
3	4	0.997022	0.994058	0.992578	
4	5	0.996032	0.993070		
5	6	0.995042	0.992084		
6	7	0.994053	0.991098		
7	8	0.993066			
8	9	0.992079			
9	10	0.991093			
10	11	0.990109			
11	12	0.989125			
12	--	0.988142			

**Table F(1.4)**

With Interest at 1.4%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.996536	0.994807	0.993656
1	2	0.998842	0.995382	0.993656	0.992505
2	3	0.997686	0.994230	0.992505	
3	4	0.996530	0.993079	0.991356	
4	5	0.995376	0.991929		
5	6	0.994224	0.990780		
6	7	0.993073	0.989633		
7	8	0.991923			
8	9	0.990774			
9	10	0.989627			
10	11	0.988481			
11	12	0.987337			
12	--	0.986193			

**Table F(1.6)**

With Interest at 1.6%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.996047	0.994075	0.992761
1	2	0.998678	0.994731	0.992761	0.991449
2	3	0.997358	0.993416	0.991449	
3	4	0.996040	0.992103	0.990138	
4	5	0.994723	0.990791		
5	6	0.993408	0.989481		
6	7	0.992095	0.988173		
7	8	0.990783			
8	9	0.989474			
9	10	0.988166			
10	11	0.986859			
11	12	0.985555			
12	--	0.984252			

**Table F(1.8)**

With Interest at 1.8%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.995560	0.993345	0.991870
1	2	0.998514	0.994081	0.991869	0.990396
2	3	0.997031	0.992604	0.990396	
3	4	0.995550	0.991130	0.988924	
4	5	0.994071	0.989657		
5	6	0.992594	0.988187		
6	7	0.991120	0.986719		
7	8	0.989647			
8	9	0.988177			
9	10	0.986709			
10	11	0.985243			
11	12	0.983780			
12	--	0.982318			

**Table F(2.0)**

With Interest at 2.0%

Factors for Computing Adjusted Payout Rates for Unitrust Valuations

Number of Months by Which By Which Valuation Date Precedes First Payment in First Full Taxable Year		For Payments Made During Each Period			
At Least	Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
0	1	1.000000	0.995074	0.992617	0.990981
1	2	0.998351	0.993433	0.990980	0.989347
2	3	0.996705	0.991795	0.989346	
3	4	0.995062	0.990160	0.987715	
4	5	0.993421	0.988527		
5	6	0.991783	0.986897		
6	7	0.990148	0.985270		
7	8	0.988515			
8	9	0.986885			
9	10	0.985258			
10	11	0.983633			
11	12	0.982011			
12	--	0.980392			



