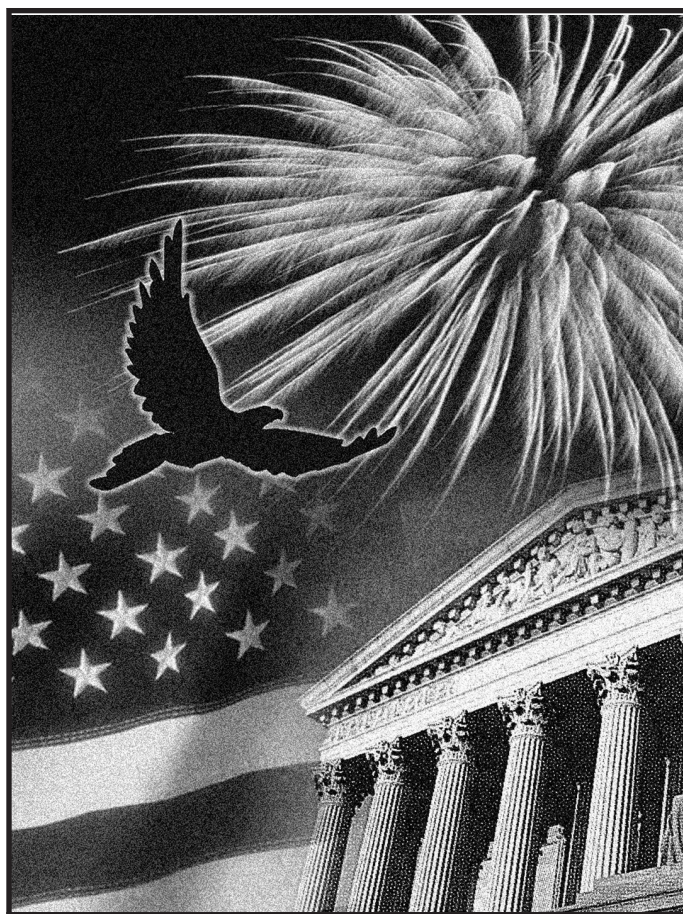




**Publication 939**  
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# General Rule for Pensions and Annuities



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## Future Developments

For the latest information about developments related to Pub. 939, such as legislation enacted after it was published, go to [IRS.gov/Pub939](https://www.irs.gov/pub939).

## What's New

**Electronic payments.** The IRS recommends paying electronically whenever possible. Options to pay electronically include using your bank account with [Direct Pay](https://www.irs.gov/direct-pay), your debit or credit card, your digital wallet, or your online account. Go to [IRS.gov/Payments](https://www.irs.gov/payments) to see all your payment options.

## Reminders

**Net Investment Income Tax (NIIT).** Distributions from an annuity under a nonqualified plan are considered net investment income for the purpose of figuring the NIIT. For more information, see the Instructions for Form 8960, Net Investment Income Tax—Individuals, Estates, and Trusts.

## Introduction

This publication gives you the information you need to determine the tax treatment of your pension and annuity income under the General Rule. Generally, each of your monthly annuity payments is made up of two parts: the tax-free part that is a return of your net cost, and the taxable balance.

**What is the General Rule?** The General Rule is one of the two methods used to figure the tax-free part of each annuity payment based on the ratio of your investment in the contract to the total expected return. The other method is the Simplified Method, which is discussed in Pub. 575, Pension and Annuity Income.

**Who must use the General Rule.** Use this publication if you receive pension or annuity payments from:

1. A nonqualified plan (such as a private annuity, a purchased commercial annuity, or a nonqualified employee plan); or
2. A qualified plan if:
  - a. Your annuity starting date is before November 19, 1996 (and after July 1, 1986), and you don't qualify to use, or didn't choose to use, the Simplified Method; or
  - b. Your annuity starting date is after November 18, 1996, and as of that date you are age 75 or over and the annuity payments are guaranteed for at least 5 years.

**Tip:** If your annuity starting date was between July 1, 1986, and November 19, 1996, you were able to elect to use the Simplified Method or the General Rule. This choice is irrevocable and applied to all later annuity payments.

The following are qualified plans.

- A qualified employee plan.
- A qualified employee annuity.
- A tax-sheltered annuity (TSA) plan or contract.

**Simplified Method.** If you receive pension or annuity payments from a qualified plan and you aren't required to use the General Rule, you must use the Simplified Method to determine the tax-free part of each annuity payment. This method is described in Pub. 575.

Also, if, at the time the annuity payments began, you were at least age 75 and were entitled to annuity payments from a qualified plan with fewer than 5 years of guaranteed payments, you must use the Simplified Method.

**Topics not covered in this publication.** Certain topics related to pensions and annuities aren't covered in this publication. They include the following.

- **Simplified Method.** This method is generally used to determine the tax treatment of pension and annuity income from a qualified plan and is covered in Pub. 575. That publication also covers nonperiodic payments (amounts not received as an annuity) from a qualified pension or annuity plan, rollovers, special averaging and capital gain treatment of lump-sum distributions, and special additional taxes on early distributions, corrective distributions, and excess accumulations (not making required minimum distributions).
- **Individual retirement arrangements (IRAs).** Information on the tax treatment of amounts you receive from an IRA is included in Pub. 590-B, Distributions from Individual Retirement Arrangements (IRAs).
- **Life insurance payments.** If you receive life insurance payments because of the death of the insured person, see Pub. 525, Taxable and Nontaxable Income, for information on the tax treatment of the proceeds.
- **Civil service retirement benefits.** If you are retired from the federal government (regular, phased, or disability retirement) or are the survivor or beneficiary of a federal employee or retiree who died, see Pub. 721, Tax Guide to U.S. Civil Service Retirement Benefits. Pub. 721 covers the tax treatment of federal retirement benefits, primarily those paid under the Civil Service Retirement System (CSRS) or the Federal Employees' Retirement System (FERS). It also covers benefits paid from the Thrift Savings Plan (TSP).
- **Social security and equivalent tier 1 railroad retirement benefits.** For information about the tax treatment of these benefits, see Pub. 915, Social Security and Equivalent Railroad Retirement Benefits. Pub. 575 covers the tax treatment of the non-social security equivalent benefit portion of tier 1 railroad retirement

benefits, tier 2 benefits, vested dual benefits, and supplemental annuity benefits paid by the U.S. Railroad Retirement Board.

- **Tax-sheltered annuity plans (403(b) plans).** If you work for a public school or certain tax-exempt organizations, you may be eligible to participate in a 403(b) retirement plan offered by your employer. Although this publication covers the treatment of benefits under 403(b) plans and discusses in-plan Roth rollovers from 403(b) plans to designated Roth accounts, it doesn't cover other tax provisions that apply to these plans. For that and other information on 403(b) plans, see Pub. 571, Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations.

**Help from the IRS.** If, after reading this publication, you need help to figure the taxable part of your pension or annuity, the IRS can do it for you for a fee. For information on this service, see [Requesting a Ruling on Taxation of Annuity](#), later.

**Comments and suggestions.** We welcome your comments about this publication and suggestions for future editions.

You can send us comments through [IRS.gov/FormComments](#). Or, you can write to the Internal Revenue Service, Tax Forms and Publications, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224.

Although we can't respond individually to each comment received, we do appreciate your feedback and will consider your comments and suggestions as we revise our tax forms, instructions, and publications. **Don't** send tax questions, tax returns, or payments to the above address.

**Getting answers to your tax questions.** If you have a tax question not answered by this publication or the [How To Get Tax Help](#) section at the end of this publication, go to the IRS Interactive Tax Assistant page at [IRS.gov/Help/ITA](#) where you can find topics by using the search feature or viewing the categories listed.

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## Useful Items

You may want to see:

### Publication

- ☐ **505** Tax Withholding and Estimated Tax
- ☐ **525** Taxable and Nontaxable Income

- ❑ **571** Tax-Sheltered Annuity Plans (403(b) Plans)
- ❑ **575** Pension and Annuity Income
- ❑ **590-A** Contributions to Individual Retirement Arrangements (IRAs)
- ❑ **590-B** Distributions from Individual Retirement Arrangements (IRAs)
- ❑ **721** Tax Guide to U.S. Civil Service Retirement Benefits
- ❑ **915** Social Security and Equivalent Railroad Retirement Benefits

### Form (and Instructions)

- ❑ **1099-R** Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
- ❑ **Schedule R (Form 1040)** Credit for the Elderly or the Disabled.

See [How To Get Tax Help](#), near the end of this publication, for information about getting publications and forms.

## General Information

Some of the terms used in this publication are defined in the following paragraphs.

**Pension.** A pension is generally a series of definitely determinable payments made to you after you retire from work. Pension payments are made regularly and are based on such factors as years of service and prior compensation.

**Annuity.** An annuity is a series of payments under a contract made at regular intervals over a period of more than 1 full year. They can be either fixed (under which you receive a definite amount) or variable (not fixed). You can buy the contract alone or with the help of your employer.

**Note:** Distributions from pensions and annuities follow the same rules as outlined in this publication unless otherwise noted.

**Types of pensions and annuities.** Pensions and annuities include the following types.

1. **Fixed period annuities.** You receive definite amounts at regular intervals for a specified length of time.
2. **Annuities for a single life.** You receive definite amounts at regular intervals for life. The payments end at death.
3. **Joint and survivor annuities.** The first annuitant receives a definite amount at regular intervals for life. After they die, a second annuitant receives a definite amount at regular intervals for life. The amount paid to the second annuitant may or may not differ from the amount paid to the first annuitant.
4. **Variable annuities.** You receive payments that may vary in amount for a definite length of time or for life.

The amounts you receive may depend upon such variables as profits earned by the pension or annuity funds or cost-of-living indexes, or earnings from a mutual fund.

5. **Disability pensions.** You are under minimum retirement age and receive payments because you retired on disability. If, at the time of your retirement, you were permanently and totally disabled, you may be eligible for the credit for the elderly or the disabled discussed in the Instructions for Schedule R (Form 1040), Credit for the Elderly or the Disabled.

If your annuity starting date is after November 18, 1996, the General Rule cannot be used for the following qualified plans.

- A qualified employee plan is an employer's stock bonus, pension, or profit-sharing plan that is for the exclusive benefit of employees or their beneficiaries. This plan must meet Internal Revenue Code requirements. It qualifies for special tax benefits, including tax deferral for employer contributions and rollover distributions. However, you must use the General Rule if you were 75 or over and the annuity payments are guaranteed for more than 5 years.
- A qualified employee annuity is a retirement annuity purchased by an employer for an employee under a plan that meets Internal Revenue Code requirements.
- A tax-sheltered annuity is a special annuity plan or contract purchased for an employee of a public school or tax-exempt organization.

## The General Rule

The General Rule is used to figure the tax treatment of various types of pensions and annuities, including nonqualified employee plans. A nonqualified employee plan is an employer's plan that doesn't meet Internal Revenue Code requirements. It doesn't qualify for most of the tax benefits of a qualified plan. Under the General Rule, the tax-free part of each annuity payment is based on the ratio of your investment in the contract to the total expected return.

**Caution:** Beginning in 2013, distributions from an annuity under a nonqualified plan are considered net investment income for the purpose of figuring the net investment income tax (NIIT). For more information, see the Instructions for Form 8960, Net Investment Income Tax—Individuals, Estates, and Trusts.

**Annuity worksheets.** The [worksheets](#) found near the end of the text of this publication may be useful to you in figuring the taxable part of your annuity.

**Request for a ruling.** If you are unable to determine the income tax treatment of your pension or annuity, you may ask the IRS to figure the taxable part of your annuity payments. This is treated as a request for a ruling. See [Requesting a Ruling on Taxation of Annuity](#) near the end of this publication.

**Withholding tax and estimated tax.** Your pension or annuity is subject to federal income tax withholding unless you choose not to have tax withheld. If you choose not to have tax withheld from your pension or annuity, or if you don't have enough income tax withheld, you may have to make estimated tax payments. See Pub. 505.

## Taxation of Periodic Payments

This section explains how the periodic payments you receive under a pension or annuity plan are taxed under the General Rule. Periodic payments are amounts paid at regular intervals (such as weekly, monthly, or yearly) for a period of time greater than 1 year (such as for 15 years or for life). These payments are also known as amounts received as an annuity.

**Tip:** If you receive an amount from your plan that is a nonperiodic payment (amount not received as an annuity), see Taxation of Nonperiodic Payments in Pub. 575.

In general, you can recover your net cost of the pension or annuity tax free over the period you are to receive the payments. The amount of each payment that is more than the part that represents your net cost is taxable. Under the General Rule, the part of each annuity payment that represents your net cost is in the same proportion that your investment in the contract is to your expected return. These terms are explained in the following discussions.

## Investment in the Contract

Distributions from your pension or annuity plan may include amounts treated as a recovery of your cost (investment in the contract). If any part of a distribution is treated as a recovery of your cost, that part is tax free.

In figuring how much of your pension or annuity is taxable under the General Rule, you must figure your investment in the contract.

First, find your net cost of the contract as of the annuity starting date (defined later). To find this amount, you must first figure the total premiums, contributions, or other amounts paid. This includes the amounts your employer contributed if you were required to include these amounts in income. It also includes amounts you actually contributed (except amounts for health and accident benefits and deductible voluntary employee contributions).

From this total cost you subtract:

1. Any refunded premiums, rebates, dividends, or unpaid loans (any of which weren't included in your income) that you received by the later of the annuity starting date or the date on which you received your first payment.
2. Any additional premiums paid for double indemnity or disability benefits.
3. Any other tax-free amounts you received under the contract or plan before the later of the dates in (1).

The annuity starting date is the later of the first day of the first period for which you receive payment under the contract or the date on which the obligation under the contract becomes fixed.

**Example.** On January 1, you completed all your payments required under an annuity contract providing for monthly payments starting on August 1, for the period beginning July 1. The annuity starting date is July 1. This is the date you use in figuring your investment in the contract and your expected return (discussed later).

## Adjustments

If any of the following items apply, adjust (add or subtract) your total cost to find your net cost.

**Foreign employment.** If you worked abroad, your cost may include contributions by your employer to the retirement plan, but only if those contributions would be excludable from your gross income had they been paid directly to you as compensation. The contributions that apply are:

1. Contributions before 1963 by your employer,
2. Contributions after 1962 by your employer if the contributions would be excludable from your gross income (not including the foreign earned income exclusion) had they been paid directly to you, or
3. Contributions after 1996 by your employer if you performed the services of a foreign missionary (a duly ordained, commissioned, or licensed minister of a church or a lay person) if the contributions would be excludable from your gross income had they been paid directly to you.

**Foreign employment contributions while a nonresident alien.** In determining your cost, special rules apply if you are a U.S. citizen or resident alien who received distributions from a plan to which contributions were made while you were a nonresident alien. Your contributions and your employer's contributions aren't included in your cost if the contributions:

- Were made based on compensation that was for services performed outside the United States while you were a nonresident alien; and
- Weren't subject to income tax under the laws of the United States or any foreign country, but only if the contribution would have been subject to income tax if paid as cash compensation when the services were performed.

**Death benefit exclusion.** If you are the beneficiary of a deceased employee (or former employee) who died before August 21, 1996, you may qualify for a death benefit exclusion of up to \$5,000. The beneficiary of a deceased employee who died after August 20, 1996, won't qualify for the death benefit exclusion.

**How to adjust your total cost.** If you are eligible, treat the amount of any allowable death benefit exclusion as additional cost paid by the employee. Add it to the cost or unrecovered cost of the annuity at the annuity starting

date. See [Example 3](#) under [Computation Under the General Rule](#), later, for an illustration of the adjustment to the cost of the contract.

**Net cost.** Your total cost plus certain adjustments and minus other amounts already recovered before the annuity starting date is your net cost. This is the unrecovered investment in the contract as of the annuity starting date. If your annuity starting date is after 1986, this is the maximum amount that you may recover tax free under the contract.

**Refund feature.** Adjustment for the value of the refund feature is only applicable when you report your pension or annuity under the General Rule. Your annuity contract has a refund feature if:

1. The expected return (discussed later) of an annuity depends entirely or partly on the life of one or more individuals,
2. The contract provides that payments will be made to a beneficiary or the estate of an annuitant on or after the death of the annuitant if a specified amount or a stated number of payments hasn't been paid to the annuitant or annuitants before death, and
3. The payments are a refund of the amount you paid for the annuity contract.

If your annuity has a refund feature, you must reduce your net cost of the contract by the value of the refund feature (figured using Table III or VII at the end of this publication; also see [How To Use Actuarial Tables](#), later) to find the investment in the contract.

**Zero value of refund feature.** For a joint and survivor annuity, the value of the refund feature is zero if:

1. Both annuitants are age 74 or younger,
2. The payments are guaranteed for less than 2½ years, and
3. The survivor's annuity is at least 50% of the first annuitant's annuity.

For a single-life annuity without survivor benefit, the value of the refund feature is zero if:

1. The payments are guaranteed for less than 2½ years; and
2. The annuitant is:
  - a. Age 57 or younger (if using the new (unisex) annuity tables),
  - b. Age 42 or younger (if male and using the old annuity tables), or
  - c. Age 47 or younger (if female and using the old annuity tables).

If you don't meet these requirements, you will have to figure the value of the refund feature, as explained in the following discussion.

**Examples.** [Example 1](#) shows how to figure the value of the refund feature when there is only one beneficiary. [Ex-](#)

[ample 2](#) shows how to figure the value of the refund feature when the contract provides, in addition to a whole life annuity, one or more temporary life annuities for the lives of children. In both examples, the taxpayer elects to use Tables V through VIII. If you need the value of the refund feature for a joint and survivor annuity, write to the IRS as explained under [Requesting a Ruling on Taxation of Annuity](#) near the end of this publication.

**Example 1.** At age 65, you bought for \$21,053 an annuity with a refund feature. You will get \$100 a month for life. Your contract provides that if you don't live long enough to recover the full \$21,053, similar payments will be made to your surviving beneficiary until a total of \$21,053 has been paid under the contract. In this case, the contract cost and the total guaranteed return are the same (\$21,053). Your investment in the contract is figured as follows:

Net cost . . . . .	\$21,053
Amount to be received annually . . . . .	\$1,200
Number of years for which payment is guaranteed (\$21,053 divided by \$1,200) . . . . .	17.54
Rounded to nearest whole number of years . . . . .	18
Percentage from Actuarial Table VII for age 65 with 18 years of guaranteed payments . . . . .	15%
Value of the refund feature (rounded to the nearest dollar)—15% of \$21,053 . . . . .	3,158
<b>Investment in the contract, adjusted for value of refund feature. . . . .</b>	<b>\$17,895</b>

If the total guaranteed return were less than the \$21,053 net cost of the contract, you would apply the appropriate percentage from the tables to the lesser amount. For example, if the contract guaranteed the \$100 monthly payments for 17 years to your estate or beneficiary if you were to die before receiving all the payments for that period, the total guaranteed return would be \$20,400 (\$100 × 12 × 17 years). In this case, the value of the refund feature would be \$2,856 (14% × \$20,400) and your investment in the contract would be \$18,197 (\$21,053 – \$2,856) instead of \$17,895.

**Example 2.** You died while still employed. Your surviving spouse, age 48, receives \$171 a month for life. Your child, age 9, receives \$50 a month until reaching age 18. Your contributions to the retirement fund totaled \$7,559.45, with interest on those contributions of \$1,602.53. The guarantee or total refund feature of the contract is \$9,161.98 (\$7,559.45 + \$1,602.53).

The adjustment in the investment in the contract is figured as follows:

A) Expected return:*			
1) Surviving spouse's expected return:			
Annual annuity (\$171 × 12)	\$2,052		
Multiplied by factor from Table V (nearest age 48)	34.9	\$71,614.80	
2) Child's expected return:			
Annual annuity (\$50 × 12)	\$600		
Multiplied by factor from Table VIII (nearest age 9 for term of 9 years)	9.0	5,400.00	
3) Total expected return		<u>\$77,014.80</u>	
B) Adjustment for refund feature:			
1) Contributions (net cost)		\$7,559.45	
2) Guaranteed amount (contributions of \$7,559.45 plus interest of \$1,602.53)		\$9,161.98	
3) Minus: Expected return under child's (temporary life) annuity (A(2))		5,400.00	
4) Net guaranteed amount		<u>\$3,761.98</u>	
5) Multiple from Table VII (nearest age 48 for 2 years duration (recovery of \$3,761.98 at \$171 a month to nearest whole year))		0%	
6) Adjustment required for value of refund feature rounded to the nearest whole dollar (0% × \$3,761.98, the smaller of B(3) or B(6))		0	

\* Expected return is the total amount you and other eligible annuitants can expect to receive under the contract. See the discussion of expected return, later in this publication.

**Free IRS help.** If you need to request assistance to figure the value of the refund feature, see [Requesting a Ruling on Taxation of Annuity](#) near the end of this publication.

## Expected Return

Your expected return is the total amount you and other eligible annuitants can expect to receive under the contract. The following discussions explain how to figure the expected return with each type of annuity.

**Tip:** A person's age, for purposes of figuring the expected return, is the age at the birthday nearest to the annuity starting date.

**Fixed period annuity.** If you will get annuity payments for a fixed number of years without regard to your life expectancy, you must figure your expected return based on that fixed number of years. It is the total amount you will get beginning at the annuity starting date. You will receive specific periodic payments for a definite period of time, such as a fixed number of months (but not less than 13). To figure your expected return, multiply the fixed number of months for which payments are to be made by the amount of the payment specified for each period.

**Single-life annuity.** If you are to get annuity payments for the rest of your life, find your expected return as follows. You must multiply the amount of the annual payment by a multiple based on your life expectancy as of the annuity starting date. These multiples are set out in actuarial Tables I and V near the end of this publication (see [How To Use Actuarial Tables](#), later).

You may need to adjust these multiples if the payments are made quarterly, semiannually, or annually. See [Adjustments to Tables I, II, V, VI, and VII](#) following Table I.

**Example.** You bought an annuity contract that will give you an annuity of \$500 a month for life. If at the annuity starting date, your nearest birthday is 66, the expected return is figured as follows:

Annual payment (\$500 × 12 months)	\$6,000
Multiple shown in Table V, age 66	× 19.2
Expected return	<u>\$115,200</u>

If the payments were to be made to you quarterly and the first payment was made 1 full month after the annuity starting date, you would adjust the 19.2 multiple by +0.1. Your expected return would then be \$115,800 (\$6,000 × 19.3).

**Annuity for shorter of life or specified period.** With this type of annuity, you are to get annuity payments either for the rest of your life or until the end of a specified period, whichever period is shorter. To figure your expected return, multiply the amount of your annual payment by a multiple in Table IV or VIII for temporary life annuities. Find the proper multiple based on your sex (if using Table IV), your age at the annuity starting date, and the nearest whole number of years in the specified period.

**Example.** You purchased an annuity this year that will pay you \$200 each month for 5 years or until you die, whichever period is shorter. You were age 65 at your birthday nearest the annuity starting date. You figure the expected return as follows:

Annual payment (\$200 × 12 months)	\$2,400
Multiple shown in Table VIII, age 65, 5-year term	× 4.9
Expected return	<u>\$11,760</u>

**Tip:** You use Table VIII (not Table IV) because all your contributions were made after June 30, 1986. See [Special Elections](#), later.

**Joint and survivor annuities.** If you have an annuity that pays you a periodic income for life and after your death provides an identical lifetime periodic income to your spouse (or some other person), you figure the expected return based on your combined life expectancies. To figure the expected return, multiply the annual payment by a multiple in Table II or VI based on your joint life expectancies. If your payments are made quarterly, semiannually, or annually, you may need to adjust these multiples. See [Adjustments to Tables I, II, V, VI, and VII](#) following Table I near the end of this publication.

**Example.** You bought a joint and survivor annuity providing payments of \$500 a month for your life and after your death \$500 a month for the remainder of your spouse's life. At your annuity starting date, your age at your nearest birthday is 70 and your spouse's at their nearest birthday is 67. The expected return is figured as follows:

Annual payment (\$500 × 12 months)	\$6,000
Multiple shown in Table VI, ages 67 and 70	× 22.0
Expected return	<u>\$132,000</u>

**Different payments to survivor.** If your contract provides that payments to a survivor annuitant will be different from the amount you receive, you must use a computation that accounts for both the joint lives of the annuitants and the life of the survivor.

**Example 1.** You bought a contract providing for payments to yourself of \$500 a month for life and after your death payments to your spouse of \$350 a month for life. If at the annuity starting date, your nearest birthday is 70 and your spouse's is 67, the expected return under the contract is figured as follows:

Combined multiple for you and your spouse, ages 70 and 67 (from Table VI) . . . . .	22.0
Multiple for you, age 70 (from Table V) . . . . .	16.0
Difference: Multiple applicable to your spouse . . . . .	6.0
Your annual payment (\$500 × 12) . . . . .	\$6,000
Your multiple . . . . .	16.0
Your expected return . . . . .	\$96,000
Your spouse's annual payment (\$350 × 12) . . . . .	\$4,200
Spouse's multiple . . . . .	6.0
Your spouse's expected return . . . . .	25,200
<b>Total expected return under the contract.</b> . . . .	<b>\$121,200</b>

**Example 2.** Your spouse died while still employed. Under the terms of their employer's retirement plan, you are entitled to get an immediate annuity of \$400 a month for the rest of your life or until you remarry. Your children, Marie and Jean, are each entitled to immediate temporary life annuities of \$150 a month until they reach age 18.

You were 50 years old at the annuity starting date. Marie was 16 and Jean was 14. Using the multiples shown in Tables V and VIII at the end of this publication, the total expected return on the annuity starting date is \$169,680, figured as follows:

Surviving spouse, age 50 (multiple from Table V—33.1 × \$4,800 annual payment) . . . . .	\$158,880
Marie, age 16 for 2 years duration (multiple from Table VIII—2.0 × \$1,800 annual payment) . . . . .	3,600
Jean, age 14 for 4 years duration (multiple from Table VIII—4.0 × \$1,800 annual payment) . . . . .	7,200
<b>Total expected return</b> . . . . .	<b>\$169,680</b>

No computation of expected return is made based on your spouse's age at the date of death because they died before the annuity starting date.

## Computation Under the General Rule

**Note:** Variable annuities use a different computation for determining the exclusion amounts. See [Variable annuities](#), later.

Under the General Rule, you figure the taxable part of your annuity by using the following steps.

**Step 1.** Figure the amount of your investment in the contract, including any adjustments for the refund feature and the death benefit exclusion, if applicable. See [Death benefit exclusion](#), earlier.

**Step 2.** Figure your expected return.

**Step 3.** Divide Step 1 by Step 2 and round to three decimal places. This will give you the exclusion percentage.

**Step 4.** Multiply the exclusion percentage by the first regular periodic payment. The result is the tax-free part of each pension or annuity payment.

The tax-free part remains the same even if the total payment increases due to variation in the annuity amount such as cost of living increases, or you outlive the life expectancy factor used. However, if your annuity starting date is after 1986, the total amount of annuity income that is tax free over the years can't exceed your net cost.

Each annuitant applies the same exclusion percentage to their initial payment called for in the contract.

**Step 5.** Multiply the tax-free part of each payment (Step 4) by the number of payments received during the year. This will give you the tax-free part of the total payment for the year.

**Tip:** In the first year of your annuity, your first payment or part of your first payment may be for a fraction of the payment period. This fractional amount is multiplied by your exclusion percentage to get the tax-free part.

**Step 6.** Subtract the tax-free part from the total payment you received. The rest is the taxable part of your pension or annuity.

**Example 1.** You purchased an annuity with an investment in the contract of \$10,800. Under its terms, the annuity will pay you \$100 a month for life. The multiple for your age (age 65) is 20.0 as shown in Table V. Your expected return is \$24,000 (20 × 12 × \$100). Your cost of \$10,800 divided by your expected return of \$24,000 equals 45.0%. This is the percentage you won't have to include in income.

Each year, until your net cost is recovered, \$540 (45% of \$1,200) will be tax free and you will include \$660 (\$1,200 – \$540) in your income. If you had received only six payments of \$100 (\$600) during the year, your exclusion would have been \$270 (45% of \$100 × six payments).

**Example 2.** You bought a joint and survivor annuity. Your investment in the contract is \$62,712 and the expected return is \$121,200. The exclusion percentage is 51.7% (\$62,712 ÷ \$121,200). You will receive \$500 a month (\$6,000 a year). Each year, until your net cost is recovered, \$3,102 (51.7% of your total payments received of \$6,000) will be tax free and \$2,898 (\$6,000 – \$3,102) will be included in your income. If you die, your spouse will receive \$350 a month (\$4,200 a year). If you don't recover all of your net cost before your death, your spouse will use the same exclusion percentage (51.7%). Each year, until the entire net cost is recovered, your spouse will receive \$2,171.40 (51.7% of your spouse's payments received of \$4,200) tax free. Your spouse will include \$2,028.60 (\$4,200 – \$2,171.40) on the income tax return.

**Example 3.** Using the same facts as [Example 2](#), earlier under [Different payments to survivor](#), you are to

receive an annual annuity of \$4,800 until you die or re-marry. Your two children each receive annual annuities of \$1,800 until they reach age 18. Your spouse contributed \$25,576 to the plan. You are eligible for the \$5,000 death benefit exclusion because your spouse died before August 21, 1996.

Adjusted Investment in the Contract

Contributions . . . . .	\$25,576
Plus: Death benefit exclusion . . . . .	5,000
Adjusted investment in the contract . . . . .	<u>\$30,576</u>

The total expected return, as previously figured (in [Example 2](#) under [Different payments to survivor](#)), is \$169,680. The exclusion percentage of 18.0% ( $\$30,576 \div \$169,680$ ) applies to the annuity payments you and each of your children receive. Each full year, \$864 ( $18.0\% \times \$4,800$ ) will be tax free to you, and you must include \$3,936 in your income tax return. Each year, until age 18, \$324 ( $18.0\% \times \$1,800$ ) of each of your payments will be tax free and each must include the balance, \$1,476, as income on their own income tax return.

**Part-year payments.** If you receive payments for only part of a year, apply the exclusion percentage to the first regular periodic payment and multiply the result by the number of payments received during the year.

If you receive amounts during the year that represent 12 payments, one for each month in that year, and an amount that represents payments for months in a prior year, apply the exclusion percentage to the first regular periodic payment, and multiply the result by the number of payments the amounts received represent. For instance, if you received amounts during the year that represent the 12 payments for that year plus an amount that represents three payments for a prior year, multiply that amount by the 15 (12 + 3) payments received that year.

If you received a fractional payment, follow Step 5, discussed earlier. This gives you the tax-free part of your total payment.

**Example.** On September 28, you bought an annuity contract for \$22,050 that will give you \$125 a month for life, beginning October 30. The applicable multiple from Table V is 23.3 (age 61). Your expected return is \$34,950 ( $\$125 \times 12 \times 23.3$ ). Your investment in the contract of \$22,050, divided by the expected return of \$34,950, equals 63.1%. Each payment received will consist of 63.1% return of cost and 36.9% taxable income, until the net cost of the contract is fully recovered. During the first year, you receive three payments of \$125, or \$375, of which \$236.63 ( $63.1\% \times \$375$ ) is a return of cost. The remaining \$138.37 is included in income.

**Increase in annuity payments.** The tax-free amount remains the same as the amount figured at the annuity starting date, even if the payment increases. All increases in the installment payments are fully taxable.

However, if your annuity payments are scheduled to increase at a definite date in the future, you must figure the

expected return for that annuity using the method described in section 1.72-5(a)(5) of the regulations.

**Example.** Your spouse died while still employed and, as the beneficiary, you began receiving an annuity of \$147 per month. In figuring the taxable part, you elect to use Tables V through VIII. The cost of the contract was \$7,938, consisting of the sum of your spouse's net contributions adjusted for any refund feature. Your expected return as of the annuity starting date is \$35,280 (age 65, multiple of  $20.0 \times \$1,764$  annual payment). The exclusion percentage is  $\$7,938 \div \$35,280$ , or 22.5%. During the year, you received 11 monthly payments of \$147, or \$1,617. Of this amount,  $22.5\% \times \$147 \times 11$  (\$363.83) is tax free as a return of cost and the balance of \$1,253.17 is taxable.

Later, because of a cost-of-living increase, your annuity payment was increased to \$166 per month, or \$1,992 a year ( $12 \times \$166$ ). The tax-free part is still only 22.5% of the annuity payments as of the annuity starting date ( $22.5\% \times \$147 \times 12 = \$396.90$  for a full year). The increase of \$228 ( $\$1,992 - \$1,764$  ( $12 \times \$147$ )) is fully taxable.

**Variable annuities.** For variable annuity payments, figure the amount of each payment that is tax free by dividing your investment in the contract (adjusted for any refund feature) by the total number of periodic payments you expect to get under the contract.

If the annuity is for a definite period, you determine the total number of payments by multiplying the number of payments to be made each year by the number of years you will receive payments. If the annuity is for life, you determine the total number of payments by using a multiple from the appropriate actuarial table.

**Example.** You purchased a variable annuity at age 65. The total cost of the contract was \$12,000. The annuity starting date is January 1 of the year of purchase. Your annuity will be paid, starting July 1, in variable annual installments for your life. The tax-free amount of each payment until you have recovered the cost of your contract is:

Investment in the contract . . . . .	\$12,000
Number of expected annual payments (multiple for age 65 from Table V) . . . . .	20
Tax-free amount of each payment ( $\$12,000 \div 20$ ) . . . . .	<u>\$600</u>

If your first payment is \$920, you include only \$320 ( $\$920 - \$600$ ) in your gross income.

If the tax-free amount for a year is more than the payments you receive in that year, you may choose when you receive the next payment to refigure the tax-free part. Divide the amount of the periodic tax-free part that is more than the payment you received by the remaining number of payments you expect. The result is added to the previously figured periodic tax-free part. The sum is the amount of each future payment that will be tax free.

**Example.** Using the facts of the previous example, assume that after the \$920 payment, you received \$500 in the following year and \$1,200 in the year after that. You don't pay tax on the \$500 (second year) payment because

\$600 of each annual pension payment is tax free. Since the \$500 payment is less than the \$600 annual tax-free amount, you may choose to refigure the tax-free part when you receive the \$1,200 (third year) payment, as follows:

Amount tax free in second year . . . . .	\$600.00
Amount received in second year . . . . .	500.00
Difference . . . . .	\$100.00
Number of remaining payments after the first 2 payments (age 67, from Table V) . . . . .	18.4
Amount to be added to previously determined annual tax-free part (\$100 ÷ 18.4) . . . . .	\$5.43
Revised annual tax-free part for third and later years (\$600 + \$5.43) . . . . .	\$605.43
<b>Amount taxable in third year (\$1,200 – \$605.43) . . . . .</b>	<b>\$594.57</b>

If you choose to refigure your tax-free amount, you must file a statement with your income tax return stating that you are refiguring the tax-free amount in accordance with the rules of Regulations section 1.72-4(d)(3). The statement must also show the following information.

1. The annuity starting date and your age on that date.
2. The first day of the first period for which you received an annuity payment in the current year.
3. Your investment in the contract as originally figured.
4. The total of all amounts received tax free under the annuity from the annuity starting date through the first day of the first period for which you received an annuity payment in the current tax year.

Exclusion Limits

Your annuity starting date determines the total amount of annuity income that you can exclude from income over the years.

**Exclusion limited to net cost.** If your annuity starting date is after 1986, the total amount of annuity income that you can exclude over the years as a return of your cost can't exceed your net cost (figured without any reduction for a refund feature). This is the unrecovered investment in the contract as of the annuity starting date.

If your annuity starting date is after July 1, 1986, any unrecovered net cost at your (or last annuitant's) death is allowed as an other itemized deduction on the final return of the decedent.

**Example 1.** Your annuity starting date is after 1986. Your total cost is \$12,500, and your net cost is \$10,000, taking into account certain adjustments. There is no refund feature. Your monthly annuity payment is \$833.33. Your exclusion ratio is 12% and you exclude \$100 a month. Your exclusion ends after 100 months, when you have excluded your net cost of \$10,000. Thereafter, your annuity payments are fully taxable.

**Example 2.** The facts are the same as in [Example 1](#), except that there is a refund feature, and you die after 5 years with no surviving annuitant. The adjustment for the refund feature is \$1,000, so the investment in the contract is \$9,000. The exclusion ratio is 10.8%, and your monthly exclusion is \$90. After 5 years (60 months), you have

recovered tax free only \$5,400 (\$90 x 60). An itemized deduction for the unrecovered net cost of \$4,600 (\$10,000 net cost minus \$5,400) may be taken on your final income tax return. Your unrecovered investment is determined without regard to the refund feature adjustment, discussed earlier, under *Adjustments*.

**Exclusion not limited to net cost.** If your annuity starting date was before 1987, you could continue to take your monthly exclusion for as long as you receive your annuity. If you choose a joint and survivor annuity, your survivor continues to take the survivor's exclusion figured as of the annuity starting date. The total exclusion may be more than your investment in the contract.

How To Use Actuarial Tables

In figuring under the General Rule the taxable part of your annuity payments that you are to get for the rest of your life (rather than for a fixed number of years), you must use one or more of the actuarial tables in this publication.

Unisex Annuity Tables

Effective July 1, 1986, the IRS adopted new annuity Tables V through VIII, in which your sex isn't considered when determining the applicable factor. These tables correspond to the old Tables I through IV. In general, Tables V through VIII must be used if you made contributions to the retirement plan after June 30, 1986. If you made no contributions to the plan after June 30, 1986, generally you must use only Tables I through IV. However, if you received an annuity payment after June 30, 1986, you may elect to use Tables V through VIII (see *Annuity received after June 30, 1986*, later).

Special Elections

Although you generally must use Tables V through VIII if you made contributions to the retirement plan after June 30, 1986, and Tables I through IV if you made no contributions after June 30, 1986, you can make the following special elections to select which tables to use.

**Contributions made both before July 1986 and after June 1986.** If you made contributions to the retirement plan both before July 1986 and after June 1986, you may elect to use Tables I through IV for the pre-July 1986 cost of the contract, and Tables V through VIII for the post-June 1986 cost. (See the examples below.)

**Make the election.** Attach this statement to your income tax return for the first year in which you receive an annuity:

"I elect to apply the provisions of paragraph (d) of section 1.72-6 of the Income Tax Regulations."

The statement must also include your name, address, social security number, and the amount of the pre-July 1986 investment in the contract.

If your investment in the contract includes post-June 1986 contributions to the plan, and you don't make the election to use Tables I through IV and Tables V through VIII, then you can only use Tables V through VIII in figuring the taxable part of your annuity. You must also use Tables V through VIII if you are unable or don't wish to determine the portions of your contributions that were made before July 1, 1986, and after June 30, 1986.

**Advantages of election.** In general, a lesser amount of each annual annuity payment is taxable if you separately figure your exclusion ratio for pre-July 1986 and post-June 1986 contributions.

**Tip:** If you intend to make this election, save your records that substantiate your pre-July 1986 and post-June 1986 contributions. If the [death benefit exclusion](#) applies (see discussion, earlier), you don't have to apportion it between the pre-July 1986 and the post-June 1986 investment in the contract.

The following examples illustrate the separate computations required if you elect to use Tables I through IV for your pre-July 1986 investment in the contract and Tables V through VIII for your post-June 1986 investment in the contract.

**Example 1.** You are single and you contributed \$42,000 to the retirement plan, so you will receive an annual annuity of \$24,000 for life. Payment of the \$42,000 contribution is guaranteed under a refund feature. You are 55 years old as of the annuity starting date. For figuring the taxable part of your annuity, you chose to make separate computations for your pre-July 1986 investment in the contract of \$41,300, and for your post-June 1986 investment in the contract of \$700.

	Pre-July 1986	Post-June 1986
<b>A. Adjustment for refund feature</b>		
1) Net cost	\$41,300	\$700
2) Annual annuity—\$24,000		
(\$41,300/\$42,000 × \$24,000)	\$23,600	
(\$700/\$42,000 × \$24,000)		\$400
3) Guarantee under contract	\$41,300	\$700
4) No. of years payments guaranteed (rounded), A(3) ÷ A(2)	2	2
5) Applicable percentage from Tables III and VII	1%	0%
6) Adjustment for value of refund feature, A(5) × smaller of A(1) or A(3)	\$413	\$0
<b>B. Investment in the contract</b>		
1) Net cost	\$41,300	\$700
2) Minus: Amount in A(6)	413	0
3) Investment in the contract	\$40,887	\$700
<b>C. Expected return</b>		
1) Annual annuity receivable	\$24,000	\$24,000
2) Multiples from Tables I and V	21.7	28.6
3) Expected return, C(1) × C(2)	\$520,800	\$686,400
<b>D. Tax-free part of annuity</b>		
1) Exclusion ratio as decimal, B(3) ÷ C(3)	0.079	0.001
2) Tax-free part, C(1) × D(1)	\$1,896	\$24

The tax-free part of your total annuity is \$1,920 (\$1,896 + \$24). The taxable part of your annuity is \$22,080 (\$24,000 - \$1,920). If the annuity starting date is after 1986, the exclusion over the years can't exceed the net cost (figured without any reduction for a refund feature).

**Example 2.** You are age 62 at your nearest birthday to the annuity starting date. Your spouse is age 60 at their nearest birthday to the annuity starting date. The joint and survivor annuity pays \$1,000 per month to you for life, and \$500 per month to your surviving spouse after your death. The pre-July 1986 investment in the contract is \$53,100 and the post-June 1986 investment in the contract is \$7,000. You make the election described in [Example 1](#).

For purposes of this example, assume the refund feature adjustment is zero. If an adjustment is required, the IRS will figure the amount. See [Requesting a Ruling on Taxation of Annuity](#) near the end of this publication.

	Pre-July 1986	Post-June 1986
<b>A. Adjustment for refund feature</b>		
1) Net cost	\$53,100	\$7,000
2) Annual annuity—\$12,000		
(\$53,100/\$60,100 × \$12,000)	\$10,602	
(\$7,000/\$60,100 × \$12,000)		\$1,398
3) Guaranteed under the contract	\$53,100	\$7,000
4) Number of years guaranteed, rounded, A(3) ÷ A(2)	5	5
5) Applicable percentages	0%	0%
6) Refund feature adjustment, A(5) × smaller of A(1) or A(3)	0	0
<b>B. Investment in the contract</b>		
1) Net cost	\$53,100	\$7,000
2) Refund feature adjustment	0	0
3) Investment in the contract adjusted for refund feature	\$53,100	\$7,000
<b>C. Expected return</b>		
1) Multiple for both annuitants from Tables II and VI	25.4	28.8
2) Multiple for first annuitant from Tables I and V	16.9	22.5
3) Multiple applicable to surviving annuitant, subtract C(2) from C(1)	8.5	6.3
4) Annual annuity to surviving annuitant	\$6,000	\$6,000
5) Portion of expected return for surviving annuitant, C(4) × C(3)	\$51,000	\$37,800
6) Annual annuity to first annuitant	\$12,000	\$12,000
7) Plus: Portion of expected return for first annuitant, C(6) × C(2)	\$202,800	\$270,000
8) Expected return for both annuitants, C(5) + C(7)	\$253,800	\$307,800
<b>D. Tax-free part of annuity</b>		
1) Exclusion ratio as a decimal, B(3) ÷ C(8)	0.209	0.023
2) Retiree's tax-free part of annuity, C(6) × D(1)	\$2,508	\$276
3) Survivor's tax-free part of annuity, C(4) × D(1)	\$1,254	\$138

The tax-free part of your total annuity is \$2,784 (\$2,508 + \$276). The taxable part of your annuity is \$9,216

(\$12,000 – \$2,784). The exclusion over the years can't exceed the net cost of the contract (figured without any reduction for a refund feature) if the annuity starting date is after 1986.

After your death, your surviving spouse will apply the same exclusion percentages (20.9% and 2.3%) to their annual annuity of \$6,000 to figure the tax-free part of their annuity.

**Annuity received after June 30, 1986.** If you receive an annuity payment after June 30, 1986 (regardless of your annuity starting date), you may elect to treat the entire cost of the contract as post-June 1986 cost (even if you made no post-June 1986 contributions to the plan) and use Tables V through VIII. Once made, you can't revoke the election, which will apply to all payments during the year and in any later year.

Make the election by attaching the following statement to your income tax return.

"I elect, under section 1.72-9 of the Income Tax Regulations, to treat my entire cost of the contract as a post-June 1986 cost of the plan."

The statement must also include your name, address, and social security number.

You should also indicate you are making this election if you are unable or don't wish to determine the parts of your

contributions that were made before July 1, 1986, and after June 30, 1986.

***Disqualifying form of payment or settlement.*** If your annuity starting date is after June 30, 1986, and the contract provides for a disqualifying form of payment or settlement, such as an option to receive a lump sum in full discharge of the obligation under the contract, the entire investment in the contract is treated as post-June 1986 investment in the contract. See Regulations section 1.72-6(d)(3) for additional examples of disqualifying forms of payment or settlement. You can find the Income Tax Regulations in many libraries and at Internal Revenue Service Offices.

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## Worksheets for Determining Taxable Annuity

**Worksheets I and II.** Worksheets [I](#) and [II](#) follow for determining your taxable annuity under Regulations Section 1.72-6(d)(6) Election.

**Worksheet I**  
**For Determining Taxable Annuity Under Regulations Section 1.72-6(d)(6)**  
**Election for Single Annuitant With No Survivor Annuity**

	Pre-July 1986	Post-June 1986
<b>A. Refund Feature Adjustment</b>		
1) Net cost (total cost less returned premiums, dividends, etc.) . . . . .		
2) Annual annuity allocation:		
$\frac{\text{Portion of net cost in A(1)} \times \text{annual annuity}}{\text{Net cost}}$ . . . . .		
3) Guaranteed under the contract . . . . .		
4) Number of years guaranteed, rounded to whole years:		
A(3) divided by A(2) . . . . .		
5) Applicable percentages* from Tables III and VII . . . . .		
6) Refund feature adjustment:		
A(5) times lesser of A(1) or A(3) . . . . .		
<b>B. Investment in the Contract</b>		
1) Net cost:		
A(1) . . . . .		
2) Refund feature adjustment:		
A(6) . . . . .		
3) Investment in the contract adjusted for refund feature:		
B(1) minus B(2) . . . . .		
<b>C. Expected Return</b>		
1) Annual Annuity:		
12 times monthly annuity** . . . . .		
2) Expected return multiples from Tables I and V . . . . .		
3) Expected Return:		
C(1) times C(2) . . . . .		
<b>D. Tax-Free Part of Annuity</b>		
1) Exclusion ratio, as a decimal rounded to three places:		
B(3) divided by C(3) . . . . .		
2) Tax-free part of annuity:		
C(1) times D(1) . . . . .		

\* If your annuity meets the three conditions listed in *Zero value of refund feature in Investment in the Contract*, earlier, both percentages are 0. If not, the IRS will figure the refund feature percentage.

\*\* If the annuity isn't paid monthly, figure the amount to enter by using the total number of periodic payments for the year times the amount of the periodic payment.

# Worksheet II

## For Determining Taxable Annuity Under Regulations Section 1.72-6(d)(6) Election for Joint and Survivor Annuity

	Pre-July 1986	Post-June 1986
<b>A. Refund Feature Adjustment</b>		
1) Net cost (total cost less returned premiums, dividends, etc.) . . . . .		
2) Annual annuity allocation:		
Portion of net cost in A(1) x annual annuity . . . . .		
Net cost		
3) Guaranteed under the contract . . . . .		
4) Number of years guaranteed, rounded to whole years:		
A(3) divided by A(2) . . . . .		
5) Applicable percentages* . . . . .		
6) Refund feature adjustment:		
A(5) times lesser of A(1) or A(3) . . . . .		
<b>B. Investment in the Contract</b>		
1) Net cost:		
A(1) . . . . .		
2) Refund feature adjustment:		
A(6) . . . . .		
3) Investment in the contract adjusted for refund feature:		
B(1) minus B(2) . . . . .		
<b>C. Expected Return</b>		
1) Multiples for both annuitants, Tables II and VI . . . . .		
2) Multiple for retiree, Tables I and VI . . . . .		
3) Multiple for survivor:		
C(1) minus C(2) . . . . .		
4) Annual annuity to survivor:		
12 times potential monthly rate for survivor** . . . . .		
5) Expected return for survivor:		
C(3) times C(4) . . . . .		
6) Annual annuity to retiree:		
12 times monthly rate for retiree** . . . . .		
7) Expected return for retiree:		
C(2) times C(6) . . . . .		
8) Total expected return:		
C(5) plus C(7) . . . . .		
<b>D. Tax-Free Part of Annuity</b>		
1) Exclusion ratio, as a decimal rounded to three places:		
B(3) divided by C(8) . . . . .		
2) Retiree's tax-free part of annuity:		
C(6) times D(1) . . . . .		
3) Survivor's tax-free part of annuity, if surviving after death of retiree:		
C(4) times D(1) . . . . .		

\* If your annuity meets the three conditions listed in *Zero value of refund feature in Investment in the Contract*, earlier, both percentages are 0. If not, the IRS will figure the refund feature percentage.

\*\* If the annuity isn't paid monthly, figure the amount to enter by using the total number of periodic payments for the year times the amount of the periodic payment.

# Actuarial Tables

Table I (One Life) applies to all ages. Tables II–IV apply to males ages 35 to 90 and females ages 40 to 95. Table I—Ordinary Life Annuities—One Life—Expected Return Multiples

Ages		Multiples	Ages		Multiples	Ages		Multiples
Male	Female		Male	Female		Male	Female	
6	11	65.0	41	46	33.0	76	81	9.1
7	12	64.1	42	47	32.1	77	82	8.7
8	13	63.2	43	48	31.2	78	83	8.3
9	14	62.3	44	49	30.4	79	84	7.8
10	15	61.4	45	50	29.6	80	85	7.5
11	16	60.4	46	51	28.7	81	86	7.1
12	17	59.5	47	52	27.9	82	87	6.7
13	18	58.6	48	53	27.1	83	88	6.3
14	19	57.7	49	54	26.3	84	89	6.0
15	20	56.7	50	55	25.5	85	90	5.7
16	21	55.8	51	56	24.7	86	91	5.4
17	22	54.9	52	57	24.0	87	92	5.1
18	23	53.9	53	58	23.2	88	93	4.8
19	24	53.0	54	59	22.4	89	94	4.5
20	25	52.1	55	60	21.7	90	95	4.2
21	26	51.1	56	61	21.0	91	96	4.0
22	27	50.2	57	62	20.3	92	97	3.7
23	28	49.3	58	63	19.6	93	98	3.5
24	29	48.3	59	64	18.9	94	99	3.3
25	30	47.4	60	65	18.2	95	100	3.1
26	31	46.5	61	66	17.5	96	101	2.9
27	32	45.6	62	67	16.9	97	102	2.7
28	33	44.6	63	68	16.2	98	103	2.5
29	34	43.7	64	69	15.6	99	104	2.3
30	35	42.8	65	70	15.0	100	105	2.1
31	36	41.9	66	71	14.4	101	106	1.9
32	37	41.0	67	72	13.8	102	107	1.7
33	38	40.0	68	73	13.2	103	108	1.5
34	39	39.1	69	74	12.6	104	109	1.3
35	40	38.2	70	75	12.1	105	110	1.2
						106	111	1.0
36	41	37.3	71	76	11.6	107	112	0.8
37	42	36.5	72	77	11.0	108	113	0.7
38	43	35.6	73	78	10.5	109	114	0.6
39	44	34.7	74	79	10.1	110	115	0.5
40	45	33.8	75	80	9.6	111	116	0

## Adjustments to Tables I, II, V, VI and VII Payments Made Quarterly, Semiannually, or Annually

	Number of whole months from annuity starting date to first payment date											
	0-1	2	3	4	5	6	7	8	9	10	11	12
Payments to be made:												
Annually	+0.5	+0.4	+0.3	+0.2	+0.1	0	0	-0.1	-0.2	-0.3	-0.4	-0.5
Semiannually	+0.2	+0.1	0	0	-0.1	-0.2						
Quarterly	+0.1	0	-0.1									

Table II—Ordinary Joint Life and Last Survivor Annuities—Two Lives—Expected Return Multiples

Ages														
Male		35	36	37	38	39	40	41	42	43	44	45	46	47
Male	Female	40	41	42	43	44	45	46	47	48	49	50	51	52
35	40	46.2	45.7	45.3	44.8	44.4	44.0	43.6	43.3	43.0	42.6	42.3	42.0	41.8
36	41	45.7	45.2	44.8	44.3	43.9	43.5	43.1	42.7	42.3	42.0	41.7	41.4	41.1
37	42	45.3	44.8	44.3	43.8	43.4	42.9	42.5	42.1	41.8	41.4	41.1	40.7	40.4
38	43	44.8	44.3	43.8	43.3	42.9	42.4	42.0	41.6	41.2	40.8	40.5	40.1	39.8
39	44	44.4	43.9	43.4	42.9	42.4	41.9	41.5	41.0	40.6	40.2	39.9	39.5	39.2
40	45	44.0	43.5	42.9	42.4	41.9	41.4	41.0	40.5	40.1	39.7	39.3	38.9	38.6
41	46	43.6	43.1	42.5	42.0	41.5	41.0	40.5	40.0	39.6	39.2	38.8	38.4	38.0
42	47	43.3	42.7	42.1	41.6	41.0	40.5	40.0	39.6	39.1	38.7	38.2	37.8	37.5
43	48	43.0	42.3	41.8	41.2	40.6	40.1	39.6	39.1	38.6	38.2	37.7	37.3	36.9
44	49	42.6	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.2	37.7	37.2	36.8	36.4
45	50	42.3	41.7	41.1	40.5	39.9	39.3	38.8	38.2	37.7	37.2	36.8	36.3	35.9
46	51	42.0	41.4	40.7	40.1	39.5	38.9	38.4	37.8	37.3	36.8	36.3	35.9	35.4
47	52	41.8	41.1	40.4	39.8	39.2	38.6	38.0	37.5	36.9	36.4	35.9	35.4	35.0

Ages														
Male		48	49	50	51	52	53	54	55	56	57	58	59	60
Male	Female	53	54	55	56	57	58	59	60	61	62	63	64	65
35	40	41.5	41.3	41.0	40.8	40.6	40.4	40.3	40.1	40.0	39.8	39.7	39.6	39.5
36	41	40.8	40.6	40.3	40.1	39.9	39.7	39.5	39.3	39.2	39.0	38.9	38.8	38.6
37	42	40.2	39.9	39.6	39.4	39.2	39.0	38.8	38.6	38.4	38.3	38.1	38.0	37.9
38	43	39.5	39.2	39.0	38.7	38.5	38.3	38.1	37.9	37.7	37.5	37.3	37.2	37.1
39	44	38.9	38.6	38.3	38.0	37.8	37.6	37.3	37.1	36.9	36.8	36.6	36.4	36.3
40	45	38.3	38.0	37.7	37.4	37.1	36.9	36.6	36.4	36.2	36.0	35.9	35.7	35.5
41	46	37.7	37.3	37.0	36.7	36.5	36.2	36.0	35.7	35.5	35.3	35.1	35.0	34.8
42	47	37.1	36.8	36.4	36.1	35.8	35.6	35.3	35.1	34.8	34.6	34.4	34.2	34.1
43	48	36.5	36.2	35.8	35.5	35.2	34.9	34.7	34.4	34.2	33.9	33.7	33.5	33.3
44	49	36.0	35.6	35.3	34.9	34.6	34.3	34.0	33.8	33.5	33.3	33.0	32.8	32.6
45	50	35.5	35.1	34.7	34.4	34.0	33.7	33.4	33.1	32.9	32.6	32.4	32.2	31.9
46	51	35.0	34.6	34.2	33.8	33.5	33.1	32.8	32.5	32.2	32.0	31.7	31.5	31.3
47	52	34.5	34.1	33.7	33.3	32.9	32.6	32.2	31.9	31.6	31.4	31.1	30.9	30.6
48	53	34.0	33.6	33.2	32.8	32.4	32.0	31.7	31.4	31.1	30.8	30.5	30.2	30.0
49	54	33.6	33.1	32.7	32.3	31.9	31.5	31.2	30.8	30.5	30.2	29.9	29.6	29.4
50	55	33.2	32.7	32.3	31.8	31.4	31.0	30.6	30.3	29.9	29.6	29.3	29.0	28.8
51	56	32.8	32.3	31.8	31.4	30.9	30.5	30.1	29.8	29.4	29.1	28.8	28.5	28.2
52	57	32.4	31.9	31.4	30.9	30.5	30.1	29.7	29.3	28.9	28.6	28.2	27.9	27.6
53	58	32.0	31.5	31.0	30.5	30.1	29.6	29.2	28.8	28.4	28.1	27.7	27.4	27.1
54	59	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.3	27.9	27.6	27.2	26.9	26.5
55	60	31.4	30.8	30.3	29.8	29.3	28.8	28.3	27.9	27.5	27.1	26.7	26.4	26.0
56	61	31.1	30.5	29.9	29.4	28.9	28.4	27.9	27.5	27.1	26.7	26.3	25.9	25.5
57	62	30.8	30.2	29.6	29.1	28.6	28.1	27.6	27.1	26.7	26.2	25.8	25.4	25.1
58	63	30.5	29.9	29.3	28.8	28.2	27.7	27.2	26.7	26.3	25.8	25.4	25.0	24.6
59	64	30.2	29.6	29.0	28.5	27.9	27.4	26.9	26.4	25.9	25.4	25.0	24.6	24.2
60	65	30.0	29.4	28.8	28.2	27.6	27.1	26.5	26.0	25.5	25.1	24.6	24.2	23.8

**Table II—Ordinary Joint Life and Last Survivor Annuities—Two Lives—Expected Return Multiples—Continued**

Ages														
Male		61	62	63	64	65	66	67	68	69	70	71	72	73
Male	Female	66	67	68	69	70	71	72	73	74	75	76	77	78
35	40	39.4	39.3	39.2	39.1	39.0	38.9	38.9	38.8	38.8	38.7	38.7	38.6	38.6
36	41	38.5	38.4	38.3	38.2	38.2	38.1	38.0	38.0	37.9	37.9	37.8	37.8	37.7
37	42	37.7	37.6	37.5	37.4	37.3	37.3	37.2	37.1	37.1	37.0	36.9	36.9	36.9
38	43	36.9	36.8	36.7	36.6	36.5	36.4	36.4	36.3	36.2	36.2	36.1	36.0	36.0
39	44	36.2	36.0	35.9	35.8	35.7	35.6	35.5	35.5	35.4	35.3	35.3	35.2	35.2
40	45	35.4	35.3	35.1	35.0	34.9	34.8	34.7	34.6	34.6	34.5	34.4	34.4	34.3
41	46	34.6	34.5	34.4	34.2	34.1	34.0	33.9	33.8	33.8	33.7	33.6	33.5	33.5
42	47	33.9	33.7	33.6	33.5	33.4	33.2	33.1	33.0	33.0	32.9	32.8	32.7	32.7
43	48	33.2	33.0	32.9	32.7	32.6	32.5	32.4	32.3	32.2	32.1	32.0	31.9	31.9
44	49	32.5	32.3	32.1	32.0	31.8	31.7	31.6	31.5	31.4	31.3	31.2	31.1	31.1
45	50	31.8	31.6	31.4	31.3	31.1	31.0	30.8	30.7	30.6	30.5	30.4	30.4	30.3
46	51	31.1	30.9	30.7	30.5	30.4	30.2	30.1	30.0	29.9	29.8	29.7	29.6	29.5
47	52	30.4	30.2	30.0	29.8	29.7	29.5	29.4	29.3	29.1	29.0	28.9	28.8	28.7
48	53	29.8	29.5	29.3	29.2	29.0	28.8	28.7	28.5	28.4	28.3	28.2	28.1	28.0
49	54	29.1	28.9	28.7	28.5	28.3	28.1	28.0	27.8	27.7	27.6	27.5	27.4	27.3
50	55	28.5	28.3	28.1	27.8	27.6	27.5	27.3	27.1	27.0	26.9	26.7	26.6	26.5
51	56	27.9	27.7	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.0	25.9	25.8
52	57	27.3	27.1	26.8	26.6	26.4	26.2	26.0	25.8	25.7	25.5	25.4	25.2	25.1
53	58	26.8	26.5	26.2	26.0	25.8	25.6	25.4	25.2	25.0	24.8	24.7	24.6	24.4
54	59	26.2	25.9	25.7	25.4	25.2	25.0	24.7	24.6	24.4	24.2	24.0	23.9	23.8
55	60	25.7	25.4	25.1	24.9	24.6	24.4	24.1	23.9	23.8	23.6	23.4	23.3	23.1
56	61	25.2	24.9	24.6	24.3	24.1	23.8	23.6	23.4	23.2	23.0	22.8	22.6	22.5
57	62	24.7	24.4	24.1	23.8	23.5	23.3	23.0	22.8	22.6	22.4	22.2	22.0	21.9
58	63	24.3	23.9	23.6	23.3	23.0	22.7	22.5	22.2	22.0	21.8	21.6	21.4	21.3
59	64	23.8	23.5	23.1	22.8	22.5	22.2	21.9	21.7	21.5	21.2	21.0	20.9	20.7
60	65	23.4	23.0	22.7	22.3	22.0	21.7	21.4	21.2	20.9	20.7	20.5	20.3	20.1
61	66	23.0	22.6	22.2	21.9	21.6	21.3	21.0	20.7	20.4	20.2	20.0	19.8	19.6
62	67	22.6	22.2	21.8	21.5	21.1	20.8	20.5	20.2	19.9	19.7	19.5	19.2	19.0
63	68	22.2	21.8	21.4	21.1	20.7	20.4	20.1	19.8	19.5	19.2	19.0	18.7	18.5
64	69	21.9	21.5	21.1	20.7	20.3	20.0	19.6	19.3	19.0	18.7	18.5	18.2	18.0
65	70	21.6	21.1	20.7	20.3	19.9	19.6	19.2	18.9	18.6	18.3	18.0	17.8	17.5
66	71	21.3	20.8	20.4	20.0	19.6	19.2	18.8	18.5	18.2	17.9	17.6	17.3	17.1
67	72	21.0	20.5	20.1	19.6	19.2	18.8	18.5	18.1	17.8	17.5	17.2	16.9	16.7
68	73	20.7	20.2	19.8	19.3	18.9	18.5	18.1	17.8	17.4	17.1	16.8	16.5	16.2
69	74	20.4	19.9	19.5	19.0	18.6	18.2	17.8	17.4	17.1	16.7	16.4	16.1	15.8
70	75	20.2	19.7	19.2	18.7	18.3	17.9	17.5	17.1	16.7	16.4	16.1	15.8	15.5
71	76	20.0	19.5	19.0	18.5	18.0	17.6	17.2	16.8	16.4	16.1	15.7	15.4	15.1
72	77	19.8	19.2	18.7	18.2	17.8	17.3	16.9	16.5	16.1	15.8	15.4	15.1	14.8
73	78	19.6	19.0	18.5	18.0	17.5	17.1	16.7	16.2	15.8	15.5	15.1	14.8	14.4

**Table II—Ordinary Joint Life and Last Survivor Annuities—Two Lives—Expected Return Multiples—Continued**

Ages													
Male		74	75	76	77	78	79	80	81	82	83	84	85
Male	Female	79	80	81	82	83	84	85	86	87	88	89	90
35	40	38.6	38.5	38.5	38.5	38.4	38.4	38.4	38.4	38.4	38.4	38.3	38.3
36	41	37.7	37.6	37.6	37.6	37.6	37.5	37.5	37.5	37.5	37.5	37.5	37.4
37	42	36.8	36.8	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6	36.6	36.6
38	43	36.0	35.9	35.9	35.9	35.8	35.8	35.8	35.8	35.7	35.7	35.7	35.7
39	44	35.1	35.1	35.0	35.0	35.0	34.9	34.9	34.9	34.9	34.8	34.8	34.8
40	45	34.3	34.2	34.2	34.1	34.1	34.1	34.1	34.0	34.0	34.0	34.0	34.0
41	46	33.4	33.4	33.3	33.3	33.3	33.2	33.2	33.2	33.2	33.1	33.1	33.1
42	47	32.6	32.6	32.5	32.5	32.4	32.4	32.4	32.3	32.3	32.3	32.3	32.3
43	48	31.8	31.8	31.7	31.7	31.6	31.6	31.5	31.5	31.5	31.5	31.4	31.4
44	49	31.0	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.7	30.6	30.6	30.6
45	50	30.2	30.1	30.1	30.0	30.0	29.9	29.9	29.9	29.8	29.8	29.8	29.8
46	51	29.4	29.4	29.3	29.2	29.2	29.2	29.1	29.1	29.0	29.0	29.0	28.9
47	52	28.7	28.6	28.5	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.1
48	53	27.9	27.8	27.8	27.7	27.6	27.6	27.5	27.5	27.5	27.4	27.4	27.4
49	54	27.2	27.1	27.0	26.9	26.9	26.8	26.8	26.7	26.7	26.6	26.6	26.6
50	55	26.4	26.3	26.3	26.2	26.1	26.1	26.0	26.0	25.9	25.9	25.8	25.8
51	56	25.7	25.6	25.5	25.5	25.4	25.3	25.3	25.2	25.2	25.1	25.1	25.0
52	57	25.0	24.9	24.8	24.7	24.7	24.6	24.5	24.5	24.4	24.4	24.3	24.3
53	58	24.3	24.2	24.1	24.0	23.9	23.9	23.8	23.7	23.7	23.6	23.6	23.5
54	59	23.6	23.5	23.4	23.3	23.2	23.2	23.1	23.0	23.0	22.9	22.9	22.8
55	60	23.0	22.9	22.8	22.7	22.6	22.5	22.4	22.3	22.3	22.2	22.2	22.1
56	61	22.3	22.2	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5	21.5	21.4
57	62	21.7	21.6	21.5	21.3	21.2	21.1	21.1	21.0	20.9	20.8	20.8	20.7
58	63	21.1	21.0	20.8	20.7	20.6	20.5	20.4	20.3	20.2	20.2	20.1	20.0
59	64	20.5	20.4	20.2	20.1	20.0	19.9	19.8	19.7	19.6	19.5	19.4	19.4
60	65	19.9	19.8	19.6	19.5	19.4	19.3	19.1	19.0	19.0	18.9	18.8	18.7
61	66	19.4	19.2	19.1	18.9	18.8	18.7	18.5	18.4	18.3	18.3	18.2	18.1
62	67	18.8	18.7	18.5	18.3	18.2	18.1	18.0	17.8	17.7	17.7	17.6	17.5
63	68	18.3	18.1	18.0	17.8	17.6	17.5	17.4	17.3	17.2	17.1	17.0	16.9
64	69	17.8	17.6	17.4	17.3	17.1	17.0	16.8	16.7	16.6	16.5	16.4	16.3
65	70	17.3	17.1	16.9	16.7	16.6	16.4	16.3	16.2	16.0	15.9	15.8	15.8
66	71	16.9	16.6	16.4	16.3	16.1	15.9	15.8	15.6	15.5	15.4	15.3	15.2
67	72	16.4	16.2	16.0	15.8	15.6	15.4	15.3	15.1	15.0	14.9	14.8	14.7
68	73	16.0	15.7	15.5	15.3	15.1	15.0	14.8	14.6	14.5	14.4	14.3	14.2
69	74	15.6	15.3	15.1	14.9	14.7	14.5	14.3	14.2	14.0	13.9	13.8	13.7
70	75	15.2	14.9	14.7	14.5	14.3	14.1	13.9	13.7	13.6	13.4	13.3	13.2
71	76	14.8	14.5	14.3	14.1	13.8	13.6	13.5	13.3	13.1	13.0	12.8	12.7
72	77	14.5	14.2	13.9	13.7	13.5	13.2	13.0	12.9	12.7	12.5	12.4	12.3
73	78	14.1	13.8	13.6	13.3	13.1	12.9	12.7	12.5	12.3	12.1	12.0	11.8
74	79	13.8	13.5	13.2	13.0	12.7	12.5	12.3	12.1	11.9	11.7	11.6	11.4
75	80	13.5	13.2	12.9	12.6	12.4	12.2	11.9	11.7	11.5	11.4	11.2	11.0
76	81	13.2	12.9	12.6	12.3	12.1	11.8	11.6	11.4	11.2	11.0	10.8	10.7
77	82	13.0	12.6	12.3	12.1	11.8	11.5	11.3	11.1	10.8	10.7	10.5	10.3
78	83	12.7	12.4	12.1	11.8	11.5	11.2	11.0	10.7	10.5	10.3	10.1	10.0
79	84	12.5	12.2	11.8	11.5	11.2	11.0	10.7	10.5	10.2	10.0	9.8	9.6
80	85	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.2	10.0	9.7	9.5	9.3
81	86	12.1	11.7	11.4	11.1	10.7	10.5	10.2	9.9	9.7	9.5	9.3	9.1
82	87	11.9	11.5	11.2	10.8	10.5	10.2	10.0	9.7	9.4	9.2	9.0	8.8
83	88	11.7	11.4	11.0	10.7	10.3	10.0	9.7	9.5	9.2	9.0	8.7	8.5
84	89	11.6	11.2	10.8	10.5	10.0	9.8	9.5	9.3	9.0	8.7	8.5	8.3
85	90	11.4	11.0	10.7	10.3	10.0	9.6	9.3	9.1	8.8	8.5	8.3	8.1

**Table II—Ordinary Joint Life and Last Survivor Annuities—Two Lives— Expected Return Multiples—Continued**

Ages						
Male		86	87	88	89	90
Male	Female	91	92	93	94	95
35	40	38.3	38.3	38.3	38.3	38.3
36	41	37.4	37.4	37.4	37.4	37.4
37	42	36.5	36.5	36.5	36.5	36.5
38	43	35.7	35.7	35.6	35.6	35.6
39	44	34.8	34.8	34.8	34.8	34.8
40	45	33.9	33.9	33.9	33.9	33.9
41	46	33.1	33.1	33.1	33.0	33.0
42	47	32.2	32.2	32.2	32.2	32.2
43	48	31.4	31.4	31.4	31.4	31.3
44	49	30.6	30.5	30.5	30.5	30.5
45	50	29.7	29.7	29.7	29.7	29.7
46	51	28.9	28.9	28.9	28.9	28.9
47	52	28.1	28.1	28.1	28.1	28.0
48	53	27.3	27.3	27.3	27.3	27.2
49	54	26.5	26.5	26.5	26.5	26.5
50	55	25.8	25.7	25.7	25.7	25.7
51	56	25.0	25.0	24.9	24.9	24.9
52	57	24.3	24.2	24.2	24.2	24.1
53	58	23.5	23.5	23.4	23.4	23.4
54	59	22.8	22.7	22.7	22.7	22.7
55	60	22.1	22.0	22.0	22.0	21.9
56	61	21.4	21.3	21.3	21.3	21.2
57	62	20.7	20.6	20.6	20.6	20.5
58	63	20.0	19.9	19.9	19.9	19.8
59	64	19.3	19.3	19.2	19.2	19.2
60	65	18.7	18.6	18.6	18.5	18.5
61	66	18.1	18.0	17.9	17.9	17.9
62	67	17.4	17.4	17.3	17.3	17.2
63	68	16.8	16.8	16.7	16.7	16.6
64	69	16.2	16.2	16.1	16.1	16.0
65	70	15.7	15.6	15.5	15.5	15.4
66	71	15.1	15.0	15.0	14.9	14.8
67	72	14.6	14.5	14.4	14.4	14.3
68	73	14.1	14.0	13.9	13.8	13.8
69	74	13.6	13.5	13.4	13.3	13.2
70	75	13.1	13.0	12.9	12.8	12.7
71	76	12.6	12.5	12.4	12.3	12.2
72	77	12.1	12.0	11.9	11.8	11.8
73	78	11.7	11.6	11.5	11.4	11.3
74	79	11.3	11.2	11.1	11.0	10.9
75	80	10.9	10.8	10.7	10.5	10.5
76	81	10.5	10.4	10.3	10.2	10.1
77	82	10.2	10.0	9.9	9.8	9.7
78	83	9.8	9.7	9.5	9.4	9.3
79	84	9.5	9.3	9.2	9.1	8.9
80	85	9.2	9.0	8.9	8.7	8.6
81	86	8.9	8.7	8.6	8.4	8.3
82	87	8.6	8.4	8.3	8.1	8.0
83	88	8.3	8.2	8.0	7.9	7.7
84	89	8.1	7.9	7.8	7.6	7.5
85	90	7.9	7.7	7.5	7.4	7.2
86	91	7.7	7.5	7.3	7.1	7.0
87	92	7.5	7.3	7.1	6.9	6.8
88	93	7.3	7.1	6.9	6.7	6.6
89	94	7.1	6.9	6.7	6.5	6.4
90	95	7.0	6.8	6.6	6.4	6.2

Table III—Percent Value of Refund Feature

Ages		Duration of guaranteed amount												
Male	Female	1 year	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years
		Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
35	40	—	—	—	1	1	1	1	1	2	2	2	2	2
36	41	—	—	—	1	1	1	1	1	2	2	2	2	3
37	42	—	—	1	1	1	1	1	2	2	2	2	3	3
38	43	—	—	1	1	1	1	1	2	2	2	2	3	3
39	44	—	—	1	1	1	1	2	2	2	2	3	3	3
40	45	—	—	1	1	1	1	2	2	2	3	3	3	4
41	46	—	—	1	1	1	1	2	2	2	3	3	3	4
42	47	—	—	1	1	1	2	2	2	3	3	3	4	4
43	48	—	1	1	1	1	2	2	2	3	3	4	4	4
44	49	—	1	1	1	1	2	2	3	3	3	4	4	5
45	50	—	1	1	1	2	2	2	3	3	4	4	5	5
46	51	—	1	1	1	2	2	3	3	3	4	4	5	5
47	52	—	1	1	1	2	2	3	3	4	4	5	5	6
48	53	—	1	1	2	2	2	3	3	4	5	5	6	6
49	54	—	1	1	2	2	3	3	4	4	5	5	6	7
50	55	—	1	1	2	2	3	3	4	5	5	6	7	7
51	56	—	1	1	2	3	3	4	4	5	6	6	7	8
52	57	1	1	2	2	3	3	4	5	5	6	7	8	8
53	58	1	1	2	2	3	4	4	5	6	7	7	8	9
54	59	1	1	2	2	3	4	5	5	6	7	8	9	10
55	60	1	1	2	3	3	4	5	6	7	8	8	9	10
56	61	1	1	2	3	4	4	5	6	7	8	9	10	11
57	62	1	1	2	3	4	5	6	7	8	9	10	11	12
58	63	1	2	2	3	4	5	6	7	8	9	10	12	13
59	64	1	2	3	4	5	6	7	8	9	10	11	12	14
60	65	1	2	3	4	5	6	7	8	10	11	12	13	15
61	66	1	2	3	4	5	6	8	9	10	12	13	14	16
62	67	1	2	3	4	6	7	8	10	11	12	14	15	17
63	68	1	2	4	5	6	7	9	10	12	13	15	16	18
64	69	1	3	4	5	7	8	9	11	13	14	16	17	19
65	70	1	3	4	6	7	9	10	12	13	15	17	19	20
66	71	1	3	4	6	8	9	11	13	14	16	18	20	22
67	72	2	3	5	6	8	10	12	14	15	17	19	21	23
68	73	2	3	5	7	9	11	13	14	16	18	21	23	25
69	74	2	4	6	7	9	11	13	16	18	20	22	24	26
70	75	2	4	6	8	10	12	14	17	19	21	23	26	28
71	76	2	4	6	9	11	13	15	18	20	22	25	27	29
72	77	2	5	7	9	12	14	16	19	21	24	26	29	31
73	78	2	5	7	10	12	15	18	20	23	25	28	30	33
74	79	3	5	8	11	13	16	19	22	24	27	30	32	35
75	80	3	6	8	11	14	17	20	23	26	29	31	34	37
76	81	3	6	9	12	15	18	21	24	27	30	33	36	39
77	82	3	7	10	13	16	20	23	26	29	32	35	38	41
78	83	4	7	11	14	17	21	24	28	31	34	37	40	43
79	84	4	8	11	15	19	22	26	29	33	36	39	42	45
80	85	4	8	12	16	20	24	27	31	34	38	41	44	47
81	86	4	9	13	17	21	25	29	33	36	40	43	46	49
82	87	5	9	14	18	23	27	31	35	38	42	45	48	51
83	88	5	10	15	19	24	28	33	37	40	44	47	50	53
84	89	5	11	16	21	26	30	34	38	42	46	49	52	55
85	90	6	11	17	22	27	32	36	41	44	48	51	55	57
86	91	6	12	18	24	29	34	38	43	47	50	54	57	59
87	92	7	13	19	25	31	36	40	45	49	52	56	59	61
88	93	7	14	21	27	32	38	42	47	51	55	58	61	63
89	94	8	15	22	28	34	40	45	49	53	57	60	63	65
90	95	8	16	23	30	36	42	47	51	55	59	62	65	67

Table III—Percent Value of Refund Feature—Continued

Ages		Duration of guaranteed amount											
Male	Female	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years	22 years	23 years	24 years	25 years
		Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
35	40	3	3	3	4	4	4	5	5	5	6	6	7
36	41	3	3	4	4	4	5	5	5	6	6	7	7
37	42	3	3	4	4	4	5	5	6	6	7	7	8
38	43	3	4	4	4	5	5	6	6	7	7	8	8
39	44	4	4	4	5	5	6	6	7	7	8	8	9
40	45	4	4	5	5	6	6	7	7	8	8	9	9
41	46	4	5	5	6	6	7	7	8	8	9	9	10
42	47	5	5	5	6	6	7	8	8	9	9	10	11
43	48	5	5	6	6	7	8	8	9	9	10	11	12
44	49	5	6	6	7	7	8	9	9	10	11	12	12
45	50	6	6	7	7	8	9	9	10	11	12	12	13
46	51	6	7	7	8	9	9	10	11	12	12	13	14
47	52	7	7	8	9	9	10	11	12	12	13	14	15
48	53	7	8	8	9	10	11	12	12	13	14	15	16
49	54	8	8	9	10	11	11	12	13	14	15	16	17
50	55	8	9	10	11	11	12	13	14	15	16	17	18
51	56	9	10	10	11	12	13	14	15	16	17	18	20
52	57	9	10	11	12	13	14	15	16	17	18	20	21
53	58	10	11	12	13	14	15	16	17	19	20	21	22
54	59	11	12	13	14	15	16	17	18	20	21	22	24
55	60	11	13	14	15	16	17	18	20	21	22	24	25
56	61	12	13	15	16	17	18	20	21	22	24	25	27
57	62	13	14	16	17	18	20	21	22	24	25	27	28
58	63	14	15	17	18	19	21	22	24	25	27	28	30
59	64	15	16	18	19	21	22	24	25	27	28	30	31
60	65	16	18	19	20	22	24	25	27	28	30	32	33
61	66	17	19	20	22	23	25	27	28	30	32	33	35
62	67	18	20	22	23	25	27	28	30	32	33	35	37
63	68	20	21	23	25	26	28	30	32	33	35	37	39
64	69	21	23	24	26	28	30	32	33	35	37	39	41
65	70	22	24	26	28	30	32	33	35	37	39	41	42
66	71	24	26	28	29	31	33	35	37	39	41	43	44
67	72	25	27	29	31	33	35	37	39	41	43	45	46
68	73	27	29	31	33	35	37	39	41	43	45	47	48
69	74	28	30	33	35	37	39	41	43	45	47	48	50
70	75	30	32	34	37	39	41	43	45	47	49	50	52
71	76	32	34	36	39	41	43	45	47	49	51	52	54
72	77	34	36	38	41	43	45	47	49	51	53	54	56
73	78	35	38	40	43	45	47	49	51	53	55	56	58
74	79	37	40	42	45	47	49	51	53	55	57	58	60
75	80	39	42	44	47	49	51	53	55	57	58	60	62
76	81	41	44	46	49	51	53	55	57	59	60	62	63
77	82	43	46	48	51	53	55	57	59	61	62	64	65
78	83	45	48	50	53	55	57	59	61	62	64	65	67
79	84	48	50	53	55	57	59	61	63	64	66	67	68
80	85	50	52	55	57	59	61	63	64	66	67	69	70
81	86	52	54	57	59	61	63	65	66	68	69	70	72
82	87	54	56	59	61	63	65	66	68	69	71	72	73
83	88	56	58	61	63	65	66	68	70	71	72	73	74
84	89	58	60	63	65	67	68	70	71	73	74	75	76
85	90	60	62	65	67	68	70	71	73	74	75	76	77
86	91	62	64	66	68	70	72	73	74	75	76	77	—
87	92	64	66	68	70	72	73	74	76	77	78	—	—
88	93	66	68	70	72	73	75	76	77	78	—	—	—
89	94	68	70	72	73	75	76	77	78	—	—	—	—
90	95	70	72	73	75	76	77	79	—	—	—	—	—

**Table IV—Temporary Life Annuities\*—One Life—Expected Return Multiples**

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		1	2	3	4	5	6	7	8	9	10
0 to 8	0 to 13	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
9	14	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
10	15	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
11	16	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
12	17	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
13	18	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
14	19	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
15	20	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
16	21	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
17	22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
18	23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
19	24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
20	25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
21	26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
22	27	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
23	28	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
24	29	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
25	30	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
26	31	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
27	32	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
28	33	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
29	34	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
30	35	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
31	36	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
32	37	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
33	38	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
34	39	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
35	40	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
36	41	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
37	42	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
38	43	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
39	44	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.8	9.8
40	45	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
41	46	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
42	47	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
43	48	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
44	49	1.0	2.0	3.0	4.0	4.9	5.9	6.8	7.8	8.7	9.7
45	50	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
46	51	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
47	52	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.7	9.6
48	53	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.6	9.5
49	54	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
50	55	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
51	56	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.7	8.6	9.4
52	57	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.4
53	58	1.0	2.0	2.9	3.9	4.9	5.8	6.7	7.6	8.5	9.3
54	59	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.6	8.4	9.3
55	60	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.5	8.4	9.2
56	61	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.4	9.2
57	62	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.3	9.1

\*See footnote at end of table.

**Table IV—Temporary Life Annuities\*—One Life—Expected Return Multiples—Continued**

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		1	2	3	4	5	6	7	8	9	10
58	63	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.4	8.3	9.1
59	64	1.0	2.0	2.9	3.9	4.8	5.7	6.5	7.4	8.2	9.0
60	65	1.0	2.0	2.9	3.8	4.8	5.6	6.5	7.3	8.1	8.9
61	66	1.0	2.0	2.9	3.8	4.7	5.6	6.5	7.3	8.1	8.8
62	67	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.8
63	68	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	7.9	8.7
64	69	1.0	1.9	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
65	70	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.1	7.8	8.5
66	71	1.0	1.9	2.9	3.8	4.6	5.4	6.2	7.0	7.7	8.4
67	72	1.0	1.9	2.9	3.7	4.6	5.4	6.2	6.9	7.6	8.3
68	73	1.0	1.9	2.8	3.7	4.6	5.4	6.1	6.8	7.5	8.2
69	74	1.0	1.9	2.8	3.7	4.5	5.3	6.1	6.8	7.4	8.0
70	75	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
71	76	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.5	7.2	7.8
72	77	1.0	1.9	2.8	3.6	4.4	5.2	5.8	6.5	7.1	7.6
73	78	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
74	79	1.0	1.9	2.8	3.6	4.3	5.0	5.7	6.3	6.8	7.3
75	80	1.0	1.9	2.7	3.5	4.3	5.0	5.6	6.2	6.7	7.1
76	81	1.0	1.9	2.7	3.5	4.2	4.9	5.5	6.1	6.5	7.0
77	82	1.0	1.9	2.7	3.5	4.2	4.8	5.4	5.9	6.4	6.8
78	83	1.0	1.9	2.7	3.4	4.1	4.7	5.3	5.8	6.2	6.6
79	84	1.0	1.8	2.7	3.4	4.1	4.7	5.2	5.7	6.1	6.4
80	85	1.0	1.8	2.6	3.4	4.0	4.6	5.1	5.5	5.9	6.2
81	86	1.0	1.8	2.6	3.3	3.9	4.5	5.0	5.4	5.7	6.0
82	87	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.6	5.8
83	88	0.9	1.8	2.6	3.2	3.8	4.3	4.7	5.1	5.4	5.6
84	89	0.9	1.8	2.5	3.2	3.7	4.2	4.6	4.9	5.2	5.4
85	90	0.9	1.8	2.5	3.1	3.6	4.1	4.5	4.8	5.0	5.2
86	91	0.9	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	5.0

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		11	12	13	14	15	16	17	18	19	20
0 to 8	0 to 13	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
9	14	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
10	15	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
11	16	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
12	17	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
13	18	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
14	19	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
15	20	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
16	21	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
17	22	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
18	23	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
19	24	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
20	25	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.7
21	26	10.9	11.9	12.9	13.8	14.8	15.8	16.8	17.7	18.7	19.6

\*See footnote at end of table.

**Table IV—Temporary Life Annuities\*—One Life—Expected Return Multiples—Continued**

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		11	12	13	14	15	16	17	18	19	20
22	27	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
23	28	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
24	29	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
25	30	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.7	18.6	19.6
26	31	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
27	32	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
28	33	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.5
29	34	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.4
30	35	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.4
31	36	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3
32	37	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.4	19.3
33	38	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2
34	39	10.8	11.8	12.7	13.6	14.6	15.5	16.4	17.4	18.3	19.2
35	40	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1
36	41	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0
37	42	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.1	18.9
38	43	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.9
39	44	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.1	17.9	18.8
40	45	10.7	11.6	12.5	13.5	14.4	15.2	16.1	17.0	17.8	18.7
41	46	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6
42	47	10.6	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.7	18.5
43	48	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.6	18.4
44	49	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.7	17.5	18.3
45	50	10.5	11.4	12.3	13.2	14.1	14.9	15.7	16.6	17.4	18.1
46	51	10.5	11.4	12.3	13.2	14.0	14.8	15.7	16.5	17.2	18.0
47	52	10.5	11.4	12.2	13.1	13.9	14.7	15.6	16.3	17.1	17.8
48	53	10.4	11.3	12.2	13.0	13.8	14.7	15.4	16.2	17.0	17.7
49	54	10.4	11.3	12.1	12.9	13.8	14.6	15.3	16.1	16.8	17.5
50	55	10.3	11.2	12.0	12.9	13.7	14.5	15.2	16.0	16.7	17.4
51	56	10.3	11.1	12.0	12.8	13.6	14.3	15.1	15.8	16.5	17.2
52	57	10.2	11.1	11.9	12.7	13.5	14.2	14.9	15.6	16.3	17.0
53	58	10.2	11.0	11.8	12.6	13.4	14.1	14.8	15.5	16.1	16.8
54	59	10.1	10.9	11.7	12.5	13.2	14.0	14.6	15.3	15.9	16.5
55	60	10.1	10.9	11.6	12.4	13.1	13.8	14.5	15.1	15.7	16.3
56	61	10.0	10.8	11.5	12.3	13.0	13.7	14.3	14.9	15.5	16.1
57	62	9.9	10.7	11.4	12.2	12.8	13.5	14.1	14.7	15.3	15.8
58	63	9.8	10.6	11.3	12.0	12.7	13.3	13.9	14.5	15.0	15.5
59	64	9.8	10.5	11.2	11.9	12.5	13.2	13.7	14.3	14.8	15.3
60	65	9.7	10.4	11.1	11.7	12.4	13.0	13.5	14.0	14.5	15.0
61	66	9.6	10.3	11.0	11.6	12.2	12.8	13.3	13.8	14.2	14.7
62	67	9.5	10.2	10.8	11.4	12.0	12.5	13.1	13.5	14.0	14.3
63	68	9.4	10.0	10.7	11.3	11.8	12.3	12.8	13.2	13.7	14.0
64	69	9.3	9.9	10.5	11.1	11.6	12.1	12.5	13.0	13.3	13.7
65	70	9.1	9.8	10.3	10.9	11.4	11.9	12.3	12.7	13.0	13.3
66	71	9.0	9.6	10.2	10.7	11.2	11.6	12.0	12.4	12.7	13.0
67	72	8.9	9.5	10.0	10.5	10.9	11.3	11.7	12.0	12.3	12.6
68	73	8.7	9.3	9.8	10.3	10.7	11.1	11.4	11.7	12.0	12.2
69	74	8.6	9.1	9.6	10.0	10.4	10.8	11.1	11.4	11.6	11.8
70	75	8.4	8.9	9.4	9.8	10.2	10.5	10.8	11.0	11.2	11.4
71	76	8.3	8.7	9.2	9.6	9.9	10.2	10.4	10.7	10.9	11.0

\*See footnote at end of table.

**Table IV—Temporary Life Annuities\*—One Life—Expected Return Multiples—Continued**

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		11	12	13	14	15	16	17	18	19	20
72	77	8.1	8.6	8.9	9.3	9.6	9.9	10.1	10.3	10.5	10.6
73	78	7.9	8.3	8.7	9.0	9.3	9.6	9.8	9.9	10.1	10.2
74	79	7.7	8.1	8.5	8.8	9.0	9.2	9.4	9.6	9.7	9.8
75	80	7.6	7.9	8.2	8.5	8.7	8.9	9.1	9.2	9.3	9.4
76	81	7.4	7.7	8.0	8.2	8.4	8.6	8.7	8.8	8.9	9.0
77	82	7.1	7.5	7.7	7.9	8.1	8.3	8.4	8.5	8.5	8.6
78	83	6.9	7.2	7.4	7.6	7.8	7.9	8.0	8.1	8.2	8.2
79	84	6.7	7.0	7.2	7.3	7.5	7.6	7.7	7.7	7.8	7.8
80	85	6.5	6.7	6.9	7.1	7.2	7.3	7.3	7.4	7.4	7.4
81	86	6.3	6.5	6.6	6.8	6.9	6.9	7.0	7.0	7.1	—
82	87	6.0	6.2	6.4	6.5	6.5	6.6	6.7	6.7	—	—
83	88	5.8	6.0	6.1	6.2	6.2	6.3	6.3	—	—	—
84	89	5.6	5.7	5.8	5.9	5.9	6.0	—	—	—	—
85	90	5.3	5.5	5.5	5.6	5.6	—	—	—	—	—
86	91	5.1	5.2	5.3	5.3	—	—	—	—	—	—

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		21	22	23	24	25	26	27	28	29	30
0 to 8	0 to 13	20.7	21.7	22.7	23.6	24.6	25.6	26.5	27.5	28.4	29.4
9	14	20.7	21.7	22.7	23.6	24.6	25.6	26.5	27.5	28.4	29.4
10	15	20.7	21.7	22.7	23.6	24.6	25.5	26.5	27.5	28.4	29.4
11	16	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
12	17	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
13	18	20.7	21.7	22.6	23.6	24.6	25.5	26.5	27.4	28.4	29.3
14	19	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.3
15	20	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.4	28.3	29.2
16	21	20.7	21.6	22.6	23.6	24.5	25.5	26.4	27.3	28.3	29.2
17	22	20.7	21.6	22.6	23.5	24.5	25.4	26.4	27.3	28.2	29.2
18	23	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1
19	24	20.6	21.6	22.5	23.5	24.4	25.4	26.3	27.2	28.1	29.1
20	25	20.6	21.6	22.5	23.5	24.4	25.3	26.3	27.2	28.1	29.0
21	26	20.6	21.5	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9
22	27	20.6	21.5	22.5	23.4	24.3	25.3	26.2	27.1	28.0	28.9
23	28	20.6	21.5	22.4	23.4	24.3	25.2	26.1	27.0	27.9	28.8
24	29	20.5	21.5	22.4	23.3	24.2	25.2	26.1	27.0	27.8	28.7
25	30	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.8	28.6
26	31	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.7	28.5
27	32	20.4	21.3	22.3	23.2	24.1	25.0	25.8	26.7	27.6	28.4
28	33	20.4	21.3	22.2	23.1	24.0	24.9	25.8	26.6	27.5	28.3
29	34	20.3	21.2	22.1	23.0	23.9	24.8	25.7	26.5	27.4	28.2
30	35	20.3	21.2	22.1	23.0	23.8	24.7	25.6	26.4	27.2	28.1
31	36	20.2	21.1	22.0	22.9	23.8	24.6	25.5	26.3	27.1	27.9
32	37	20.2	21.1	21.9	22.8	23.7	24.5	25.4	26.2	27.0	27.8
33	38	20.1	21.0	21.9	22.7	23.6	24.4	25.2	26.0	26.8	27.6
34	39	20.0	20.9	21.8	22.6	23.5	24.3	25.1	25.9	26.7	27.4
35	40	20.0	20.8	21.7	22.5	23.3	24.2	25.0	25.7	26.5	27.2

\*See footnote at end of table.

**Table IV—Temporary Life Annuities\*—One Life—Expected Return Multiples—Continued**

Ages		Temporary period—maximum duration of annuity									
Male	Female	Years									
		21	22	23	24	25	26	27	28	29	30
36	41	19.9	20.7	21.6	22.4	23.2	24.0	24.8	25.6	26.3	27.0
37	42	19.8	20.6	21.5	22.3	23.1	23.9	24.6	25.4	26.1	26.8
38	43	19.7	20.5	21.4	22.2	23.0	23.7	24.5	25.2	25.9	26.6
39	44	19.6	20.4	21.2	22.0	22.8	23.6	24.3	25.0	25.7	26.4
40	45	19.5	20.3	21.1	21.9	22.6	23.4	24.1	24.8	25.5	26.1
41	46	19.4	20.2	21.0	21.7	22.5	23.2	23.9	24.6	25.2	25.9
42	47	19.3	20.1	20.8	21.6	22.3	23.0	23.7	24.3	25.0	25.6
43	48	19.2	19.9	20.7	21.4	22.1	22.8	23.4	24.1	24.7	25.3
44	49	19.0	19.8	20.5	21.2	21.9	22.6	23.2	23.8	24.4	25.0
45	50	18.9	19.6	20.3	21.0	21.7	22.3	22.9	23.5	24.1	24.6
46	51	18.7	19.4	20.1	20.8	21.5	22.1	22.7	23.2	23.8	24.3
47	52	18.6	19.3	19.9	20.6	21.2	21.8	22.4	22.9	23.4	23.9
48	53	18.4	19.1	19.7	20.4	21.0	21.5	22.1	22.6	23.1	23.5
49	54	18.2	18.9	19.5	20.1	20.7	21.2	21.7	22.2	22.7	23.1
50	55	18.0	18.7	19.3	19.8	20.4	20.9	21.4	21.9	22.3	22.7
51	56	17.8	18.4	19.0	19.6	20.1	20.6	21.1	21.5	21.9	22.3
52	57	17.6	18.2	18.7	19.3	19.8	20.2	20.7	21.1	21.5	21.8
53	58	17.4	17.9	18.5	19.0	19.4	19.9	20.3	20.7	21.0	21.3
54	59	17.1	17.7	18.2	18.7	19.1	19.5	19.9	20.2	20.6	20.8
55	60	16.9	17.4	17.9	18.3	18.7	19.1	19.5	19.8	20.1	20.3
56	61	16.6	17.1	17.5	18.0	18.4	18.7	19.0	19.3	19.6	19.8
57	62	16.3	16.8	17.2	17.6	18.0	18.3	18.6	18.9	19.1	19.3
58	63	16.0	16.5	16.9	17.2	17.6	17.9	18.1	18.4	18.6	18.8
59	64	15.7	16.1	16.5	16.8	17.1	17.4	17.7	17.9	18.1	18.2
60	65	15.4	15.8	16.1	16.4	16.7	17.0	17.2	17.4	17.5	17.7
61	66	15.1	15.4	15.7	16.0	16.3	16.5	16.7	16.9	17.0	17.1
62	67	14.7	15.0	15.3	15.6	15.8	16.0	16.2	16.3	16.4	16.5
63	68	14.4	14.6	14.9	15.1	15.3	15.5	15.7	15.8	15.9	16.0
64	69	14.0	14.3	14.5	14.7	14.9	15.0	15.2	15.3	15.3	15.4
65	70	13.6	13.8	14.1	14.2	14.4	14.5	14.6	14.7	14.8	14.9
66	71	13.2	13.4	13.6	13.8	13.9	14.0	14.1	14.2	14.2	14.3
67	72	12.8	13.0	13.2	13.3	13.4	13.5	13.6	13.7	13.7	13.7
68	73	12.4	12.6	12.7	12.8	12.9	13.0	13.1	13.1	13.2	13.2
69	74	12.0	12.1	12.3	12.4	12.4	12.5	12.6	12.6	12.6	12.6
70	75	11.6	11.7	11.8	11.9	12.0	12.0	12.0	12.1	12.1	12.1
71	76	11.2	11.3	11.3	11.4	11.5	11.5	11.5	11.6	11.6	—
72	77	10.7	10.8	10.9	10.9	11.0	11.0	11.0	11.0	—	—
73	78	10.3	10.4	10.4	10.5	10.5	10.5	10.5	—	—	—
74	79	9.9	9.9	10.0	10.0	10.1	10.1	—	—	—	—
75	80	9.5	9.5	9.6	9.6	9.6	—	—	—	—	—
76	81	9.1	9.1	9.1	9.1	—	—	—	—	—	—
77	82	8.6	8.7	8.7	—	—	—	—	—	—	—
78	83	8.2	8.3	—	—	—	—	—	—	—	—
79	84	7.8	—	—	—	—	—	—	—	—	—

\*The multiples in this table are not applicable to annuities for a term certain; for such cases see sec. 1.72-5(c) of the Income Tax Regulations.

**TABLE V—ORDINARY LIFE ANNUITIES ONE LIFE—EXPECTED RETURN MULTIPLES**

AGE	MULTIPLE	AGE	MULTIPLE	AGE	MULTIPLE
5	76.6	42	40.6	79	10.0
6	75.6	43	39.6	80	9.5
7	74.7	44	38.7	81	8.9
8	73.7	45	37.7	82	8.4
9	72.7	46	36.8	83	7.9
10	71.7	47	35.9	84	7.4
11	70.7	48	34.9	85	6.9
12	69.7	49	34.0	86	6.5
13	68.8	50	33.1	87	6.1
14	67.8	51	32.2	88	5.7
15	66.8	52	31.3	89	5.3
16	65.8	53	30.4	90	5.0
17	64.8	54	29.5	91	4.7
18	63.9	55	28.6	92	4.4
19	62.9	56	27.7	93	4.1
20	61.9	57	26.8	94	3.9
21	60.9	58	25.9	95	3.7
22	59.9	59	25.0	96	3.4
23	59.0	60	24.2	97	3.2
24	58.0	61	23.3	98	3.0
25	57.0	62	22.5	99	2.8
26	56.0	63	21.6	100	2.7
27	55.1	64	20.8	101	2.5
28	54.1	65	20.0	102	2.3
29	53.1	66	19.2	103	2.1
30	52.2	67	18.4	104	1.9
31	51.2	68	17.6	105	1.8
32	50.2	69	16.8	106	1.6
33	49.3	70	16.0	107	1.4
34	48.3	71	15.3	108	1.3
35	47.3	72	14.6	109	1.1
36	46.4	73	13.9	110	1.0
37	45.4	74	13.2	111	0.9
38	44.4	75	12.5	112	0.8
39	43.5	76	11.9	113	0.7
40	42.5	77	11.2	114	0.6
41	41.5	78	10.6	115	0.5

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	5	6	7	8	9	10	11	12	13	14
5	83.8	83.3	82.8	82.4	82.0	81.6	81.2	80.9	80.6	80.3
6	83.3	82.8	82.3	81.8	81.4	81.0	80.6	80.3	79.9	79.6
7	82.8	82.3	81.8	81.3	80.9	80.4	80.0	79.6	79.3	78.9
8	82.4	81.8	81.3	80.8	80.3	79.9	79.4	79.0	78.6	78.3
9	82.0	81.4	80.9	80.3	79.8	79.3	78.9	78.4	78.0	77.6
10	81.6	81.0	80.4	79.9	79.3	78.8	78.3	77.9	77.4	77.0
11	81.2	80.6	80.0	79.4	78.9	78.3	77.8	77.3	76.9	76.4
12	80.9	80.3	79.6	79.0	78.4	77.9	77.3	76.8	76.3	75.9
13	80.6	79.9	79.3	78.6	78.0	77.4	76.9	76.3	75.8	75.3
14	80.3	79.6	78.9	78.3	77.6	77.0	76.4	75.9	75.3	74.8
15	80.0	79.3	78.6	77.9	77.3	76.6	76.0	75.4	74.9	74.3
16	79.8	79.0	78.3	77.6	76.9	76.3	75.6	75.0	74.4	73.9
17	79.5	78.8	78.0	77.3	76.6	75.9	75.3	74.6	74.0	73.4
18	79.3	78.5	77.8	77.0	76.3	75.6	74.9	74.3	73.6	73.0
19	79.1	78.3	77.5	76.8	76.0	75.3	74.6	73.9	73.3	72.6
20	78.9	78.1	77.3	76.5	75.8	75.0	74.3	73.6	72.9	72.3
21	78.7	77.9	77.1	76.3	75.5	74.8	74.0	73.3	72.6	71.9
22	78.6	77.7	76.9	76.1	75.3	74.5	73.8	73.0	72.3	71.6
23	78.4	77.6	76.7	75.9	75.1	74.3	73.5	72.8	72.0	71.3
24	78.3	77.4	76.6	75.7	74.9	74.1	73.3	72.6	71.8	71.1
25	78.2	77.3	76.4	75.6	74.8	73.9	73.1	72.3	71.6	70.8
26	78.0	77.2	76.3	75.4	74.6	73.8	72.9	72.1	71.3	70.6
27	77.9	77.1	76.2	75.3	74.4	73.6	72.8	71.9	71.1	70.3
28	77.8	76.9	76.1	75.2	74.3	73.4	72.6	71.8	70.9	70.1
29	77.7	76.8	76.0	75.1	74.2	73.3	72.5	71.6	70.8	70.0
30	77.7	76.8	75.9	75.0	74.1	73.2	72.3	71.5	70.6	69.8
31	77.6	76.7	75.8	74.9	74.0	73.1	72.2	71.3	70.5	69.6
32	77.5	76.6	75.7	74.8	73.9	73.0	72.1	71.2	70.3	69.5
33	77.5	76.5	75.6	74.7	73.8	72.9	72.0	71.1	70.2	69.3
34	77.4	76.5	75.5	74.6	73.7	72.8	71.9	71.0	70.1	69.2
35	77.3	76.4	75.5	74.5	73.6	72.7	71.8	70.9	70.0	69.1
36	77.3	76.3	75.4	74.5	73.5	72.6	71.7	70.8	69.9	69.0
37	77.2	76.3	75.4	74.4	73.5	72.6	71.6	70.7	69.8	68.9
38	77.2	76.2	75.3	74.4	73.4	72.5	71.6	70.6	69.7	68.8
39	77.2	76.2	75.3	74.3	73.4	72.4	71.5	70.6	69.6	68.7
40	77.1	76.2	75.2	74.3	73.3	72.4	71.4	70.5	69.6	68.6
41	77.1	76.1	75.2	74.2	73.3	72.3	71.4	70.4	69.5	68.6
42	77.0	76.1	75.1	74.2	73.2	72.3	71.3	70.4	69.4	68.5
43	77.0	76.1	75.1	74.1	73.2	72.2	71.3	70.3	69.4	68.5
44	77.0	76.0	75.1	74.1	73.1	72.2	71.2	70.3	69.3	68.4
45	77.0	76.0	75.0	74.1	73.1	72.2	71.2	70.2	69.3	68.4
46	76.9	76.0	75.0	74.0	73.1	72.1	71.2	70.2	69.3	68.3
47	76.9	75.9	75.0	74.0	73.1	72.1	71.1	70.2	69.2	68.3
48	76.9	75.9	75.0	74.0	73.0	72.1	71.1	70.1	69.2	68.2
49	76.9	75.9	74.9	74.0	73.0	72.0	71.1	70.1	69.1	68.2
50	76.9	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.2
51	76.8	75.9	74.9	73.9	73.0	72.0	71.0	70.1	69.1	68.1
52	76.8	75.9	74.9	73.9	72.9	72.0	71.0	70.0	69.1	68.1
53	76.8	75.8	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.1
54	76.8	75.8	74.8	73.9	72.9	71.9	71.0	70.0	69.0	68.1
55	76.8	75.8	74.8	73.9	72.9	71.9	70.9	70.0	69.0	68.0
56	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
57	76.8	75.8	74.8	73.8	72.9	71.9	70.9	69.9	69.0	68.0
58	76.8	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
59	76.7	75.8	74.8	73.8	72.8	71.9	70.9	69.9	68.9	68.0
60	76.7	75.8	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
61	76.7	75.7	74.8	73.8	72.8	71.8	70.9	69.9	68.9	67.9
62	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	5	6	7	8	9	10	11	12	13	14
63	76.7	75.7	74.8	73.8	72.8	71.8	70.8	69.9	68.9	67.9
64	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
65	76.7	75.7	74.7	73.8	72.8	71.8	70.8	69.8	68.9	67.9
66	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.9	67.9
67	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
68	76.7	75.7	74.7	73.7	72.8	71.8	70.8	69.8	68.8	67.9
69	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
70	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
71	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
72	76.7	75.7	74.7	73.7	72.7	71.8	70.8	69.8	68.8	67.8
73	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
74	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
75	76.7	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
76	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
77	76.6	75.7	74.7	73.7	72.7	71.7	70.8	69.8	68.8	67.8
78	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
79	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
80	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
81	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
82	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
83	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
84	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
85	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
86	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
87	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
88	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.8	68.8	67.8
89	76.6	75.7	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
90	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
91	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
92	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
93	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
94	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
95	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
96	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
97	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
98	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
99	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
100	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
101	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
102	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
103	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
104	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
105	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
106	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
107	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
108	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
109	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
110	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
111	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
112	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
113	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
114	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8
115	76.6	75.6	74.7	73.7	72.7	71.7	70.7	69.7	68.8	67.8

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	15	16	17	18	19	20	21	22	23	24
15	73.8	73.3	72.9	72.4	72.0	71.6	71.3	70.9	70.6	70.3
16	73.3	72.8	72.3	71.9	71.4	71.0	70.7	70.3	70.0	69.6
17	72.9	72.3	71.8	71.3	70.9	70.5	70.0	69.7	69.3	69.0
18	72.4	71.9	71.3	70.8	70.4	69.9	69.5	69.0	68.7	68.3
19	72.0	71.4	70.9	70.4	69.8	69.4	68.9	68.5	68.1	67.7
20	71.6	71.0	70.5	69.9	69.4	68.8	68.4	67.9	67.5	67.1
21	71.3	70.7	70.0	69.5	68.9	68.4	67.9	67.4	66.9	66.5
22	70.9	70.3	69.7	69.0	68.5	67.9	67.4	66.9	66.4	65.9
23	70.6	70.0	69.3	68.7	68.1	67.5	66.9	66.4	65.9	65.4
24	70.3	69.6	69.0	68.3	67.7	67.1	66.5	65.9	65.4	64.9
25	70.1	69.3	68.6	68.0	67.3	66.7	66.1	65.5	64.9	64.4
26	69.8	69.1	68.3	67.6	67.0	66.3	65.7	65.1	64.5	63.9
27	69.6	68.8	68.1	67.3	66.7	66.0	65.3	64.7	64.1	63.5
28	69.3	68.6	67.8	67.1	66.4	65.7	65.0	64.3	63.7	63.1
29	69.1	68.4	67.6	66.8	66.1	65.4	64.7	64.0	63.3	62.7
30	69.0	68.2	67.4	66.6	65.8	65.1	64.4	63.7	63.0	62.3
31	68.8	68.0	67.2	66.4	65.6	64.8	64.1	63.4	62.7	62.0
32	68.6	67.8	67.0	66.2	65.4	64.6	63.8	63.1	62.4	61.7
33	68.5	67.6	66.8	66.0	65.2	64.4	63.6	62.8	62.1	61.4
34	68.3	67.5	66.6	65.8	65.0	64.2	63.4	62.6	61.9	61.1
35	68.2	67.4	66.5	65.6	64.8	64.0	63.2	62.4	61.6	60.9
36	68.1	67.2	66.4	65.5	64.7	63.8	63.0	62.2	61.4	60.6
37	68.0	67.1	66.2	65.4	64.5	63.7	62.8	62.0	61.2	60.4
38	67.9	67.0	66.1	65.2	64.4	63.5	62.7	61.8	61.0	60.2
39	67.8	66.9	66.0	65.1	64.2	63.4	62.5	61.7	60.8	60.0
40	67.7	66.8	65.9	65.0	64.1	63.3	62.4	61.5	60.7	59.9
41	67.7	66.7	65.8	64.9	64.0	63.1	62.3	61.4	60.5	59.7
42	67.6	66.7	65.7	64.8	63.9	63.0	62.2	61.3	60.4	59.6
43	67.5	66.6	65.7	64.8	63.8	62.9	62.1	61.2	60.3	59.4
44	67.5	66.5	65.6	64.7	63.8	62.9	62.0	61.1	60.2	59.3
45	67.4	66.5	65.5	64.6	63.7	62.8	61.9	61.0	60.1	59.2
46	67.4	66.4	65.5	64.6	63.6	62.7	61.8	60.9	60.0	59.1
47	67.3	66.4	65.4	64.5	63.6	62.6	61.7	60.8	59.9	59.0
48	67.3	66.3	65.4	64.4	63.5	62.6	61.6	60.7	59.8	58.9
49	67.2	66.3	65.3	64.4	63.5	62.5	61.6	60.7	59.7	58.8
50	67.2	66.2	65.3	64.3	63.4	62.5	61.5	60.6	59.7	58.8
51	67.2	66.2	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.7
52	67.1	66.2	65.2	64.3	63.3	62.4	61.4	60.5	59.6	58.6
53	67.1	66.2	65.2	64.2	63.3	62.3	61.4	60.4	59.5	58.6
54	67.1	66.1	65.2	64.2	63.2	62.3	61.3	60.4	59.5	58.5
55	67.1	66.1	65.1	64.2	63.2	62.3	61.3	60.4	59.4	58.5
56	67.0	66.1	65.1	64.1	63.2	62.2	61.3	60.3	59.4	58.4
57	67.0	66.1	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.4
58	67.0	66.0	65.1	64.1	63.1	62.2	61.2	60.3	59.3	58.4
59	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.3	58.3
60	67.0	66.0	65.0	64.1	63.1	62.1	61.2	60.2	59.2	58.3
61	67.0	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.3
62	66.9	66.0	65.0	64.0	63.1	62.1	61.1	60.2	59.2	58.2
63	66.9	66.0	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
64	66.9	65.9	65.0	64.0	63.0	62.1	61.1	60.1	59.2	58.2
65	66.9	65.9	65.0	64.0	63.0	62.0	61.1	60.1	59.1	58.2
66	66.9	65.9	64.9	64.0	63.0	62.0	61.1	60.1	59.1	58.2
67	66.9	65.9	64.9	64.0	63.0	62.0	61.0	60.1	59.1	58.1
68	66.9	65.9	64.9	64.0	63.0	62.0	61.0	60.1	59.1	58.1
69	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
70	66.9	65.9	64.9	63.9	63.0	62.0	61.0	60.0	59.1	58.1
71	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.1	58.1
72	66.9	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	15	16	17	18	19	20	21	22	23	24
73	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
74	66.8	65.9	64.9	63.9	62.9	62.0	61.0	60.0	59.0	58.1
75	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.1
76	66.8	65.9	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
77	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
78	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
79	66.8	65.8	64.9	63.9	62.9	61.9	61.0	60.0	59.0	58.0
80	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
81	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
82	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
83	66.8	65.8	64.9	63.9	62.9	61.9	60.9	60.0	59.0	58.0
84	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
85	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
86	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
87	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
88	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
89	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
90	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
91	66.8	65.8	64.8	63.9	62.9	61.9	60.9	60.0	59.0	58.0
92	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
93	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
94	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
95	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
96	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
97	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
98	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
99	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
100	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
101	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
102	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
103	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
104	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
105	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
106	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
107	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
108	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
109	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
110	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
111	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
112	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
113	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
114	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0
115	66.8	65.8	64.8	63.9	62.9	61.9	60.9	59.9	59.0	58.0

TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES

AGES	25	26	27	28	29	30	31	32	33	34
25	63.9	63.4	62.9	62.5	62.1	61.7	61.3	61.0	60.7	60.4
26	63.4	62.9	62.4	61.9	61.5	61.1	60.7	60.4	60.0	59.7
27	62.9	62.4	61.9	61.4	60.9	60.5	60.1	59.7	59.4	59.0
28	62.5	61.9	61.4	60.9	60.4	60.0	59.5	59.1	58.7	58.4
29	62.1	61.5	60.9	60.4	59.9	59.4	59.0	58.5	58.1	57.7
30	61.7	61.1	60.5	60.0	59.4	58.9	58.4	58.0	57.5	57.1
31	61.3	60.7	60.1	59.5	59.0	58.4	57.9	57.4	57.0	56.5
32	61.0	60.4	59.7	59.1	58.5	58.0	57.4	56.9	56.4	56.0
33	60.7	60.0	59.4	58.7	58.1	57.5	57.0	56.4	55.9	55.5
34	60.4	59.7	59.0	58.4	57.7	57.1	56.5	56.0	55.5	54.9
35	60.1	59.4	58.7	58.0	57.4	56.7	56.1	55.6	55.0	54.5
36	59.9	59.1	58.4	57.7	57.0	56.4	55.8	55.1	54.6	54.0
37	59.6	58.9	58.1	57.4	56.7	56.0	55.4	54.8	54.2	53.6
38	59.4	58.6	57.9	57.1	56.4	55.7	55.1	54.4	53.8	53.2
39	59.2	58.4	57.7	56.9	56.2	55.4	54.7	54.1	53.4	52.8
40	59.0	58.2	57.4	56.7	55.9	55.2	54.5	53.8	53.1	52.4
41	58.9	58.0	57.2	56.4	55.7	54.9	54.2	53.5	52.8	52.1
42	58.7	57.9	57.1	56.2	55.5	54.7	53.9	53.2	52.5	51.8
43	58.6	57.7	56.9	56.1	55.3	54.5	53.7	52.9	52.2	51.5
44	58.4	57.6	56.7	55.9	55.1	54.3	53.5	52.7	52.0	51.2
45	58.3	57.4	56.6	55.7	54.9	54.1	53.3	52.5	51.7	51.0
46	58.2	57.3	56.5	55.6	54.8	53.9	53.1	52.3	51.5	50.7
47	58.1	57.2	56.3	55.5	54.6	53.8	52.9	52.1	51.3	50.5
48	58.0	57.1	56.2	55.3	54.5	53.6	52.8	51.9	51.1	50.3
49	57.9	57.0	56.1	55.2	54.4	53.5	52.6	51.8	51.0	50.1
50	57.8	56.9	56.0	55.1	54.2	53.4	52.5	51.7	50.8	50.0
51	57.8	56.9	55.9	55.0	54.1	53.3	52.4	51.5	50.7	49.8
52	57.7	56.8	55.9	55.0	54.1	53.2	52.3	51.4	50.5	49.7
53	57.6	56.7	55.8	54.9	54.0	53.1	52.2	51.3	50.4	49.6
54	57.6	56.7	55.7	54.8	53.9	53.0	52.1	51.2	50.3	49.4
55	57.5	56.6	55.7	54.7	53.8	52.9	52.0	51.1	50.2	49.3
56	57.5	56.5	55.6	54.7	53.8	52.8	51.9	51.0	50.1	49.2
57	57.4	56.5	55.6	54.6	53.7	52.8	51.9	50.9	50.0	49.1
58	57.4	56.5	55.5	54.6	53.6	52.7	51.8	50.9	50.0	49.1
59	57.4	56.4	55.5	54.5	53.6	52.7	51.7	50.8	49.9	49.0
60	57.3	56.4	55.4	54.5	53.6	52.6	51.7	50.8	49.8	48.9
61	57.3	56.4	55.4	54.5	53.5	52.6	51.6	50.7	49.8	48.9
62	57.3	56.3	55.4	54.4	53.5	52.5	51.6	50.7	49.7	48.8
63	57.3	56.3	55.3	54.4	53.4	52.5	51.6	50.6	49.7	48.7
64	57.2	56.3	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.7
65	57.2	56.3	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.7
66	57.2	56.2	55.3	54.3	53.4	52.4	51.5	50.5	49.6	48.6
67	57.2	56.2	55.3	54.3	53.3	52.4	51.4	50.5	49.5	48.6
68	57.2	56.2	55.2	54.3	53.3	52.4	51.4	50.4	49.5	48.6
69	57.1	56.2	55.2	54.3	53.3	52.3	51.4	50.4	49.5	48.5
70	57.1	56.2	55.2	54.2	53.3	52.3	51.4	50.4	49.4	48.5
71	57.1	56.2	55.2	54.2	53.3	52.3	51.3	50.4	49.4	48.5
72	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.4	49.4	48.5
73	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
74	57.1	56.1	55.2	54.2	53.2	52.3	51.3	50.3	49.4	48.4
75	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.4	48.4
76	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
77	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
78	57.1	56.1	55.1	54.2	53.2	52.2	51.3	50.3	49.3	48.4
79	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.4
80	57.1	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
81	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
82	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>
<b>83</b>	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
<b>84</b>	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.3	49.3	48.3
<b>85</b>	57.0	56.1	55.1	54.1	53.2	52.2	51.2	50.2	49.3	48.3
<b>86</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>87</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>88</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>89</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>90</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>91</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>92</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>93</b>	57.0	56.1	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>94</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>95</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>96</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>97</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>98</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>99</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>100</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>101</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>102</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>103</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>104</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>105</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>106</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>107</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>108</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>109</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>110</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>111</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>112</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>113</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>114</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3
<b>115</b>	57.0	56.0	55.1	54.1	53.1	52.2	51.2	50.2	49.3	48.3

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	35	36	37	38	39	40	41	42	43	44
35	54.0	53.5	53.0	52.6	52.2	51.8	51.4	51.1	50.8	50.5
36	53.5	53.0	52.5	52.0	51.6	51.2	50.8	50.4	50.1	49.8
37	53.0	52.5	52.0	51.5	51.0	50.6	50.2	49.8	49.5	49.1
38	52.6	52.0	51.5	51.0	50.5	50.0	49.6	49.2	48.8	48.5
39	52.2	51.6	51.0	50.5	50.0	49.5	49.1	48.6	48.2	47.8
40	51.8	51.2	50.6	50.0	49.5	49.0	48.5	48.1	47.6	47.2
41	51.4	50.8	50.2	49.6	49.1	48.5	48.0	47.5	47.1	46.7
42	51.1	50.4	49.8	49.2	48.6	48.1	47.5	47.0	46.6	46.1
43	50.8	50.1	49.5	48.8	48.2	47.6	47.1	46.6	46.0	45.6
44	50.5	49.8	49.1	48.5	47.8	47.2	46.7	46.1	45.6	45.1
45	50.2	49.5	48.8	48.1	47.5	46.9	46.3	45.7	45.1	44.6
46	50.0	49.2	48.5	47.8	47.2	46.5	45.9	45.3	44.7	44.1
47	49.7	49.0	48.3	47.5	46.8	46.2	45.5	44.9	44.3	43.7
48	49.5	48.8	48.0	47.3	46.6	45.9	45.2	44.5	43.9	43.3
49	49.3	48.5	47.8	47.0	46.3	45.6	44.9	44.2	43.6	42.9
50	49.2	48.4	47.6	46.8	46.0	45.3	44.6	43.9	43.2	42.6
51	49.0	48.2	47.4	46.6	45.8	45.1	44.3	43.6	42.9	42.2
52	48.8	48.0	47.2	46.4	45.6	44.8	44.1	43.3	42.6	41.9
53	48.7	47.9	47.0	46.2	45.4	44.6	43.9	43.1	42.4	41.7
54	48.6	47.7	46.9	46.0	45.2	44.4	43.6	42.9	42.1	41.4
55	48.5	47.6	46.7	45.9	45.1	44.2	43.4	42.7	41.9	41.2
56	48.3	47.5	46.6	45.8	44.9	44.1	43.3	42.5	41.7	40.9
57	48.3	47.4	46.5	45.6	44.8	43.9	43.1	42.3	41.5	40.7
58	48.2	47.3	46.4	45.5	44.7	43.8	43.0	42.1	41.3	40.5
59	48.1	47.2	46.3	45.4	44.5	43.7	42.8	42.0	41.2	40.4
60	48.0	47.1	46.2	45.3	44.4	43.6	42.7	41.9	41.0	40.2
61	47.9	47.0	46.1	45.2	44.3	43.5	42.6	41.7	40.9	40.0
62	47.9	47.0	46.0	45.1	44.2	43.4	42.5	41.6	40.8	39.9
63	47.8	46.9	46.0	45.1	44.2	43.3	42.4	41.5	40.6	39.8
64	47.8	46.8	45.9	45.0	44.1	43.2	42.3	41.4	40.5	39.7
65	47.7	46.8	45.9	44.9	44.0	43.1	42.2	41.3	40.4	39.6
66	47.7	46.7	45.8	44.9	44.0	43.1	42.2	41.3	40.4	39.5
67	47.6	46.7	45.8	44.8	43.9	43.0	42.1	41.2	40.3	39.4
68	47.6	46.7	45.7	44.8	43.9	42.9	42.0	41.1	40.2	39.3
69	47.6	46.6	45.7	44.8	43.8	42.9	42.0	41.1	40.2	39.3
70	47.5	46.6	45.7	44.7	43.8	42.9	41.9	41.0	40.1	39.2
71	47.5	46.6	45.6	44.7	43.8	42.8	41.9	41.0	40.1	39.1
72	47.5	46.6	45.6	44.7	43.7	42.8	41.9	40.9	40.0	39.1
73	47.5	46.5	45.6	44.6	43.7	42.8	41.8	40.9	40.0	39.0
74	47.5	46.5	45.6	44.6	43.7	42.7	41.8	40.9	39.9	39.0
75	47.4	46.5	45.5	44.6	43.6	42.7	41.8	40.8	39.9	39.0
76	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.9	38.9
77	47.4	46.5	45.5	44.6	43.6	42.7	41.7	40.8	39.8	38.9
78	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9
79	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9
80	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.8
81	47.4	46.4	45.5	44.5	43.5	42.6	41.6	40.7	39.8	38.8
82	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
83	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
84	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
85	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8
86	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.8
87	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
88	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7
89	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
90	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
91	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
92	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>
<b>93</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
<b>94</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
<b>95</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
<b>96</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7
<b>97</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
<b>98</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.6	38.7
<b>99</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>100</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>101</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>102</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>103</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>104</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>105</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>106</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>107</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>108</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>109</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>110</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>111</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>112</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>113</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>114</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7
<b>115</b>	47.3	46.4	45.4	44.4	43.5	42.5	41.5	40.6	39.6	38.7

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	45	46	47	48	49	50	51	52	53	54
45	44.1	43.6	43.2	42.7	42.3	42.0	41.6	41.3	41.0	40.7
46	43.6	43.1	42.6	42.2	41.8	41.4	41.0	40.6	40.3	40.0
47	43.2	42.6	42.1	41.7	41.2	40.8	40.4	40.0	39.7	39.3
48	42.7	42.2	41.7	41.2	40.7	40.2	39.8	39.4	39.0	38.7
49	42.3	41.8	41.2	40.7	40.2	39.7	39.3	38.8	38.4	38.1
50	42.0	41.4	40.8	40.2	39.7	39.2	38.7	38.3	37.9	37.5
51	41.6	41.0	40.4	39.8	39.3	38.7	38.2	37.8	37.3	36.9
52	41.3	40.6	40.0	39.4	38.8	38.3	37.8	37.3	36.8	36.4
53	41.0	40.3	39.7	39.0	38.4	37.9	37.3	36.8	36.3	35.8
54	40.7	40.0	39.3	38.7	38.1	37.5	36.9	36.4	35.8	35.3
55	40.4	39.7	39.0	38.4	37.7	37.1	36.5	35.9	35.4	34.9
56	40.2	39.5	38.7	38.1	37.4	36.8	36.1	35.6	35.0	34.4
57	40.0	39.2	38.5	37.8	37.1	36.4	35.8	35.2	34.6	34.0
58	39.7	39.0	38.2	37.5	36.8	36.1	35.5	34.8	34.2	33.6
59	39.6	38.8	38.0	37.3	36.6	35.9	35.2	34.5	33.9	33.3
60	39.4	38.6	37.8	37.1	36.3	35.6	34.9	34.2	33.6	32.9
61	39.2	38.4	37.6	36.9	36.1	35.4	34.6	33.9	33.3	32.6
62	39.1	38.3	37.5	36.7	35.9	35.1	34.4	33.7	33.0	32.3
63	38.9	38.1	37.3	36.5	35.7	34.9	34.2	33.5	32.7	32.0
64	38.8	38.0	37.2	36.3	35.5	34.8	34.0	33.2	32.5	31.8
65	38.7	37.9	37.0	36.2	35.4	34.6	33.8	33.0	32.3	31.6
66	38.6	37.8	36.9	36.1	35.2	34.4	33.6	32.9	32.1	31.4
67	38.5	37.7	36.8	36.0	35.1	34.3	33.5	32.7	31.9	31.2
68	38.4	37.6	36.7	35.8	35.0	34.2	33.4	32.5	31.8	31.0
69	38.4	37.5	36.6	35.7	34.9	34.1	33.2	32.4	31.6	30.8
70	38.3	37.4	36.5	35.7	34.8	34.0	33.1	32.3	31.5	30.7
71	38.2	37.3	36.5	35.6	34.7	33.9	33.0	32.2	31.4	30.5
72	38.2	37.3	36.4	35.5	34.6	33.8	32.9	32.1	31.2	30.4
73	38.1	37.2	36.3	35.4	34.6	33.7	32.8	32.0	31.1	30.3
74	38.1	37.2	36.3	35.4	34.5	33.6	32.8	31.9	31.1	30.2
75	38.1	37.1	36.2	35.3	34.5	33.6	32.7	31.8	31.0	30.1
76	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.8	30.9	30.1
77	38.0	37.1	36.2	35.3	34.4	33.5	32.6	31.7	30.8	30.0
78	38.0	37.0	36.1	35.2	34.3	33.4	32.5	31.7	30.8	29.9
79	37.9	37.0	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.9
80	37.9	37.0	36.1	35.2	34.2	33.4	32.5	31.6	30.7	29.8
81	37.9	37.0	36.0	35.1	34.2	33.3	32.4	31.5	30.7	29.8
82	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
83	37.9	36.9	36.0	35.1	34.2	33.3	32.4	31.5	30.6	29.7
84	37.8	36.9	36.0	35.1	34.2	33.2	32.3	31.4	30.6	29.7
85	37.8	36.9	36.0	35.1	34.1	33.2	32.3	31.4	30.5	29.6
86	37.8	36.9	36.0	35.0	34.1	33.2	32.3	31.4	30.5	29.6
87	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
88	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
89	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.4	30.5	29.6
90	37.8	36.9	35.9	35.0	34.1	33.2	32.3	31.3	30.5	29.6
91	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
92	37.8	36.8	35.9	35.0	34.1	33.2	32.2	31.3	30.4	29.5
93	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
94	37.8	36.8	35.9	35.0	34.1	33.1	32.2	31.3	30.4	29.5
95	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
96	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
97	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
98	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
99	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
100	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
101	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5
102	37.8	36.8	35.9	35.0	34.0	33.1	32.2	31.3	30.4	29.5

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>
<b>103</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>104</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>105</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>106</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>107</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>108</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>109</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>110</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>111</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>112</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>113</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>114</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5
<b>115</b>	37.7	36.8	35.9	34.9	34.0	33.1	32.2	31.3	30.4	29.5

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	55	56	57	58	59	60	61	62	63	64
55	34.4	33.9	33.5	33.1	32.7	32.3	32.0	31.7	31.4	31.1
56	33.9	33.4	33.0	32.5	32.1	31.7	31.4	31.0	30.7	30.4
57	33.5	33.0	32.5	32.0	31.6	31.2	30.8	30.4	30.1	29.8
58	33.1	32.5	32.0	31.5	31.1	30.6	30.2	29.9	29.5	29.2
59	32.7	32.1	31.6	31.1	30.6	30.1	29.7	29.3	28.9	28.6
60	32.3	31.7	31.2	30.6	30.1	29.7	29.2	28.8	28.4	28.0
61	32.0	31.4	30.8	30.2	29.7	29.2	28.7	28.3	27.8	27.4
62	31.7	31.0	30.4	29.9	29.3	28.8	28.3	27.8	27.3	26.9
63	31.4	30.7	30.1	29.5	28.9	28.4	27.8	27.3	26.9	26.4
64	31.1	30.4	29.8	29.2	28.6	28.0	27.4	26.9	26.4	25.9
65	30.9	30.2	29.5	28.9	28.2	27.6	27.1	26.5	26.0	25.5
66	30.6	29.9	29.2	28.6	27.9	27.3	26.7	26.1	25.6	25.1
67	30.4	29.7	29.0	28.3	27.6	27.0	26.4	25.8	25.2	24.7
68	30.2	29.5	28.8	28.1	27.4	26.7	26.1	25.5	24.9	24.3
69	30.1	29.3	28.6	27.8	27.1	26.5	25.8	25.2	24.6	24.0
70	29.9	29.1	28.4	27.6	26.9	26.2	25.6	24.9	24.3	23.7
71	29.7	29.0	28.2	27.5	26.7	26.0	25.3	24.7	24.0	23.4
72	29.6	28.8	28.1	27.3	26.5	25.8	25.1	24.4	23.8	23.1
73	29.5	28.7	27.9	27.1	26.4	25.6	24.9	24.2	23.5	22.9
74	29.4	28.6	27.8	27.0	26.2	25.5	24.7	24.0	23.3	22.7
75	29.3	28.5	27.7	26.9	26.1	25.3	24.6	23.8	23.1	22.4
76	29.2	28.4	27.6	26.8	26.0	25.2	24.4	23.7	23.0	22.3
77	29.1	28.3	27.5	26.7	25.9	25.1	24.3	23.6	22.8	22.1
78	29.1	28.2	27.4	26.6	25.8	25.0	24.2	23.4	22.7	21.9
79	29.0	28.2	27.3	26.5	25.7	24.9	24.1	23.3	22.6	21.8
80	29.0	28.1	27.3	26.4	25.6	24.8	24.0	23.2	22.4	21.7
81	28.9	28.1	27.2	26.4	25.5	24.7	23.9	23.1	22.3	21.6
82	28.9	28.0	27.2	26.3	25.5	24.6	23.8	23.0	22.3	21.5
83	28.8	28.0	27.1	26.3	25.4	24.6	23.8	23.0	22.2	21.4
84	28.8	27.9	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.3
85	28.8	27.9	27.0	26.2	25.3	24.5	23.7	22.8	22.0	21.3
86	28.7	27.9	27.0	26.1	25.3	24.5	23.6	22.8	22.0	21.2
87	28.7	27.8	27.0	26.1	25.3	24.4	23.6	22.8	21.9	21.1
88	28.7	27.8	27.0	26.1	25.2	24.4	23.5	22.7	21.9	21.1
89	28.7	27.8	26.9	26.1	25.2	24.4	23.5	22.7	21.9	21.1
90	28.7	27.8	26.9	26.1	25.2	24.3	23.5	22.7	21.8	21.0
91	28.7	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
92	28.6	27.8	26.9	26.0	25.2	24.3	23.5	22.6	21.8	21.0
93	28.6	27.8	26.9	26.0	25.1	24.3	23.4	22.6	21.8	20.9
94	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
95	28.6	27.7	26.9	26.0	25.1	24.3	23.4	22.6	21.7	20.9
96	28.6	27.7	26.9	26.0	25.1	24.2	23.4	22.6	21.7	20.9
97	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
98	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
99	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.9
100	28.6	27.7	26.8	26.0	25.1	24.2	23.4	22.5	21.7	20.8
101	28.6	27.7	26.8	25.9	25.1	24.2	23.4	22.5	21.7	20.8
102	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
103	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.7	20.8
104	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
105	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
106	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
107	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
108	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
109	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
110	28.6	27.7	26.8	25.9	25.1	24.2	23.3	22.5	21.6	20.8
111	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8
112	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.6	20.8

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	55	56	57	58	59	60	61	62	63	64
113	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.8	20.8
114	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.8	20.8
115	28.6	27.7	26.8	25.9	25.0	24.2	23.3	22.5	21.8	20.8

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	65	66	67	68	69	70	71	72	73	74
65	25.0	24.6	24.2	23.8	23.4	23.1	22.8	22.5	22.2	22.0
66	24.6	24.1	23.7	23.3	22.9	22.5	22.2	21.9	21.6	21.4
67	24.2	23.7	23.2	22.8	22.4	22.0	21.7	21.3	21.0	20.8
68	23.8	23.3	22.8	22.3	21.9	21.5	21.2	20.8	20.5	20.2
69	23.4	22.9	22.4	21.9	21.5	21.1	20.7	20.3	20.0	19.6
70	23.1	22.5	22.0	21.5	21.1	20.6	20.2	19.8	19.4	19.1
71	22.8	22.2	21.7	21.2	20.7	20.2	19.8	19.4	19.0	18.6
72	22.5	21.9	21.3	20.8	20.3	19.8	19.4	18.9	18.5	18.2
73	22.2	21.6	21.0	20.5	20.0	19.4	19.0	18.5	18.1	17.7
74	22.0	21.4	20.8	20.2	19.6	19.1	18.6	18.2	17.7	17.3
75	21.8	21.1	20.5	19.9	19.3	18.8	18.3	17.8	17.3	16.9
76	21.6	20.9	20.3	19.7	19.1	18.5	18.0	17.5	17.0	16.5
77	21.4	20.7	20.1	19.4	18.8	18.3	17.7	17.2	16.7	16.2
78	21.2	20.5	19.9	19.2	18.6	18.0	17.5	16.9	16.4	15.9
79	21.1	20.4	19.7	19.0	18.4	17.8	17.2	16.7	16.1	15.6
80	21.0	20.2	19.5	18.9	18.2	17.6	17.0	16.4	15.9	15.4
81	20.8	20.1	19.4	18.7	18.1	17.4	16.8	16.2	15.7	15.1
82	20.7	20.0	19.3	18.6	17.9	17.3	16.6	16.0	15.5	14.9
83	20.6	19.9	19.2	18.5	17.8	17.1	16.5	15.9	15.3	14.7
84	20.5	19.8	19.1	18.4	17.7	17.0	16.3	15.7	15.1	14.5
85	20.5	19.7	19.0	18.3	17.6	16.9	16.2	15.6	15.0	14.4
86	20.4	19.6	18.9	18.2	17.5	16.8	16.1	15.5	14.8	14.2
87	20.4	19.6	18.8	18.1	17.4	16.7	16.0	15.4	14.7	14.1
88	20.3	19.5	18.8	18.0	17.3	16.6	15.9	15.3	14.6	14.0
89	20.3	19.5	18.7	18.0	17.2	16.5	15.8	15.2	14.5	13.9
90	20.2	19.4	18.7	17.9	17.2	16.5	15.8	15.1	14.5	13.8
91	20.2	19.4	18.6	17.9	17.1	16.4	15.7	15.0	14.4	13.7
92	20.2	19.4	18.6	17.8	17.1	16.4	15.7	15.0	14.3	13.7
93	20.1	19.3	18.6	17.8	17.1	16.3	15.6	14.9	14.3	13.6
94	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.6
95	20.1	19.3	18.5	17.8	17.0	16.3	15.6	14.9	14.2	13.5
96	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.2	13.5
97	20.1	19.3	18.5	17.7	17.0	16.2	15.5	14.8	14.1	13.5
98	20.1	19.3	18.5	17.7	16.9	16.2	15.5	14.8	14.1	13.4
99	20.0	19.2	18.5	17.7	16.9	16.2	15.5	14.7	14.1	13.4
100	20.0	19.2	18.4	17.7	16.9	16.2	15.4	14.7	14.0	13.4
101	20.0	19.2	18.4	17.7	16.9	16.1	15.4	14.7	14.0	13.3
102	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
103	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
104	20.0	19.2	18.4	17.6	16.9	16.1	15.4	14.7	14.0	13.3
105	20.0	19.2	18.4	17.6	16.8	16.1	15.4	14.6	13.9	13.3
106	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.3
107	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
108	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
109	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
110	20.0	19.2	18.4	17.6	16.8	16.1	15.3	14.6	13.9	13.2
111	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
112	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
113	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
114	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2
115	20.0	19.2	18.4	17.6	16.8	16.0	15.3	14.6	13.9	13.2

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>75</b>	<b>76</b>	<b>77</b>	<b>78</b>	<b>79</b>	<b>80</b>	<b>81</b>	<b>82</b>	<b>83</b>	<b>84</b>
<b>75</b>	16.5	16.1	15.8	15.4	15.1	14.9	14.6	14.4	14.2	14.0
<b>76</b>	16.1	15.7	15.4	15.0	14.7	14.4	14.1	13.9	13.7	13.5
<b>77</b>	15.8	15.4	15.0	14.6	14.3	14.0	13.7	13.4	13.2	13.0
<b>78</b>	15.4	15.0	14.6	14.2	13.9	13.5	13.2	13.0	12.7	12.5
<b>79</b>	15.1	14.7	14.3	13.9	13.5	13.2	12.8	12.5	12.3	12.0
<b>80</b>	14.9	14.4	14.0	13.5	13.2	12.8	12.5	12.2	11.9	11.6
<b>81</b>	14.6	14.1	13.7	13.2	12.8	12.5	12.1	11.8	11.5	11.2
<b>82</b>	14.4	13.9	13.4	13.0	12.5	12.2	11.8	11.5	11.1	10.9
<b>83</b>	14.2	13.7	13.2	12.7	12.3	11.9	11.5	11.1	10.8	10.5
<b>84</b>	14.0	13.5	13.0	12.5	12.0	11.6	11.2	10.9	10.5	10.2
<b>85</b>	13.8	13.3	12.8	12.3	11.8	11.4	11.0	10.6	10.2	9.9
<b>86</b>	13.7	13.1	12.6	12.1	11.6	11.2	10.8	10.4	10.0	9.7
<b>87</b>	13.5	13.0	12.4	11.9	11.4	11.0	10.6	10.1	9.8	9.4
<b>88</b>	13.4	12.8	12.3	11.8	11.3	10.8	10.4	10.0	9.6	9.2
<b>89</b>	13.3	12.7	12.2	11.6	11.1	10.7	10.2	9.8	9.4	9.0
<b>90</b>	13.2	12.6	12.1	11.5	11.0	10.5	10.1	9.6	9.2	8.8
<b>91</b>	13.1	12.5	12.0	11.4	10.9	10.4	9.9	9.5	9.1	8.7
<b>92</b>	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.4	8.9	8.5
<b>93</b>	13.0	12.4	11.8	11.3	10.7	10.2	9.7	9.3	8.8	8.4
<b>94</b>	12.9	12.3	11.7	11.2	10.6	10.1	9.6	9.2	8.7	8.3
<b>95</b>	12.9	12.3	11.7	11.1	10.6	10.1	9.6	9.1	8.6	8.2
<b>96</b>	12.9	12.2	11.6	11.1	10.5	10.0	9.5	9.0	8.5	8.1
<b>97</b>	12.8	12.2	11.6	11.0	10.5	9.9	9.4	8.9	8.5	8.0
<b>98</b>	12.8	12.2	11.5	11.0	10.4	9.9	9.4	8.9	8.4	8.0
<b>99</b>	12.7	12.1	11.5	10.9	10.4	9.8	9.3	8.8	8.3	7.9
<b>100</b>	12.7	12.1	11.5	10.9	10.3	9.8	9.2	8.7	8.3	7.8
<b>101</b>	12.7	12.1	11.4	10.8	10.3	9.7	9.2	8.7	8.2	7.8
<b>102</b>	12.7	12.0	11.4	10.8	10.2	9.7	9.2	8.7	8.2	7.7
<b>103</b>	12.6	12.0	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.7
<b>104</b>	12.6	12.0	11.4	10.8	10.2	9.6	9.1	8.6	8.1	7.6
<b>105</b>	12.6	12.0	11.3	10.7	10.2	9.6	9.1	8.5	8.0	7.6
<b>106</b>	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
<b>107</b>	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5
<b>108</b>	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.5	8.0	7.5
<b>109</b>	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.5
<b>110</b>	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.4
<b>111</b>	12.5	11.9	11.3	10.7	10.1	9.5	8.9	8.4	7.9	7.4
<b>112</b>	12.5	11.9	11.3	10.6	10.1	9.5	8.9	8.4	7.9	7.4
<b>113</b>	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
<b>114</b>	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4
<b>115</b>	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4

**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

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>95</b>	<b>96</b>	<b>97</b>	<b>98</b>	<b>99</b>	<b>100</b>	<b>101</b>	<b>102</b>	<b>103</b>	<b>104</b>
<b>95</b>	5.3	5.1	5.0	4.8	4.7	4.6	4.5	4.4	4.3	4.2
<b>96</b>	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.2	4.1	4.0
<b>97</b>	5.0	4.8	4.7	4.5	4.4	4.3	4.1	4.0	3.9	3.8
<b>98</b>	4.8	4.7	4.5	4.4	4.2	4.1	4.0	3.9	3.8	3.7
<b>99</b>	4.7	4.5	4.4	4.2	4.1	4.0	3.8	3.7	3.6	3.5
<b>100</b>	4.6	4.4	4.3	4.1	4.0	3.8	3.7	3.6	3.5	3.3
<b>101</b>	4.5	4.3	4.1	4.0	3.8	3.7	3.6	3.4	3.3	3.2
<b>102</b>	4.4	4.2	4.0	3.9	3.7	3.6	3.4	3.3	3.2	3.1
<b>103</b>	4.3	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.0	2.9
<b>104</b>	4.2	4.0	3.8	3.7	3.5	3.3	3.2	3.1	2.9	2.8
<b>105</b>	4.1	3.9	3.7	3.6	3.4	3.2	3.1	2.9	2.8	2.7
<b>106</b>	4.0	3.8	3.6	3.5	3.3	3.1	3.0	2.8	2.7	2.5
<b>107</b>	4.0	3.8	3.6	3.4	3.2	3.1	2.9	2.7	2.6	2.4
<b>108</b>	3.9	3.7	3.5	3.3	3.1	3.0	2.8	2.7	2.5	2.3
<b>109</b>	3.8	3.6	3.4	3.3	3.1	2.9	2.7	2.6	2.4	2.3
<b>110</b>	3.8	3.6	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.2
<b>111</b>	3.8	3.5	3.3	3.2	3.0	2.8	2.6	2.4	2.3	2.1
<b>112</b>	3.7	3.5	3.3	3.1	2.9	2.8	2.6	2.4	2.2	2.1
<b>113</b>	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.4	2.2	2.0
<b>114</b>	3.7	3.5	3.3	3.1	2.9	2.7	2.5	2.3	2.1	2.0
<b>115</b>	3.7	3.4	3.2	3.0	2.8	2.7	2.5	2.3	2.1	1.9

**TABLE VI—ORDINARY JOINT LIFE AND LAST SURVIVOR ANNUITIES TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>105</b>	<b>106</b>	<b>107</b>	<b>108</b>	<b>109</b>	<b>110</b>	<b>111</b>	<b>112</b>	<b>113</b>	<b>114</b>	<b>115</b>
<b>105</b>	2.5	2.4	2.3	2.2	2.1	2.0	2.0	1.9	1.8	1.8	1.8
<b>106</b>	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.7	1.6	1.6
<b>107</b>	2.3	2.2	2.1	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
<b>108</b>	2.2	2.1	1.9	1.8	1.7	1.6	1.5	1.5	1.4	1.3	1.3
<b>109</b>	2.1	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.3	1.2	1.1
<b>110</b>	2.0	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.1	1.0
<b>111</b>	2.0	1.8	1.7	1.5	1.4	1.3	1.2	1.1	1.0	0.9	0.9
<b>112</b>	1.9	1.7	1.6	1.5	1.3	1.2	1.1	1.0	0.9	0.8	0.8
<b>113</b>	1.8	1.7	1.5	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.7
<b>114</b>	1.8	1.6	1.5	1.3	1.2	1.1	0.9	0.8	0.7	0.6	0.6
<b>115</b>	1.8	1.6	1.4	1.3	1.1	1.0	0.9	0.8	0.7	0.6	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	5	6	7	8	9	10	11	12	13	14
5	69.5	69.0	68.4	67.9	67.3	66.7	66.1	65.5	64.8	64.1
6	69.0	68.5	68.0	67.5	66.9	66.4	65.8	65.1	64.5	63.8
7	68.4	68.0	67.5	67.0	66.5	66.0	65.4	64.8	64.2	63.5
8	67.9	67.5	67.0	66.6	66.1	65.5	65.0	64.4	63.8	63.2
9	67.3	66.9	66.5	66.1	65.6	65.1	64.6	64.0	63.4	62.8
10	66.7	66.4	66.0	65.5	65.1	64.6	64.1	63.6	63.0	62.5
11	66.1	65.8	65.4	65.0	64.6	64.1	63.6	63.1	62.6	62.1
12	65.5	65.1	64.8	64.4	64.0	63.6	63.1	62.7	62.2	61.7
13	64.8	64.5	64.2	63.8	63.4	63.0	62.6	62.2	61.7	61.2
14	64.1	63.8	63.5	63.2	62.8	62.5	62.1	61.7	61.2	60.7
15	63.4	63.1	62.9	62.6	62.2	61.9	61.5	61.1	60.7	60.2
16	62.7	62.4	62.2	61.9	61.6	61.3	60.9	60.5	60.1	59.7
17	61.9	61.7	61.5	61.2	60.9	60.6	60.3	59.9	59.6	59.2
18	61.2	61.0	60.7	60.5	60.2	60.0	59.7	59.3	59.0	58.6
19	60.4	60.2	60.0	59.8	59.5	59.3	59.0	58.7	58.4	58.0
20	59.6	59.4	59.2	59.0	58.8	58.6	58.3	58.0	57.7	57.4
21	58.8	58.7	58.5	58.3	58.1	57.8	57.6	57.3	57.1	56.8
22	58.0	57.8	57.7	57.5	57.3	57.1	56.9	56.6	56.4	56.1
23	57.2	57.0	56.9	56.7	56.5	56.4	56.1	55.9	55.7	55.4
24	56.3	56.2	56.1	55.9	55.8	55.6	55.4	55.2	55.0	54.7
25	55.5	55.4	55.2	55.1	55.0	54.8	54.6	54.4	54.2	54.0
26	54.6	54.5	54.4	54.3	54.1	54.0	53.8	53.7	53.5	53.3
27	53.8	53.7	53.6	53.4	53.3	53.2	53.0	52.9	52.7	52.5
28	52.9	52.8	52.7	52.6	52.5	52.4	52.2	52.1	51.9	51.7
29	52.0	51.9	51.8	51.7	51.6	51.5	51.4	51.3	51.1	51.0
30	51.1	51.0	51.0	50.9	50.8	50.7	50.6	50.4	50.3	50.2
31	50.2	50.2	50.1	50.0	49.9	49.8	49.7	49.6	49.5	49.3
32	49.3	49.3	49.2	49.1	49.0	49.0	48.9	48.8	48.6	48.5
33	48.4	48.4	48.3	48.2	48.2	48.1	48.0	47.9	47.9	47.7
34	47.5	47.5	47.4	47.4	47.3	47.2	47.1	47.0	47.0	46.8
35	46.6	46.6	46.5	46.5	46.4	46.3	46.3	46.2	46.1	46.0
36	45.7	45.7	45.6	45.6	45.5	45.4	45.4	45.3	45.2	45.1
37	44.8	44.7	44.7	44.6	44.6	44.5	44.5	44.4	44.3	44.3
38	43.9	43.8	43.8	43.7	43.7	43.6	43.6	43.5	43.5	43.4
39	42.9	42.9	42.9	42.8	42.8	42.7	42.7	42.6	42.6	42.5
40	42.0	42.0	42.0	41.9	41.9	41.8	41.8	41.7	41.7	41.6
41	41.1	41.1	41.0	41.0	41.0	40.9	40.9	40.8	40.8	40.7
42	40.2	40.1	40.1	40.1	40.1	40.0	40.0	39.9	39.9	39.8
43	39.2	39.2	39.2	39.2	39.1	39.1	39.1	39.0	39.0	39.0
44	38.3	38.3	38.3	38.3	38.2	38.2	38.2	38.1	38.1	38.1
45	37.4	37.4	37.4	37.3	37.3	37.3	37.3	37.2	37.2	37.2
46	36.5	36.5	36.5	36.4	36.4	36.4	36.4	36.3	36.3	36.3
47	35.6	35.6	35.5	35.5	35.5	35.5	35.5	35.4	35.4	35.4
48	34.7	34.7	34.6	34.6	34.6	34.6	34.6	34.5	34.5	34.5
49	33.8	33.8	33.7	33.7	33.7	33.7	33.7	33.7	33.6	33.6
50	32.9	32.9	32.8	32.8	32.8	32.8	32.8	32.8	32.7	32.7
51	32.0	32.0	31.9	31.9	31.9	31.9	31.9	31.9	31.9	31.8
52	31.1	31.1	31.1	31.0	31.0	31.0	31.0	31.0	31.0	30.9
53	30.2	30.2	30.2	30.2	30.1	30.1	30.1	30.1	30.1	30.1
54	29.3	29.3	29.3	29.3	29.3	29.2	29.2	29.2	29.2	29.2
55	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.3	28.3	28.3
56	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5	27.5
57	26.7	26.7	26.7	26.6	26.6	26.6	26.6	26.6	26.6	26.6
58	25.8	25.8	25.8	25.8	25.8	25.8	25.8	25.7	25.7	25.7
59	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9	24.9
60	24.1	24.1	24.1	24.1	24.1	24.0	24.0	24.0	24.0	24.0
61	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2	23.2
62	22.4	22.4	22.4	22.4	22.4	22.4	22.3	22.3	22.3	22.3

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	5	6	7	8	9	10	11	12	13	14
63	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5	21.5
64	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7	20.7
65	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9	19.9
66	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3	18.3
68	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5
69	16.8	16.8	16.8	16.7	16.7	16.7	16.7	16.7	16.7	16.7
70	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.2
72	14.6	14.6	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5
73	13.9	13.9	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
74	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76	11.9	11.9	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.4	9.4
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
<b>15</b>	59.8	59.3	58.8	58.2	57.6	57.0	56.4	55.8	55.1	54.5
<b>16</b>	59.3	58.8	58.3	57.8	57.2	56.7	56.1	55.5	54.8	54.2
<b>17</b>	58.8	58.3	57.8	57.3	56.8	56.3	55.7	55.1	54.5	53.9
<b>18</b>	58.2	57.8	57.3	56.9	56.4	55.9	55.3	54.7	54.2	53.5
<b>19</b>	57.6	57.2	56.8	56.4	55.9	55.4	54.9	54.4	53.8	53.2
<b>20</b>	57.0	56.7	56.3	55.9	55.4	54.9	54.5	53.9	53.4	52.8
<b>21</b>	56.4	56.1	55.7	55.3	54.9	54.5	54.0	53.5	53.0	52.4
<b>22</b>	55.8	55.5	55.1	54.7	54.4	53.9	53.5	53.0	52.5	52.0
<b>23</b>	55.1	54.8	54.5	54.2	53.8	53.4	53.0	52.5	52.1	51.6
<b>24</b>	54.5	54.2	53.9	53.5	53.2	52.8	52.4	52.0	51.6	51.1
<b>25</b>	53.8	53.5	53.2	52.9	52.6	52.2	51.9	51.5	51.1	50.6
<b>26</b>	53.0	52.8	52.5	52.3	52.0	51.6	51.3	50.9	50.5	50.1
<b>27</b>	52.3	52.1	51.8	51.6	51.3	51.0	50.7	50.3	50.0	49.6
<b>28</b>	51.5	51.3	51.1	50.9	50.6	50.3	50.0	49.7	49.4	49.0
<b>29</b>	50.8	50.6	50.4	50.2	49.9	49.7	49.4	49.1	48.8	48.4
<b>30</b>	50.0	49.8	49.6	49.4	49.2	49.0	48.7	48.4	48.1	47.8
<b>31</b>	49.2	49.0	48.9	48.7	48.5	48.3	48.0	47.8	47.5	47.2
<b>32</b>	48.4	48.2	48.1	47.9	47.7	47.5	47.3	47.1	46.8	46.5
<b>33</b>	47.6	47.4	47.3	47.1	47.0	46.8	46.6	46.3	46.1	45.9
<b>34</b>	46.7	46.6	46.5	46.3	46.2	46.0	45.8	45.6	45.4	45.2
<b>35</b>	45.9	45.8	45.7	45.5	45.4	45.2	45.1	44.9	44.7	44.4
<b>36</b>	45.0	44.9	44.8	44.7	44.6	44.4	44.3	44.1	43.9	43.7
<b>37</b>	44.2	44.1	44.0	43.9	43.8	43.6	43.5	43.3	43.2	43.0
<b>38</b>	43.3	43.2	43.1	43.0	42.9	42.8	42.7	42.5	42.4	42.2
<b>39</b>	42.4	42.4	42.3	42.2	42.1	42.0	41.9	41.7	41.6	41.4
<b>40</b>	41.6	41.5	41.4	41.3	41.2	41.1	41.0	40.9	40.8	40.6
<b>41</b>	40.7	40.6	40.5	40.5	40.4	40.3	40.2	40.1	40.0	39.8
<b>42</b>	39.8	39.7	39.7	39.6	39.5	39.4	39.4	39.3	39.1	39.0
<b>43</b>	38.9	38.9	38.8	38.7	38.7	38.6	38.5	38.4	38.3	38.2
<b>44</b>	38.0	38.0	37.9	37.9	37.8	37.7	37.7	37.6	37.5	37.4
<b>45</b>	37.1	37.1	37.0	37.0	36.9	36.9	36.8	36.7	36.6	36.5
<b>46</b>	36.2	36.2	36.2	36.1	36.1	36.0	35.9	35.9	35.8	35.7
<b>47</b>	35.3	35.3	35.3	35.2	35.2	35.1	35.1	35.0	34.9	34.9
<b>48</b>	34.5	34.4	34.4	34.4	34.3	34.3	34.2	34.2	34.1	34.0
<b>49</b>	33.6	33.5	33.5	33.5	33.4	33.4	33.4	33.3	33.2	33.2
<b>50</b>	32.7	32.7	32.6	32.6	32.6	32.5	32.5	32.4	32.4	32.3
<b>51</b>	31.8	31.8	31.8	31.7	31.7	31.7	31.6	31.6	31.5	31.5
<b>52</b>	30.9	30.9	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.6
<b>53</b>	30.0	30.0	30.0	30.0	30.0	29.9	29.9	29.9	29.8	29.8
<b>54</b>	29.2	29.2	29.1	29.1	29.1	29.1	29.0	29.0	29.0	28.9
<b>55</b>	28.3	28.3	28.3	28.3	28.2	28.2	28.2	28.2	28.1	28.1
<b>56</b>	27.4	27.4	27.4	27.4	27.4	27.3	27.3	27.3	27.3	27.2
<b>57</b>	26.6	26.6	26.5	26.5	26.5	26.5	26.5	26.5	26.4	26.4
<b>58</b>	25.7	25.7	25.7	25.7	25.7	25.6	25.6	25.6	25.6	25.6
<b>59</b>	24.9	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.7	24.7
<b>60</b>	24.0	24.0	24.0	24.0	24.0	23.9	23.9	23.9	23.9	23.9
<b>61</b>	23.2	23.2	23.1	23.1	23.1	23.1	23.1	23.1	23.1	23.0
<b>62</b>	22.3	22.3	22.3	22.3	22.3	22.3	22.3	22.2	22.2	22.2
<b>63</b>	21.5	21.5	21.5	21.5	21.5	21.4	21.4	21.4	21.4	21.4
<b>64</b>	20.7	20.7	20.7	20.6	20.6	20.6	20.6	20.6	20.6	20.6
<b>65</b>	19.9	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8	19.8
<b>66</b>	19.1	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0	19.0
<b>67</b>	18.3	18.3	18.3	18.3	18.2	18.2	18.2	18.2	18.2	18.2
<b>68</b>	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.4	17.4
<b>69</b>	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7
<b>70</b>	16.0	16.0	16.0	16.0	16.0	16.0	15.9	15.9	15.9	15.9
<b>71</b>	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.2
<b>72</b>	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>
<b>73</b>	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8
<b>74</b>	13.2	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
<b>75</b>	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
<b>76</b>	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
<b>77</b>	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
<b>78</b>	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
<b>79</b>	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
<b>80</b>	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
<b>81</b>	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
<b>82</b>	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
<b>83</b>	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.8	7.8
<b>84</b>	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
<b>85</b>	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
<b>86</b>	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
<b>87</b>	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
<b>88</b>	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
<b>89</b>	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
<b>90</b>	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
<b>91</b>	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
<b>92</b>	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
<b>93</b>	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
<b>94</b>	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
<b>95</b>	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
<b>96</b>	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
<b>97</b>	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
<b>98</b>	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
<b>99</b>	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
<b>100</b>	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
<b>101</b>	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
<b>102</b>	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
<b>103</b>	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
<b>104</b>	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
<b>105</b>	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
<b>106</b>	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
<b>107</b>	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
<b>108</b>	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
<b>109</b>	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
<b>110</b>	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<b>111</b>	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
<b>112</b>	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
<b>113</b>	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
<b>114</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	25	26	27	28	29	30	31	32	33	34
25	50.2	49.7	49.7	48.6	48.1	47.5	46.9	46.2	45.6	44.9
26	49.7	49.2	49.2	48.2	47.7	47.1	46.5	45.9	45.3	44.6
27	49.2	48.7	48.7	47.8	47.3	46.7	46.2	45.6	45.0	44.3
28	48.6	48.2	48.2	47.3	46.8	46.3	45.8	45.2	44.6	44.0
29	48.1	47.7	47.7	46.8	46.4	45.9	45.4	44.8	44.3	43.7
30	47.5	47.1	47.1	46.3	45.9	45.4	44.9	44.4	43.9	43.3
31	46.9	46.5	46.5	45.8	45.4	44.9	44.5	44.0	43.5	42.9
32	46.2	45.9	45.9	45.2	44.8	44.4	44.0	43.5	43.0	42.5
33	45.6	45.3	45.3	44.6	44.3	43.9	43.5	43.0	42.6	42.1
34	44.9	44.6	44.6	44.0	43.7	43.3	42.9	42.5	42.1	41.6
35	44.2	44.0	44.0	43.4	43.1	42.7	42.4	42.0	41.6	41.1
36	43.5	43.3	43.3	42.7	42.4	42.1	41.8	41.4	41.0	40.6
37	42.8	42.5	42.5	42.1	41.8	41.5	41.2	40.8	40.5	40.1
38	42.0	41.8	41.8	41.4	41.1	40.8	40.6	40.2	39.9	39.5
39	41.3	41.1	41.1	40.7	40.4	40.2	39.9	39.6	39.3	39.0
40	40.5	40.3	40.3	39.9	39.7	39.5	39.2	39.0	38.7	38.4
41	39.7	39.5	39.5	39.2	39.0	38.8	38.5	38.3	38.0	37.7
42	38.9	38.8	38.8	38.4	38.3	38.1	37.8	37.6	37.4	37.1
43	38.1	38.0	38.0	37.7	37.5	37.3	37.1	36.9	36.7	36.4
44	37.3	37.2	37.2	36.9	36.7	36.6	36.4	36.2	36.0	35.8
45	36.5	36.3	36.3	36.1	36.0	35.8	35.6	35.5	35.3	35.1
46	35.6	35.5	35.5	35.3	35.2	35.0	34.9	34.7	34.5	34.4
47	34.8	34.7	34.7	34.5	34.4	34.3	34.1	34.0	33.8	33.6
48	34.0	33.9	33.9	33.7	33.6	33.5	33.4	33.2	33.1	32.9
49	33.1	33.0	33.0	32.9	32.8	32.7	32.6	32.4	32.3	32.2
50	32.3	32.2	32.2	32.1	32.0	31.9	31.8	31.7	31.5	31.4
51	31.4	31.4	31.4	31.2	31.2	31.1	31.0	30.9	30.8	30.6
52	30.6	30.5	30.5	30.4	30.3	30.3	30.2	30.1	30.0	29.9
53	29.7	29.7	29.7	29.6	29.5	29.5	29.4	29.3	29.2	29.1
54	28.9	28.9	28.9	28.8	28.7	28.6	28.6	28.5	28.4	28.3
55	28.1	28.0	28.0	27.9	27.9	27.8	27.8	27.7	27.6	27.5
56	27.2	27.2	27.2	27.1	27.0	27.0	26.9	26.9	26.8	26.7
57	26.4	26.3	26.3	26.3	26.2	26.2	26.1	26.1	26.0	25.9
58	25.5	25.5	25.5	25.4	25.4	25.4	25.3	25.3	25.2	25.1
59	24.7	24.7	24.7	24.6	24.6	24.5	24.5	24.5	24.4	24.3
60	23.9	23.8	23.8	23.8	23.8	23.7	23.7	23.6	23.6	23.5
61	23.0	23.0	23.0	23.0	22.9	22.9	22.9	22.8	22.8	22.7
62	22.2	22.2	22.2	22.1	22.1	22.1	22.1	22.0	22.0	21.9
63	21.4	21.4	21.4	21.3	21.3	21.3	21.3	21.2	21.2	21.2
64	20.6	20.6	20.6	20.5	20.5	20.5	20.5	20.4	20.4	20.4
65	19.8	19.8	19.8	19.7	19.7	19.7	19.7	19.6	19.6	19.6
66	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9	18.8	18.8
67	18.2	18.2	18.2	18.2	18.2	18.1	18.1	18.1	18.1	18.1
68	17.4	17.4	17.4	17.4	17.4	17.4	17.4	17.3	17.3	17.3
69	16.7	16.7	16.7	16.6	16.6	16.6	16.6	16.6	16.6	16.6
70	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.9	15.8	15.8
71	15.2	15.2	15.2	15.2	15.2	15.2	15.2	15.1	15.1	15.1
72	14.5	14.5	14.5	14.5	14.5	14.5	14.5	14.4	14.4	14.4
73	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.8	13.7	13.7
74	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1	13.1
75	12.5	12.5	12.5	12.4	12.4	12.4	12.4	12.4	12.4	12.4
76	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8	11.8
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.1
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.5
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	25	26	27	28	29	30	31	32	33	34
83	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	35	36	37	38	39	40	41	42	43	44
35	40.7	40.2	39.7	39.2	38.6	38.0	37.4	36.8	36.2	35.5
36	40.2	39.7	39.3	38.7	38.2	37.7	37.1	36.5	35.9	35.2
37	39.7	39.3	38.8	38.3	37.8	37.3	36.7	36.2	35.6	34.9
38	39.2	38.7	38.3	37.9	37.4	36.9	36.3	35.8	35.2	34.6
39	38.6	38.2	37.8	37.4	36.9	36.4	35.9	35.4	34.9	34.3
40	38.0	37.7	37.3	36.9	36.4	36.0	35.5	35.0	34.5	34.0
41	37.4	37.1	36.7	36.3	35.9	35.5	35.1	34.6	34.1	33.6
42	36.8	36.5	36.2	35.8	35.4	35.0	34.6	34.1	33.7	33.2
43	36.2	35.9	35.6	35.2	34.9	34.5	34.1	33.7	33.2	32.8
44	35.5	35.2	34.9	34.6	34.3	34.0	33.6	33.2	32.8	32.3
45	34.8	34.6	34.3	34.0	33.7	33.4	33.0	32.7	32.3	31.8
46	34.1	33.9	33.7	33.4	33.1	32.8	32.5	32.1	31.8	31.4
47	33.4	33.2	33.0	32.8	32.5	32.2	31.9	31.6	31.2	30.8
48	32.7	32.5	32.3	32.1	31.8	31.6	31.3	31.0	30.7	30.3
49	32.0	31.8	31.6	31.4	31.2	30.9	30.7	30.4	30.1	29.8
50	31.3	31.1	30.9	30.7	30.5	30.3	30.0	29.8	29.5	29.2
51	30.5	30.4	30.2	30.0	29.8	29.6	29.4	29.2	28.9	28.6
52	29.7	29.6	29.5	29.3	29.1	28.9	28.7	28.5	28.3	28.0
53	29.0	28.9	28.7	28.6	28.4	28.2	28.1	27.9	27.6	27.4
54	28.2	28.1	28.0	27.8	27.7	27.5	27.4	27.2	27.0	26.8
55	27.4	27.3	27.2	27.1	27.0	26.8	26.7	26.5	26.3	26.1
56	26.7	26.6	26.5	26.3	26.2	26.1	26.0	25.8	25.6	25.4
57	25.9	25.8	25.7	25.6	25.5	25.4	25.2	25.1	24.9	24.8
58	25.1	25.0	24.9	24.8	24.7	24.6	24.5	24.4	24.2	24.1
59	24.3	24.2	24.1	24.1	24.0	23.9	23.8	23.6	23.5	23.4
60	23.5	23.4	23.4	23.3	23.2	23.1	23.0	22.9	22.8	22.7
61	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.2	22.1	22.0
62	21.9	21.9	21.8	21.7	21.7	21.6	21.5	21.4	21.3	21.2
63	21.1	21.1	21.0	21.0	20.9	20.8	20.8	20.7	20.6	20.5
64	20.3	20.3	20.2	20.2	20.1	20.1	20.0	20.0	19.9	19.8
65	19.6	19.5	19.5	19.4	19.4	19.3	19.3	19.2	19.1	19.1
66	18.8	18.8	18.7	18.7	18.6	18.6	18.5	18.5	18.4	18.4
67	18.0	18.0	18.0	17.9	17.9	17.9	17.8	17.8	17.7	17.6
68	17.3	17.3	17.2	17.2	17.2	17.1	17.1	17.0	17.0	16.9
69	16.5	16.5	16.5	16.5	16.4	16.4	16.4	16.3	16.3	16.2
70	15.8	15.8	15.8	15.7	15.7	15.7	15.6	15.6	15.6	15.5
71	15.1	15.1	15.1	15.0	15.0	15.0	15.0	14.9	14.9	14.9
72	14.4	14.4	14.4	14.3	14.3	14.3	14.3	14.2	14.2	14.2
73	13.7	13.7	13.7	13.7	13.7	13.6	13.6	13.6	13.6	13.5
74	13.1	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9
75	12.4	12.4	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2
76	11.8	11.8	11.7	11.7	11.7	11.7	11.7	11.7	11.6	11.6
77	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.0	11.0
78	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.4
79	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3
81	8.9	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8
82	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3
83	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8
84	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
87	6.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.6	4.6
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>
<b>93</b>	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
<b>94</b>	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
<b>95</b>	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
<b>96</b>	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
<b>97</b>	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
<b>98</b>	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
<b>99</b>	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
<b>100</b>	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6
<b>101</b>	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
<b>102</b>	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
<b>103</b>	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
<b>104</b>	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
<b>105</b>	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
<b>106</b>	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
<b>107</b>	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
<b>108</b>	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
<b>109</b>	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
<b>110</b>	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<b>111</b>	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
<b>112</b>	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
<b>113</b>	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
<b>114</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	45	46	47	48	49	50	51	52	53	54
45	31.4	30.9	30.5	30.0	29.4	28.9	28.3	27.7	27.1	26.5
46	30.9	30.5	30.0	29.6	29.1	28.5	28.0	27.4	26.9	26.3
47	30.5	30.0	29.6	29.2	28.7	28.2	27.7	27.1	26.6	26.0
48	30.0	29.6	29.2	28.7	28.3	27.8	27.3	26.8	26.3	25.7
49	29.4	29.1	28.7	28.3	27.9	27.4	26.9	26.5	25.9	25.4
50	28.9	28.5	28.2	27.8	27.4	27.0	26.5	26.1	25.6	25.1
51	28.3	28.0	27.7	27.3	26.9	26.5	26.1	25.7	25.2	24.7
52	27.7	27.4	27.1	26.8	26.5	26.1	25.7	25.3	24.8	24.4
53	27.1	26.9	26.6	26.3	25.9	25.6	25.2	24.8	24.4	24.0
54	26.5	26.3	26.0	25.7	25.4	25.1	24.7	24.4	24.0	23.6
55	25.9	25.7	25.4	25.1	24.9	24.6	24.2	23.9	23.5	23.2
56	25.2	25.0	24.8	24.6	24.3	24.0	23.7	23.4	23.1	22.7
57	24.6	24.4	24.2	24.0	23.7	23.5	23.2	22.9	22.6	22.2
58	23.9	23.7	23.5	23.3	23.1	22.9	22.6	22.4	22.1	21.7
59	23.2	23.1	22.9	22.7	22.5	22.3	22.1	21.8	21.5	21.2
60	22.5	22.4	22.2	22.1	21.9	21.7	21.5	21.2	21.0	20.7
61	21.8	21.7	21.6	21.4	21.2	21.1	20.9	20.6	20.4	20.2
62	21.1	21.0	20.9	20.7	20.6	20.4	20.2	20.0	19.8	19.6
63	20.4	20.3	20.2	20.1	19.9	19.8	19.6	19.4	19.2	19.0
64	19.7	19.6	19.5	19.4	19.3	19.1	19.0	18.8	18.6	18.5
65	19.0	18.9	18.8	18.7	18.6	18.5	18.3	18.2	18.0	17.9
66	18.3	18.2	18.1	18.0	17.9	17.8	17.7	17.6	17.4	17.3
67	17.6	17.5	17.4	17.3	17.3	17.2	17.1	16.9	16.8	16.7
68	16.9	16.8	16.7	16.7	16.6	16.5	16.4	16.3	16.2	16.1
69	16.2	16.1	16.1	16.0	15.9	15.8	15.8	15.7	15.6	15.4
70	15.5	15.4	15.4	15.3	15.3	15.2	15.1	15.0	14.9	14.8
71	14.8	14.8	14.7	14.7	14.6	14.5	14.5	14.4	14.3	14.2
72	14.1	14.1	14.1	14.0	14.0	13.9	13.8	13.8	13.7	13.6
73	13.5	13.5	13.4	13.4	13.3	13.3	13.2	13.2	13.1	13.0
74	12.8	12.8	12.8	12.7	12.7	12.7	12.6	12.6	12.5	12.4
75	12.2	12.2	12.2	12.1	12.1	12.1	12.0	12.0	11.9	11.9
76	11.6	11.6	11.6	11.5	11.5	11.5	11.4	11.4	11.3	11.3
77	11.0	11.0	11.0	10.9	10.9	10.9	10.8	10.8	10.8	10.7
78	10.4	10.4	10.4	10.4	10.3	10.3	10.3	10.2	10.2	10.2
79	9.9	9.8	9.8	9.8	9.8	9.8	9.7	9.7	9.7	9.6
80	9.3	9.3	9.3	9.3	9.2	9.2	9.2	9.2	9.1	9.1
81	8.8	8.8	8.7	8.7	8.7	8.7	8.7	8.7	8.6	8.6
82	8.3	8.2	8.2	8.2	8.2	8.2	8.2	8.2	8.1	8.1
83	7.8	7.8	7.7	7.7	7.7	7.7	7.7	7.7	7.7	7.6
84	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.2
85	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.8	6.7
86	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.3	6.3
87	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	5.9
88	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
89	5.3	5.3	5.3	5.3	5.3	5.3	5.2	5.2	5.2	5.2
90	5.0	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9
91	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6	4.6
92	4.4	4.4	4.4	4.3	4.3	4.3	4.3	4.3	4.3	4.3
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	45	46	47	48	49	50	51	52	53	54
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	55	56	57	58	59	60	61	62	63	64
55	22.7	22.3	21.9	21.4	20.9	20.4	19.9	19.4	18.8	18.3
56	22.3	21.9	21.5	21.1	20.6	20.1	19.6	19.1	18.6	18.0
57	21.9	21.5	21.1	20.7	20.3	19.8	19.3	18.8	18.3	17.8
58	21.4	21.1	20.7	20.3	19.9	19.5	19.0	18.5	18.0	17.5
59	20.9	20.6	20.3	19.9	19.5	19.1	18.7	18.2	17.7	17.3
60	20.4	20.1	19.8	19.5	19.1	18.7	18.3	17.9	17.4	17.0
61	19.9	19.6	19.3	19.0	18.7	18.3	17.9	17.5	17.1	16.7
62	19.4	19.1	18.8	18.5	18.2	17.9	17.5	17.1	16.8	16.3
63	18.8	18.6	18.3	18.0	17.7	17.4	17.1	16.8	16.4	16.0
64	18.3	18.0	17.8	17.5	17.3	17.0	16.7	16.3	16.0	15.6
65	17.7	17.5	17.3	17.0	16.8	16.5	16.2	15.9	15.6	15.3
66	17.1	16.9	16.7	16.5	16.3	16.0	15.8	15.5	15.2	14.9
67	16.5	16.3	16.2	16.0	15.8	15.5	15.3	15.0	14.7	14.5
68	15.9	15.8	15.6	15.4	15.2	15.0	14.8	14.6	14.3	14.0
69	15.3	15.2	15.0	14.9	14.7	14.5	14.3	14.1	13.9	13.6
70	14.7	14.6	14.5	14.3	14.2	14.0	13.8	13.6	13.4	13.2
71	14.1	14.0	13.9	13.8	13.6	13.5	13.3	13.1	12.9	12.7
72	13.5	13.4	13.3	13.2	13.1	12.9	12.8	12.6	12.4	12.3
73	13.0	12.9	12.8	12.7	12.5	12.4	12.3	12.1	12.0	11.8
74	12.4	12.3	12.2	12.1	12.0	11.9	11.8	11.6	11.5	11.3
75	11.8	11.7	11.7	11.6	11.5	11.4	11.3	11.1	11.0	10.9
76	11.2	11.2	11.1	11.0	10.9	10.9	10.8	10.6	10.5	10.4
77	10.7	10.6	10.6	10.5	10.4	10.3	10.3	10.2	10.0	9.9
78	10.1	10.1	10.0	10.0	9.9	9.8	9.8	9.7	9.6	9.5
79	9.6	9.6	9.5	9.5	9.4	9.3	9.3	9.2	9.1	9.0
80	9.1	9.0	9.0	9.0	8.9	8.9	8.8	8.7	8.7	8.6
81	8.6	8.5	8.5	8.5	8.4	8.4	8.3	8.3	8.2	8.1
82	8.1	8.1	8.0	8.0	8.0	7.9	7.9	7.8	7.8	7.7
83	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	7.3
84	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9
85	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5
86	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1
87	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7
88	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4
89	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1
90	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8
91	4.6	4.6	4.6	4.6	4.6	4.5	4.5	4.5	4.5	4.5
92	4.3	4.3	4.3	4.3	4.3	4.3	4.3	4.2	4.2	4.2
93	4.1	4.1	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0
94	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.8	3.7
95	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.6	3.5	3.5
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.3	3.3	3.3
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.1	3.1
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6
101	2.5	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.2
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.7
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	55	56	57	58	59	60	61	62	63	64
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

AGES	65	66	67	68	69	70	71	72	73	74
65	14.9	14.5	14.1	13.7	13.3	12.9	12.5	12.0	11.6	11.2
66	14.5	14.2	13.8	13.4	13.1	12.6	12.2	11.8	11.4	11.0
67	14.1	13.8	13.5	13.1	12.8	12.4	12.0	11.6	11.2	10.8
68	13.7	13.4	13.1	12.8	12.5	12.1	11.7	11.4	11.0	10.6
69	13.3	13.1	12.8	12.5	12.1	11.8	11.4	11.1	10.7	10.4
70	12.9	12.6	12.4	12.1	11.8	11.5	11.2	10.8	10.5	10.1
71	12.5	12.2	12.0	11.7	11.4	11.2	10.9	10.5	10.2	9.9
72	12.0	11.8	11.6	11.4	11.1	10.8	10.5	10.2	9.9	9.6
73	11.6	11.4	11.2	11.0	10.7	10.5	10.2	9.9	9.7	9.4
74	11.2	11.0	10.8	10.6	10.4	10.1	9.9	9.6	9.4	9.1
75	10.7	10.5	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.8
76	10.3	10.1	9.9	9.8	9.6	9.4	9.2	9.0	8.8	8.5
77	9.8	9.7	9.5	9.4	9.2	9.0	8.8	8.6	8.4	8.2
78	9.4	9.2	9.1	9.0	8.8	8.7	8.5	8.3	8.1	7.9
79	8.9	8.8	8.7	8.6	8.4	8.3	8.1	8.0	7.8	7.6
80	8.5	8.4	8.3	8.2	8.0	7.9	7.8	7.6	7.5	7.3
81	8.0	8.0	7.9	7.8	7.7	7.5	7.4	7.3	7.1	7.0
82	7.6	7.5	7.5	7.4	7.3	7.2	7.1	6.9	6.8	6.7
83	7.2	7.1	7.1	7.0	6.9	6.8	6.7	6.6	6.5	6.4
84	6.8	6.7	6.7	6.6	6.5	6.4	6.4	6.3	6.2	6.0
85	6.4	6.4	6.3	6.2	6.2	6.1	6.0	5.9	5.8	5.7
86	6.0	6.0	5.9	5.9	5.8	5.8	5.7	5.6	5.5	5.4
87	5.7	5.6	5.6	5.6	5.5	5.4	5.4	5.3	5.2	5.2
88	5.3	5.3	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9
89	5.0	5.0	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6
90	4.7	4.7	4.7	4.6	4.6	4.6	4.5	4.5	4.4	4.4
91	4.5	4.4	4.4	4.4	4.3	4.3	4.3	4.2	4.2	4.1
92	4.2	4.2	4.1	4.1	4.1	4.1	4.0	4.0	3.9	3.9
93	3.9	3.9	3.9	3.9	3.9	3.8	3.8	3.8	3.7	3.7
94	3.7	3.7	3.7	3.7	3.6	3.6	3.6	3.6	3.5	3.5
95	3.5	3.5	3.5	3.5	3.4	3.4	3.4	3.4	3.3	3.3
96	3.3	3.3	3.3	3.3	3.3	3.2	3.2	3.2	3.2	3.1
97	3.1	3.1	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.0
98	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.8	2.8
99	2.8	2.8	2.8	2.7	2.7	2.7	2.7	2.7	2.7	2.6
100	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.5
101	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.4	2.3	2.3
102	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
103	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.5
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6
114	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>75</b>	<b>76</b>	<b>77</b>	<b>78</b>	<b>79</b>	<b>80</b>	<b>81</b>	<b>82</b>	<b>83</b>	<b>84</b>
<b>75</b>	8.6	8.3	8.0	7.7	7.4	7.1	6.8	6.5	6.2	5.9
<b>76</b>	8.3	8.0	7.8	7.5	7.2	6.9	6.7	6.4	6.1	5.8
<b>77</b>	8.0	7.8	7.5	7.3	7.0	6.8	6.5	6.2	5.9	5.7
<b>78</b>	7.7	7.5	7.3	7.0	6.8	6.6	6.3	6.0	5.8	5.5
<b>79</b>	7.4	7.2	7.0	6.8	6.6	6.3	6.1	5.9	5.6	5.4
<b>80</b>	7.1	6.9	6.8	6.6	6.3	6.1	5.9	5.7	5.5	5.2
<b>81</b>	6.8	6.7	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.1
<b>82</b>	6.5	6.4	6.2	6.0	5.9	5.7	5.5	5.3	5.1	4.9
<b>83</b>	6.2	6.1	5.9	5.8	5.6	5.5	5.3	5.1	4.9	4.7
<b>84</b>	5.9	5.8	5.7	5.5	5.4	5.2	5.1	4.9	4.7	4.6
<b>85</b>	5.6	5.5	5.4	5.3	5.2	5.0	4.9	4.7	4.6	4.4
<b>86</b>	5.4	5.3	5.1	5.0	4.9	4.8	4.7	4.5	4.4	4.2
<b>87</b>	5.1	5.0	4.9	4.8	4.7	4.6	4.4	4.3	4.2	4.1
<b>88</b>	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1	4.0	3.9
<b>89</b>	4.5	4.5	4.4	4.3	4.2	4.1	4.0	3.9	3.8	3.7
<b>90</b>	4.3	4.2	4.2	4.1	4.0	3.9	3.8	3.8	3.7	3.5
<b>91</b>	4.1	4.0	4.0	3.9	3.8	3.7	3.7	3.6	3.5	3.4
<b>92</b>	3.9	3.8	3.7	3.7	3.6	3.6	3.5	3.4	3.3	3.2
<b>93</b>	3.7	3.6	3.6	3.5	3.4	3.4	3.3	3.2	3.2	3.1
<b>94</b>	3.5	3.4	3.4	3.3	3.3	3.2	3.2	3.1	3.0	3.0
<b>95</b>	3.3	3.2	3.2	3.2	3.1	3.1	3.0	3.0	2.9	2.8
<b>96</b>	3.1	3.1	3.0	3.0	3.0	2.9	2.9	2.8	2.8	2.7
<b>97</b>	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.7	2.6	2.6
<b>98</b>	2.8	2.8	2.7	2.7	2.7	2.6	2.6	2.6	2.5	2.5
<b>99</b>	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.4	2.4	2.3
<b>100</b>	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.3	2.3	2.2
<b>101</b>	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.1	2.1
<b>102</b>	2.2	2.1	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0
<b>103</b>	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.9	1.9	1.8
<b>104</b>	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.7	1.7	1.7
<b>105</b>	1.7	1.7	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.6
<b>106</b>	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4
<b>107</b>	1.4	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3
<b>108</b>	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
<b>109</b>	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
<b>110</b>	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<b>111</b>	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8
<b>112</b>	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7
<b>113</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
<b>114</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY 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>	4.2	4.1	3.9	3.8	3.6	3.4	3.3	3.2	3.0	2.9
<b>86</b>	4.1	3.9	3.8	3.6	3.5	3.3	3.2	3.1	2.9	2.8
<b>87</b>	3.9	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.8	2.7
<b>88</b>	3.8	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.6
<b>89</b>	3.6	3.5	3.4	3.2	3.1	3.0	2.9	2.8	2.7	2.6
<b>90</b>	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5
<b>91</b>	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4
<b>92</b>	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4	2.3
<b>93</b>	3.0	2.9	2.8	2.8	2.7	2.6	2.5	2.4	2.3	2.3
<b>94</b>	2.9	2.8	2.7	2.6	2.6	2.5	2.4	2.3	2.3	2.2
<b>95</b>	2.8	2.7	2.6	2.5	2.5	2.4	2.3	2.2	2.2	2.1
<b>96</b>	2.6	2.6	2.5	2.4	2.4	2.3	2.2	2.2	2.1	2.0
<b>97</b>	2.5	2.5	2.4	2.3	2.3	2.2	2.2	2.1	2.0	2.0
<b>98</b>	2.4	2.4	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9
<b>99</b>	2.3	2.2	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.8
<b>100</b>	2.2	2.1	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8
<b>101</b>	2.1	2.0	2.0	1.9	1.9	1.9	1.8	1.8	1.7	1.7
<b>102</b>	1.9	1.9	1.9	1.8	1.8	1.8	1.7	1.7	1.6	1.6
<b>103</b>	1.8	1.8	1.8	1.7	1.7	1.7	1.6	1.6	1.5	1.5
<b>104</b>	1.7	1.7	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.4
<b>105</b>	1.6	1.5	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.3
<b>106</b>	1.4	1.4	1.4	1.4	1.4	1.3	1.3	1.3	1.3	1.2
<b>107</b>	1.3	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.2	1.2
<b>108</b>	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.1
<b>109</b>	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<b>110</b>	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
<b>111</b>	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
<b>112</b>	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
<b>113</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
<b>114</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>95</b>	<b>96</b>	<b>97</b>	<b>98</b>	<b>99</b>	<b>100</b>	<b>101</b>	<b>102</b>	<b>103</b>	<b>104</b>
<b>95</b>	2.0	2.0	1.9	1.8	1.8	1.7	1.6	1.6	1.5	1.4
<b>96</b>	2.0	1.9	1.9	1.8	1.7	1.7	1.6	1.5	1.5	1.4
<b>97</b>	1.9	1.9	1.8	1.7	1.7	1.6	1.6	1.5	1.4	1.3
<b>98</b>	1.8	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.3
<b>99</b>	1.8	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3
<b>100</b>	1.7	1.7	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3
<b>101</b>	1.6	1.6	1.6	1.5	1.5	1.4	1.4	1.3	1.3	1.2
<b>102</b>	1.6	1.5	1.5	1.5	1.4	1.4	1.3	1.3	1.2	1.2
<b>103</b>	1.5	1.5	1.4	1.4	1.4	1.3	1.3	1.2	1.2	1.1
<b>104</b>	1.4	1.4	1.3	1.3	1.3	1.3	1.2	1.2	1.1	1.1
<b>105</b>	1.3	1.3	1.3	1.2	1.2	1.2	1.2	1.1	1.1	1.0
<b>106</b>	1.2	1.2	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0
<b>107</b>	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	0.9
<b>108</b>	1.0	1.0	1.0	1.0	1.0	1.0	1.0	0.9	0.9	0.9
<b>109</b>	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8
<b>110</b>	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
<b>111</b>	0.8	0.8	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7
<b>112</b>	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6
<b>113</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
<b>114</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIA—ANNUITIES FOR JOINT LIFE ONLY TWO LIVES—EXPECTED RETURN MULTIPLES**

<b>AGES</b>	<b>105</b>	<b>106</b>	<b>107</b>	<b>108</b>	<b>109</b>	<b>100</b>	<b>111</b>	<b>112</b>	<b>113</b>	<b>114</b>	<b>115</b>
<b>105</b>	1.0	1.0	0.9	0.9	0.8	0.7	0.7	0.6	0.6	0.5	0.5
<b>106</b>	1.0	0.9	0.9	0.8	0.8	0.7	0.7	0.6	0.6	0.5	0.5
<b>107</b>	0.9	0.9	0.8	0.8	0.7	0.7	0.7	0.6	0.6	0.5	0.5
<b>108</b>	0.9	0.8	0.8	0.8	0.7	0.7	0.6	0.6	0.5	0.5	0.5
<b>109</b>	0.8	0.8	0.7	0.7	0.7	0.7	0.6	0.6	0.5	0.5	0.5
<b>110</b>	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.5	0.5	0.5
<b>111</b>	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5
<b>112</b>	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5
<b>113</b>	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
<b>114</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
<b>115</b>	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS	8 YEARS	9 YEARS	10 YEARS
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0
32	0	0	0	0	0	0	0	0	0	0
33	0	0	0	0	0	0	0	0	0	0
34	0	0	0	0	0	0	0	0	0	0
35	0	0	0	0	0	0	0	0	0	0
36	0	0	0	0	0	0	0	0	0	0
37	0	0	0	0	0	0	0	0	0	1
38	0	0	0	0	0	0	0	0	0	1
39	0	0	0	0	0	0	0	0	1	1
40	0	0	0	0	0	0	0	1	1	1
41	0	0	0	0	0	0	0	1	1	1
42	0	0	0	0	0	0	1	1	1	1
43	0	0	0	0	0	0	1	1	1	1
44	0	0	0	0	0	1	1	1	1	1
45	0	0	0	0	0	1	1	1	1	1
46	0	0	0	0	1	1	1	1	1	1
47	0	0	0	0	1	1	1	1	1	1
48	0	0	0	0	1	1	1	1	1	1
49	0	0	0	1	1	1	1	1	1	2
50	0	0	0	1	1	1	1	1	1	2
51	0	0	0	1	1	1	1	1	2	2
52	0	0	0	1	1	1	1	1	2	2
53	0	0	1	1	1	1	1	2	2	2
54	0	0	1	1	1	1	1	2	2	2
55	0	0	1	1	1	1	2	2	2	2
56	0	0	1	1	1	1	2	2	2	3
57	0	0	1	1	1	2	2	2	3	3
58	0	1	1	1	1	2	2	2	3	3
59	0	1	1	1	1	2	2	3	3	4
60	0	1	1	1	2	2	2	3	3	4

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS	8 YEARS	9 YEARS	10 YEARS
61	0	1	1	1	2	2	3	3	4	4
62	0	1	1	2	2	2	3	4	4	5
63	0	1	1	2	2	3	3	4	5	5
64	0	1	1	2	2	3	4	4	5	6
65	0	1	2	2	3	3	4	5	6	6
66	1	1	2	2	3	4	5	5	6	7
67	1	1	2	3	3	4	5	6	7	8
68	1	1	2	3	4	5	6	7	8	9
69	1	1	2	3	4	5	6	7	8	10
70	1	2	3	4	5	6	7	8	9	11
71	1	2	3	4	5	6	8	9	10	12
72	1	2	3	4	6	7	8	10	11	13
73	1	2	4	5	6	8	9	11	13	14
74	1	3	4	5	7	9	10	12	14	16
75	1	3	4	6	8	9	11	13	15	17
76	2	3	5	7	9	10	12	15	17	19
77	2	4	5	7	9	12	14	16	18	21
78	2	4	6	8	10	13	15	18	20	23
79	2	4	7	9	11	14	17	19	22	25
80	2	5	7	10	13	15	18	21	24	27
81	3	5	8	11	14	17	20	23	26	29
82	3	6	9	12	15	19	22	25	28	32
83	3	7	10	13	17	20	24	27	31	34
84	4	7	11	15	19	22	26	30	33	37
85	4	8	12	16	20	24	28	32	36	40
86	4	9	13	18	22	27	31	35	39	42
87	5	10	15	20	24	29	33	37	41	45
88	5	11	16	21	26	31	36	40	44	48
89	6	12	18	23	28	33	38	43	47	50
90	7	13	19	25	31	36	41	45	49	53
91	7	14	21	27	33	38	43	48	52	55
92	8	15	22	29	35	40	45	50	54	58
93	9	17	24	31	37	43	48	52	56	60
94	9	18	26	33	39	45	50	54	58	62
95	10	19	27	35	41	47	52	57	60	64
96	11	20	29	36	43	49	54	59	62	66
97	11	21	30	38	45	51	56	61	64	68
98	12	23	32	40	47	53	58	63	66	69
99	13	24	34	42	49	55	60	65	68	71
100	14	26	36	44	52	58	63	67	70	73
101	14	27	38	47	54	60	65	69	72	75
102	15	29	40	49	56	62	67	71	74	77
103	17	31	42	52	59	65	69	73	76	78
104	18	33	45	55	62	67	72	75	78	80
105	19	36	48	58	65	70	74	77	80	82
106	21	38	51	61	68	73	77	79	82	84
107	23	42	55	64	71	75	79	81	84	85
108	25	45	58	67	73	78	81	83	85	87
109	28	49	62	71	76	80	83	85	87	88
110	31	52	66	74	79	82	85	87	88	89
111	34	57	70	77	82	85	87	88	90	91
112	37	61	73	80	84	87	88	90	91	92
113	41	66	77	83	86	88	90	91	92	93
114	45	70	80	85	88	90	92	93	93	94
115	50	75	83	88	90	92	93	94	94	95

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	11 YEARS	12 YEARS	13 YEARS	14 YEARS	15 YEARS	16 YEARS	17 YEARS	18 YEARS	19 YEARS	20 YEARS
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0
9	0	0	0	0	0	0	0	0	0	0
10	0	0	0	0	0	0	0	0	0	0
11	0	0	0	0	0	0	0	0	0	0
12	0	0	0	0	0	0	0	0	0	0
13	0	0	0	0	0	0	0	0	0	0
14	0	0	0	0	0	0	0	0	0	0
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	1
21	0	0	0	0	0	0	0	0	0	1
22	0	0	0	0	0	0	0	0	1	1
23	0	0	0	0	0	0	0	1	1	1
24	0	0	0	0	0	0	0	1	1	1
25	0	0	0	0	0	0	1	1	1	1
26	0	0	0	0	0	0	1	1	1	1
27	0	0	0	0	0	1	1	1	1	1
28	0	0	0	0	1	1	1	1	1	1
29	0	0	0	0	1	1	1	1	1	1
30	0	0	0	1	1	1	1	1	1	1
31	0	0	0	1	1	1	1	1	1	1
32	0	0	1	1	1	1	1	1	1	1
33	0	0	1	1	1	1	1	1	1	1
34	0	1	1	1	1	1	1	1	1	1
35	0	1	1	1	1	1	1	1	1	1
36	1	1	1	1	1	1	1	1	1	1
37	1	1	1	1	1	1	1	1	1	1
38	1	1	1	1	1	1	1	1	1	2
39	1	1	1	1	1	1	1	1	2	2
40	1	1	1	1	1	1	1	2	2	2
41	1	1	1	1	1	1	2	2	2	2
42	1	1	1	1	1	2	2	2	2	2
43	1	1	1	1	2	2	2	2	2	3
44	1	1	1	2	2	2	2	2	3	3
45	1	1	2	2	2	2	2	3	3	3
46	1	2	2	2	2	2	3	3	3	3
47	1	2	2	2	2	2	3	3	3	4
48	2	2	2	2	2	3	3	3	4	4
49	2	2	2	2	3	3	3	4	4	4
50	2	2	2	3	3	3	3	4	4	5
51	2	2	3	3	3	3	4	4	5	5
52	2	2	3	3	3	4	4	5	5	5
53	2	3	3	3	4	4	5	5	5	6
54	3	3	3	4	4	4	5	5	6	7
55	3	3	4	4	4	5	5	6	7	7
56	3	3	4	4	5	5	6	7	7	8
57	3	4	4	5	5	6	6	7	8	9
58	4	4	5	5	6	6	7	8	9	9
59	4	5	5	6	6	7	8	9	9	10
60	4	5	6	6	7	8	9	10	10	11

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	11 YEARS	12 YEARS	13 YEARS	14 YEARS	15 YEARS	16 YEARS	17 YEARS	18 YEARS	19 YEARS	20 YEARS
61	5	6	6	7	8	9	10	10	11	13
62	5	6	7	8	9	10	11	12	13	14
63	6	7	8	9	10	11	12	13	14	15
64	7	8	8	9	10	12	13	14	15	17
65	7	8	9	10	12	13	14	15	17	18
66	8	9	10	12	13	14	15	17	18	20
67	9	10	11	13	14	15	17	18	20	22
68	10	11	13	14	15	17	19	20	22	24
69	11	12	14	15	17	19	20	22	24	26
70	12	14	15	17	19	20	22	24	26	28
71	13	15	17	18	20	22	24	26	28	30
72	15	17	18	20	22	24	26	28	30	32
73	16	18	20	22	24	26	28	31	33	35
74	18	20	22	24	26	28	31	33	35	37
75	19	22	24	26	28	31	33	35	38	40
76	21	24	26	28	31	33	36	38	40	43
77	23	26	28	31	33	36	38	41	43	45
78	25	28	31	33	36	38	41	43	46	48
79	28	30	33	36	38	41	44	46	48	51
80	30	33	36	38	41	44	46	49	51	53
81	32	35	38	41	44	47	49	51	54	56
82	35	38	41	44	47	49	52	54	56	58
83	38	41	44	47	49	52	54	57	59	61
84	40	44	47	49	52	55	57	59	61	63
85	43	46	49	52	55	57	59	62	63	65
86	46	49	52	55	57	60	62	64	66	67
87	48	52	55	57	60	62	64	66	68	69
88	51	54	57	60	62	64	66	68	70	71
89	54	57	60	62	65	67	68	70	72	73
90	56	59	62	64	67	69	70	72	74	75
91	59	62	64	67	69	71	72	74	75	76
92	61	64	66	69	71	72	74	75	77	78
93	63	66	68	70	72	74	75	77	78	79
94	65	68	70	72	74	75	77	78	79	80
95	67	69	72	74	75	77	78	79	81	82
96	69	71	73	75	77	78	80	81	82	83
97	70	73	75	77	78	80	81	82	83	84
98	72	74	76	78	79	81	82	83	84	85
99	74	76	78	79	81	82	83	84	85	86
100	75	78	79	81	82	83	84	85	86	86
101	77	79	81	82	83	84	85	86	87	87
102	79	81	82	83	84	85	86	87	88	88
103	80	82	83	85	86	87	87	88	89	89
104	82	84	85	86	87	88	88	89	90	90
105	84	85	86	87	88	89	89	90	90	91
106	85	86	87	88	89	90	90	91	91	92
107	87	88	89	89	90	91	91	92	92	93
108	88	89	90	90	91	92	92	93	93	93
109	89	90	91	92	92	93	93	93	94	94
110	90	91	92	92	93	93	94	94	94	95
111	92	92	93	93	94	94	95	95	95	95
112	93	93	94	94	95	95	95	96	96	96
113	94	94	95	95	95	96	96	96	96	97
114	95	95	95	96	96	96	97	97	97	97
115	95	96	96	96	97	97	97	97	97	98

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	21 YEARS	22 YEARS	23 YEARS	24 YEARS	25 YEARS	26 YEARS	27 YEARS	28 YEARS	29 YEARS	30 YEARS
5	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	1
9	0	0	0	0	0	0	0	0	1	1
10	0	0	0	0	0	0	0	1	1	1
11	0	0	0	0	0	0	1	1	1	1
12	0	0	0	0	0	0	1	1	1	1
13	0	0	0	0	0	1	1	1	1	1
14	0	0	0	0	1	1	1	1	1	1
15	0	0	0	1	1	1	1	1	1	1
16	0	0	1	1	1	1	1	1	1	1
17	0	0	1	1	1	1	1	1	1	1
18	0	1	1	1	1	1	1	1	1	1
19	1	1	1	1	1	1	1	1	1	1
20	1	1	1	1	1	1	1	1	1	1
21	1	1	1	1	1	1	1	1	1	1
22	1	1	1	1	1	1	1	1	1	1
23	1	1	1	1	1	1	1	1	1	1
24	1	1	1	1	1	1	1	1	1	1
25	1	1	1	1	1	1	1	1	1	1
26	1	1	1	1	1	1	1	1	1	1
27	1	1	1	1	1	1	1	1	1	2
28	1	1	1	1	1	1	1	1	2	2
29	1	1	1	1	1	1	1	2	2	2
30	1	1	1	1	1	1	2	2	2	2
31	1	1	1	1	1	2	2	2	2	2
32	1	1	1	1	2	2	2	2	2	2
33	1	1	1	2	2	2	2	2	2	2
34	1	1	2	2	2	2	2	2	2	3
35	1	2	2	2	2	2	2	2	3	3
36	2	2	2	2	2	2	2	3	3	3
37	2	2	2	2	2	2	3	3	3	3
38	2	2	2	2	2	3	3	3	3	4
39	2	2	2	2	3	3	3	3	4	4
40	2	2	3	3	3	3	3	4	4	4
41	2	3	3	3	3	3	4	4	4	5
42	3	3	3	3	3	4	4	4	5	5
43	3	3	3	4	4	4	4	5	5	6
44	3	3	4	4	4	4	5	5	6	6
45	3	4	4	4	5	5	5	6	6	7
46	4	4	4	5	5	5	6	6	7	7
47	4	4	5	5	5	6	6	7	7	8
48	4	5	5	5	6	6	7	7	8	9
49	5	5	5	6	6	7	8	8	9	10
50	5	5	6	6	7	8	8	9	10	10
51	5	6	6	7	8	8	9	10	11	11
52	6	7	7	8	8	9	10	11	11	12
53	7	7	8	8	9	10	11	12	13	14
54	7	8	8	9	10	11	12	13	14	14
55	8	9	9	10	11	12	13	14	15	16
56	9	9	10	11	12	13	14	15	16	18
57	9	10	11	12	13	14	15	17	18	19
58	10	11	12	13	14	16	17	18	19	21
59	11	12	13	15	16	17	18	20	21	22
60	12	14	15	16	17	19	20	21	23	24

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	21 YEARS	22 YEARS	23 YEARS	24 YEARS	25 YEARS	26 YEARS	27 YEARS	28 YEARS	29 YEARS	30 YEARS
61	14	15	16	17	19	20	22	23	25	26
62	15	16	18	19	20	22	23	25	27	28
63	16	18	19	21	22	24	25	27	29	30
64	18	19	21	23	24	26	28	29	31	33
65	20	21	23	25	26	28	30	31	33	35
66	21	23	25	27	28	30	32	34	35	37
67	23	25	27	29	31	32	34	36	38	40
68	25	27	29	31	33	35	37	38	40	42
69	28	29	31	33	35	37	39	41	43	44
70	30	32	34	36	38	40	42	43	45	47
71	32	34	36	38	40	42	44	46	47	49
72	35	37	39	41	43	45	46	48	50	51
73	37	39	41	43	45	47	49	51	52	54
74	40	42	44	46	48	50	51	53	54	56
75	42	44	46	48	50	52	54	55	57	58
76	45	47	49	51	53	54	56	58	59	60
77	47	50	51	53	55	57	58	60	61	62
78	50	52	54	56	57	59	61	62	63	64
79	53	55	56	58	60	61	63	64	65	66
80	55	57	59	60	62	63	65	66	67	68
81	58	59	61	63	64	66	67	68	69	70
82	60	62	63	65	66	68	69	70	71	72
83	62	64	66	67	68	70	71	72	73	74
84	65	66	68	69	70	71	72	73	74	75
85	67	68	70	71	72	73	74	75	76	77
86	69	70	72	73	74	75	76	77	77	78
87	71	72	73	75	76	76	77	78	79	80
88	73	74	75	76	77	78	79	80	80	81
89	74	76	77	78	79	79	80	81	81	82
90	76	77	78	79	80	81	81	82	83	83
91	78	79	79	80	81	82	83	83	84	84
92	79	80	81	82	82	83	84	84	85	85
93	80	81	82	83	83	84	85	85	86	86
94	81	82	83	84	84	85	85	86	86	87
95	82	83	84	85	85	86	86	87	87	88
96	83	84	85	86	86	87	87	88	88	88
97	84	85	86	86	87	87	88	88	89	89
98	85	86	87	87	88	88	89	89	89	90
99	86	87	87	88	88	89	89	90	90	90
100	87	88	88	89	89	90	90	90	91	91
101	88	89	89	90	90	90	91	91	91	92
102	89	89	90	90	91	91	91	92	92	92
103	90	90	91	91	91	92	92	92	93	93
104	91	91	91	92	92	92	93	93	93	93
105	91	92	92	92	93	93	93	94	94	94
106	92	93	93	93	93	94	94	94	94	95
107	93	93	94	94	94	94	95	95	95	95
108	94	94	94	94	95	95	95	95	95	96
109	94	95	95	95	95	95	96	96	96	96
110	95	95	95	96	96	96	96	96	96	96
111	96	96	96	96	96	96	97	97	97	97
112	96	96	96	97	97	97	97	97	97	97
113	97	97	97	97	97	97	97	98	98	98
114	97	97	97	98	98	98	98	98	98	98
115	98	98	98	98	98	98	98	98	98	98

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	31 YEARS	32 YEARS	33 YEARS	34 YEARS	35 YEARS	36 YEARS	37 YEARS	38 YEARS	39 YEARS	40 YEARS
5	0	1	1	1	1	1	1	1	1	1
6	0	1	1	1	1	1	1	1	1	1
7	1	1	1	1	1	1	1	1	1	1
8	1	1	1	1	1	1	1	1	1	1
9	1	1	1	1	1	1	1	1	1	1
10	1	1	1	1	1	1	1	1	1	1
11	1	1	1	1	1	1	1	1	1	1
12	1	1	1	1	1	1	1	1	1	1
13	1	1	1	1	1	1	1	1	1	1
14	1	1	1	1	1	1	1	1	1	1
15	1	1	1	1	1	1	1	1	1	1
16	1	1	1	1	1	1	1	1	1	1
17	1	1	1	1	1	1	1	1	1	1
18	1	1	1	1	1	1	1	1	1	2
19	1	1	1	1	1	1	1	1	2	2
20	1	1	1	1	1	1	1	2	2	2
21	1	1	1	1	1	1	2	2	2	2
22	1	1	1	1	1	2	2	2	2	2
23	1	1	1	2	2	2	2	2	2	2
24	1	1	2	2	2	2	2	2	2	2
25	1	2	2	2	2	2	2	2	2	3
26	2	2	2	2	2	2	2	2	3	3
27	2	2	2	2	2	2	2	3	3	3
28	2	2	2	2	2	2	3	3	3	3
29	2	2	2	2	2	3	3	3	3	4
30	2	2	2	3	3	3	3	3	4	4
31	2	2	3	3	3	3	3	4	4	4
32	2	3	3	3	3	3	4	4	4	5
33	3	3	3	3	3	4	4	4	5	5
34	3	3	3	3	4	4	4	5	5	5
35	3	3	3	4	4	4	5	5	5	6
36	3	4	4	4	4	5	5	5	6	6
37	4	4	4	4	5	5	6	6	6	7
38	4	4	5	5	5	6	6	7	7	8
39	4	5	5	5	6	6	7	7	8	8
40	5	5	5	6	6	7	7	8	8	9
41	5	5	6	6	7	7	8	9	9	10
42	6	6	6	7	7	8	9	9	10	11
43	6	7	7	8	8	9	9	10	11	12
44	7	7	8	8	9	10	10	11	12	13
45	7	8	8	9	10	10	11	12	13	14
46	8	9	9	10	11	11	12	13	14	15
47	9	9	10	11	12	12	13	14	15	16
48	9	10	11	12	13	14	15	16	17	18
49	10	11	12	13	14	15	16	17	18	19
50	11	12	13	14	15	16	17	18	20	21
51	12	13	14	15	16	17	19	20	21	22
52	13	14	15	17	18	19	20	21	23	24
53	15	16	17	18	19	20	22	23	24	26
54	16	17	18	19	21	22	23	25	26	28
55	17	18	20	21	22	24	25	27	28	30
56	19	20	21	23	24	26	27	29	30	32
57	20	22	23	25	26	28	29	31	32	34
58	22	24	25	27	28	30	31	33	34	36
59	24	25	27	28	30	32	33	35	36	38
60	26	27	29	31	32	34	35	37	38	40

**TABLE VII—PERCENT VALUE OF REFUND FEATURE DURATION OF GUARANTEED AMOUNT**

AGE	31 YEARS	32 YEARS	33 YEARS	34 YEARS	35 YEARS	36 YEARS	37 YEARS	38 YEARS	39 YEARS	40 YEARS
61	28	29	31	33	34	36	37	39	40	42
62	30	32	33	35	36	38	40	41	42	44
63	32	34	35	37	39	40	42	43	45	46
64	34	36	38	39	41	42	44	45	47	48
65	37	38	40	42	43	45	46	47	49	50
66	39	41	42	44	45	47	48	50	51	52
67	41	43	45	46	48	49	50	52	53	54
68	44	45	47	48	50	51	52	54	55	56
69	46	48	49	51	52	53	54	56	57	58
70	48	50	51	53	54	55	57	58	59	60
71	51	52	54	55	56	57	59	60	61	62
72	53	54	56	57	58	59	60	62	62	63
73	55	57	58	59	60	61	62	63	64	65
74	57	59	60	61	62	63	64	65	66	67
75	59	61	62	63	64	65	66	67	68	69
76	62	63	64	65	66	67	68	69	69	70
77	64	65	66	67	68	69	70	70	71	72
78	66	67	68	69	70	70	71	72	73	73
79	67	68	69	70	71	72	73	73	74	75
80	69	70	71	72	73	74	74	75	76	76
81	71	72	73	74	74	75	76	76	77	78
82	73	74	74	75	76	77	77	78	78	79
83	74	75	76	77	77	78	79	79	80	80
84	76	77	77	78	79	79	80	80	81	81
85	78	78	79	79	80	81	81	82	82	83
86	79	80	80	81	81	82	82	83	83	84
87	80	81	81	82	83	83	83	84	84	85
88	82	82	83	83	84	84	85	85	85	86
89	83	83	84	84	85	85	85	86	86	87
90	84	84	85	85	86	86	86	87	87	87
91	85	85	86	86	87	87	87	88	88	88
92	86	86	87	87	87	88	88	88	89	89
93	87	87	87	88	88	88	89	89	89	90
94	87	88	88	88	89	89	89	90	90	90
95	88	88	89	89	89	90	90	90	91	91
96	89	89	89	90	90	90	91	91	91	91
97	89	90	90	90	91	91	91	91	92	92
98	90	90	91	91	91	91	92	92	92	92
99	91	91	91	92	92	92	92	92	93	93
100	91	92	92	92	92	92	93	93	93	93
101	92	92	92	93	93	93	93	93	94	94
102	92	93	93	93	93	94	94	94	94	94
103	93	93	93	94	94	94	94	94	94	95
104	94	94	94	94	94	95	95	95	95	95
105	94	94	95	95	95	95	95	95	95	95
106	95	95	95	95	95	95	96	96	96	96
107	95	95	96	96	96	96	96	96	96	96
108	96	96	96	96	96	96	96	96	97	97
109	96	96	96	97	97	97	97	97	97	97
110	97	97	97	97	97	97	97	97	97	97
111	97	97	97	97	97	97	98	98	98	98
112	97	97	98	98	98	98	98	98	98	98
113	98	98	98	98	98	98	98	98	98	98
114	98	98	98	98	98	98	98	98	98	99
115	98	98	98	99	99	99	99	99	99	99

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS	8 YEARS	9 YEARS	10 YEARS
5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
6	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
7	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
8	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
9	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
10	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
11	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
12	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
13	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
14	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
15	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
16	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
17	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
18	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
19	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
20	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
21	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
22	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
23	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
24	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
25	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
26	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
27	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
28	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
29	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
30	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
31	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
32	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
33	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
34	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
35	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
36	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0
37	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
38	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
39	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	9.9
40	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
41	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
42	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	8.9	9.9
43	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
44	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
45	1.0	2.0	3.0	4.0	5.0	6.0	7.0	7.9	8.9	9.9
46	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
47	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
48	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.9
49	1.0	2.0	3.0	4.0	5.0	6.0	6.9	7.9	8.9	9.8
50	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
51	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.9	9.8
52	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
53	1.0	2.0	3.0	4.0	5.0	5.9	6.9	7.9	8.8	9.8
54	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.9	8.8	9.8
55	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
56	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
57	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.8	9.7
58	1.0	2.0	3.0	4.0	4.9	5.9	6.9	7.8	8.7	9.7
59	1.0	2.0	3.0	4.0	4.9	5.9	6.8	7.8	8.7	9.6

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	6 YEARS	7 YEARS	8 YEARS	9 YEARS	10 YEARS
60	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.8	8.7	9.6
61	1.0	2.0	3.0	3.9	4.9	5.9	6.8	7.7	8.7	9.6
62	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
63	1.0	2.0	3.0	3.9	4.9	5.8	6.8	7.7	8.6	9.5
64	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.4
65	1.0	2.0	3.0	3.9	4.9	5.8	6.7	7.6	8.5	9.3
66	1.0	2.0	2.9	3.9	4.8	5.8	6.7	7.6	8.4	9.3
67	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.4	9.2
68	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.5	8.3	9.1
69	1.0	2.0	2.9	3.9	4.8	5.7	6.6	7.4	8.2	9.0
70	1.0	2.0	2.9	3.9	4.8	5.6	6.5	7.3	8.1	8.9
71	1.0	2.0	2.9	3.8	4.7	5.6	6.5	7.3	8.1	8.8
72	1.0	2.0	2.9	3.8	4.7	5.6	6.4	7.2	8.0	8.7
73	1.0	2.0	2.9	3.8	4.7	5.5	6.3	7.1	7.9	8.6
74	1.0	1.9	2.9	3.8	4.6	5.5	6.3	7.0	7.7	8.4
75	1.0	1.9	2.9	3.8	4.6	5.4	6.2	6.9	7.6	8.3
76	1.0	1.9	2.8	3.7	4.6	5.4	6.1	6.8	7.5	8.1
77	1.0	1.9	2.8	3.7	4.5	5.3	6.0	6.7	7.3	7.9
78	1.0	1.9	2.8	3.7	4.5	5.2	5.9	6.6	7.2	7.7
79	1.0	1.9	2.8	3.6	4.4	5.1	5.8	6.4	7.0	7.5
80	1.0	1.9	2.8	3.6	4.4	5.1	5.7	6.3	6.8	7.3
81	1.0	1.9	2.8	3.6	4.3	5.0	5.6	6.1	6.6	7.0
82	1.0	1.9	2.7	3.5	4.2	4.9	5.4	6.0	6.4	6.8
83	1.0	1.9	2.7	3.5	4.1	4.8	5.3	5.8	6.2	6.5
84	1.0	1.8	2.7	3.4	4.1	4.6	5.2	5.6	6.0	6.3
85	1.0	1.8	2.6	3.3	4.0	4.5	5.0	5.4	5.7	6.0
86	1.0	1.8	2.6	3.3	3.9	4.4	4.8	5.2	5.5	5.7
87	0.9	1.8	2.5	3.2	3.8	4.3	4.7	5.0	5.3	5.5
88	0.9	1.8	2.5	3.1	3.7	4.1	4.5	4.8	5.0	5.2
89	0.9	1.8	2.5	3.1	3.6	4.0	4.3	4.6	4.8	4.9
90	0.9	1.7	2.4	3.0	3.4	3.8	4.1	4.4	4.5	4.7
91	0.9	1.7	2.4	2.9	3.3	3.7	4.0	4.2	4.3	4.4
92	0.9	1.7	2.3	2.8	3.2	3.5	3.8	4.0	4.1	4.2
93	0.9	1.7	2.3	2.7	3.1	3.4	3.6	3.8	3.9	4.0
94	0.9	1.6	2.2	2.7	3.0	3.3	3.5	3.6	3.7	3.8
95	0.9	1.6	2.2	2.6	2.9	3.1	3.3	3.4	3.5	3.6
96	0.9	1.6	2.1	2.5	2.8	3.0	3.2	3.3	3.3	3.4
97	0.9	1.6	2.1	2.4	2.7	2.9	3.0	3.1	3.2	3.2
98	0.9	1.5	2.0	2.4	2.6	2.8	2.9	3.0	3.0	3.0
99	0.9	1.5	2.0	2.3	2.5	2.6	2.7	2.8	2.8	2.8
100	0.9	1.5	1.9	2.2	2.4	2.5	2.6	2.6	2.6	2.7
101	0.8	1.4	1.8	2.1	2.3	2.4	2.4	2.5	2.5	2.5
102	0.8	1.4	1.8	2.0	2.1	2.2	2.3	2.3	2.3	2.3
103	0.8	1.4	1.7	1.9	2.0	2.1	2.1	2.1	2.1	2.1
104	0.8	1.3	1.6	1.8	1.9	1.9	1.9	1.9	1.9	1.9
105	0.8	1.3	1.5	1.7	1.7	1.8	1.8	1.8	1.8	1.8
106	0.8	1.2	1.4	1.5	1.6	1.6	1.6	1.6	1.6	1.6
107	0.7	1.1	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	0.7	1.1	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	0.7	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	0.7	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.6	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.6	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	11 YEARS	12 YEARS	13 YEARS	14 YEARS	15 YEARS	16 YEARS	17 YEARS	18 YEARS	19 YEARS	20 YEARS
5	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
6	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
7	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.0	19.9
8	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
9	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
10	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	18.9	19.9
11	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
12	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
13	11.0	12.0	13.0	14.0	15.0	16.0	17.0	17.9	18.9	19.9
14	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
15	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
16	11.0	12.0	13.0	14.0	15.0	16.0	16.9	17.9	18.9	19.9
17	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
18	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
19	11.0	12.0	13.0	14.0	15.0	15.9	16.9	17.9	18.9	19.9
20	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
21	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
22	11.0	12.0	13.0	14.0	14.9	15.9	16.9	17.9	18.9	19.9
23	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
24	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
25	11.0	12.0	13.0	13.9	14.9	15.9	16.9	17.9	18.9	19.9
26	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
27	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.9
28	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
29	11.0	12.0	12.9	13.9	14.9	15.9	16.9	17.9	18.9	19.8
30	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
31	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.9	18.8	19.8
32	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
33	11.0	11.9	12.9	13.9	14.9	15.9	16.9	17.8	18.8	19.8
34	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.8
35	10.9	11.9	12.9	13.9	14.9	15.9	16.8	17.8	18.8	19.7
36	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.8	19.7
37	10.9	11.9	12.9	13.9	14.9	15.8	16.8	17.8	18.7	19.7
38	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.8	18.7	19.7
39	10.9	11.9	12.9	13.9	14.8	15.8	16.8	17.7	18.7	19.6
40	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.7	19.6
41	10.9	11.9	12.9	13.8	14.8	15.8	16.7	17.7	18.6	19.6
42	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
43	10.9	11.9	12.8	13.8	14.8	15.7	16.7	17.6	18.6	19.5
44	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.6	18.5	19.4
45	10.9	11.8	12.8	13.8	14.7	15.7	16.6	17.5	18.5	19.4
46	10.9	11.8	12.8	13.7	14.7	15.6	16.6	17.5	18.4	19.3
47	10.8	11.8	12.8	13.7	14.7	15.6	16.5	17.5	18.4	19.3
48	10.8	11.8	12.7	13.7	14.6	15.6	16.5	17.4	18.3	19.2
49	10.8	11.8	12.7	13.7	14.6	15.5	16.4	17.4	18.3	19.2
50	10.8	11.7	12.7	13.6	14.6	15.5	16.4	17.3	18.2	19.1
51	10.8	11.7	12.7	13.6	14.5	15.4	16.3	17.2	18.1	19.0
52	10.8	11.7	12.6	13.6	14.5	15.4	16.3	17.2	18.0	18.9
53	10.7	11.7	12.6	13.5	14.4	15.3	16.2	17.1	18.0	18.8
54	10.7	11.6	12.6	13.5	14.4	15.3	16.2	17.0	17.9	18.7
55	10.7	11.6	12.5	13.4	14.3	15.2	16.1	16.9	17.8	18.6
56	10.7	11.6	12.5	13.4	14.3	15.1	16.0	16.8	17.6	18.4
57	10.6	11.5	12.4	13.3	14.2	15.1	15.9	16.7	17.5	18.3
58	10.6	11.5	12.4	13.3	14.1	15.0	15.8	16.6	17.4	18.1
59	10.6	11.4	12.3	13.2	14.0	14.9	15.7	16.4	17.2	17.9
60	10.5	11.4	12.3	13.1	13.9	14.7	15.5	16.3	17.0	17.7

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	11	12	13	14	15	16	17	18	19	20
	YEARS	YEARS	YEARS	YEARS	YEARS	YEARS	YEARS	YEARS	YEARS	YEARS
61	10.5	11.3	12.2	13.0	13.8	14.6	15.4	16.1	16.8	17.5
62	10.4	11.3	12.1	12.9	13.7	14.5	15.2	15.9	16.6	17.2
63	10.3	11.2	12.0	12.8	13.6	14.3	15.0	15.7	16.3	17.0
64	10.3	11.1	11.9	12.7	13.4	14.1	14.8	15.5	16.1	16.7
65	10.2	11.0	11.8	12.5	13.2	13.9	14.6	15.2	15.8	16.3
66	10.1	10.9	11.6	12.4	13.1	13.7	14.4	14.9	15.5	16.0
67	10.0	10.8	11.5	12.2	12.9	13.5	14.1	14.7	15.2	15.6
68	9.9	10.6	11.4	12.0	12.7	13.3	13.8	14.3	14.8	15.3
69	9.8	10.5	11.2	11.8	12.4	13.0	13.5	14.0	14.4	14.8
70	9.6	10.3	11.0	11.6	12.2	12.7	13.2	13.7	14.0	14.4
71	9.5	10.2	10.8	11.4	11.9	12.4	12.9	13.3	13.6	13.9
72	9.4	10.0	10.6	11.2	11.7	12.1	12.5	12.9	13.2	13.5
73	9.2	9.8	10.4	10.9	11.4	11.8	12.1	12.5	12.7	13.0
74	9.0	9.6	10.1	10.6	11.0	11.4	11.7	12.0	12.3	12.5
75	8.8	9.4	9.9	10.3	10.7	11.0	11.3	11.6	11.8	12.0
76	8.6	9.1	9.6	10.0	10.3	10.6	10.9	11.1	11.3	11.4
77	8.4	8.9	9.3	9.7	10.0	10.2	10.5	10.6	10.8	10.9
78	8.2	8.6	9.0	9.3	9.6	9.8	10.0	10.2	10.3	10.4
79	7.9	8.3	8.7	9.0	9.2	9.4	9.5	9.7	9.8	9.8
80	7.7	8.0	8.3	8.6	8.8	9.0	9.1	9.2	9.3	9.3
81	7.4	7.7	8.0	8.2	8.4	8.5	8.6	8.7	8.8	8.8
82	7.1	7.4	7.6	7.8	8.0	8.1	8.2	8.2	8.3	8.3
83	6.8	7.1	7.3	7.4	7.5	7.6	7.7	7.8	7.8	7.8
84	6.5	6.7	6.9	7.0	7.1	7.2	7.3	7.3	7.3	7.4
85	6.2	6.4	6.6	6.7	6.7	6.8	6.8	6.9	6.9	6.9
86	5.9	6.1	6.2	6.3	6.4	6.4	6.4	6.5	6.5	6.5
87	5.6	5.8	5.9	5.9	6.0	6.0	6.0	6.1	6.1	6.1
88	5.3	5.4	5.5	5.6	5.6	5.6	5.7	5.7	5.7	5.7
89	5.1	5.1	5.2	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	4.8	4.9	4.9	4.9	5.0	5.0	5.0	5.0	5.0	5.0
91	4.5	4.6	4.6	4.6	4.7	4.7	4.7	4.7	4.7	4.7
92	4.3	4.3	4.3	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.0	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.8	3.8	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.6	3.6	3.6	3.6	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	21 YEARS	22 YEARS	23 YEARS	24 YEARS	25 YEARS	26 YEARS	27 YEARS	28 YEARS	29 YEARS	30 YEARS
5	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
6	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
7	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.9
8	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
9	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.9	29.8
10	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
11	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.9	28.8	29.8
12	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
13	20.9	21.9	22.9	23.9	24.9	25.9	26.9	27.8	28.8	29.8
14	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
15	20.9	21.9	22.9	23.9	24.9	25.9	26.8	27.8	28.8	29.8
16	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
17	20.9	21.9	22.9	23.9	24.9	25.8	26.8	27.8	28.8	29.8
18	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
19	20.9	21.9	22.9	23.9	24.8	25.8	26.8	27.8	28.8	29.7
20	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
21	20.9	21.9	22.9	23.8	24.8	25.8	26.8	27.8	28.7	29.7
22	20.9	21.9	22.8	23.8	24.8	25.8	26.8	27.7	28.7	29.7
23	20.9	21.9	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.7
24	20.9	21.8	22.8	23.8	24.8	25.8	26.7	27.7	28.7	29.6
25	20.9	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
26	20.8	21.8	22.8	23.8	24.8	25.7	26.7	27.7	28.6	29.6
27	20.8	21.8	22.8	23.8	24.7	25.7	26.7	27.6	28.6	29.5
28	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.6	29.5
29	20.8	21.8	22.8	23.7	24.7	25.7	26.6	27.6	28.5	29.5
30	20.8	21.8	22.7	23.7	24.7	25.6	26.6	27.5	28.5	29.4
31	20.8	21.8	22.7	23.7	24.6	25.6	26.6	27.5	28.4	29.4
32	20.8	21.7	22.7	23.7	24.6	25.6	26.5	27.5	28.4	29.3
33	20.8	21.7	22.7	23.6	24.6	25.5	26.5	27.4	28.4	29.3
34	20.7	21.7	22.7	23.6	24.6	25.5	26.4	27.4	28.3	29.2
35	20.7	21.7	22.6	23.6	24.5	25.5	26.4	27.3	28.2	29.2
36	20.7	21.6	22.6	23.5	24.5	25.4	26.3	27.3	28.2	29.1
37	20.7	21.6	22.6	23.5	24.4	25.4	26.3	27.2	28.1	29.0
38	20.6	21.6	22.5	23.4	24.4	25.3	26.2	27.1	28.0	28.9
39	20.6	21.5	22.5	23.4	24.3	25.2	26.1	27.0	27.9	28.8
40	20.6	21.5	22.4	23.3	24.3	25.2	26.1	27.0	27.8	28.7
41	20.5	21.4	22.4	23.3	24.2	25.1	26.0	26.9	27.7	28.6
42	20.5	21.4	22.3	23.2	24.1	25.0	25.9	26.8	27.6	28.5
43	20.4	21.3	22.2	23.2	24.0	24.9	25.8	26.6	27.5	28.3
44	20.4	21.3	22.2	23.1	24.0	24.8	25.7	26.5	27.3	28.2
45	20.3	21.2	22.1	23.0	23.9	24.7	25.6	26.4	27.2	28.0
46	20.2	21.1	22.0	22.9	23.8	24.6	25.4	26.2	27.0	27.8
47	20.2	21.1	21.9	22.8	23.6	24.5	25.3	26.1	26.8	27.6
48	20.1	21.0	21.8	22.7	23.5	24.3	25.1	25.9	26.6	27.4
49	20.0	20.9	21.7	22.6	23.4	24.2	25.0	25.7	26.4	27.1
50	19.9	20.8	21.6	22.4	23.2	24.0	24.8	25.5	26.2	26.9
51	19.8	20.7	21.5	22.3	23.1	23.8	24.6	25.3	25.9	26.6
52	19.7	20.6	21.4	22.1	22.9	23.6	24.3	25.0	25.7	26.3
53	19.6	20.4	21.2	22.0	22.7	23.4	24.1	24.7	25.3	25.9
54	19.5	20.3	21.0	21.8	22.5	23.2	23.8	24.4	25.0	25.6
55	19.3	20.1	20.8	21.6	22.2	22.9	23.5	24.1	24.6	25.2
56	19.2	19.9	20.6	21.3	22.0	22.6	23.2	23.7	24.3	24.7
57	19.0	19.7	20.4	21.1	21.7	22.3	22.8	23.4	23.8	24.3
58	18.8	19.5	20.2	20.8	21.4	21.9	22.5	22.9	23.4	23.8
59	18.6	19.3	19.9	20.5	21.1	21.6	22.0	22.5	22.9	23.2

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	21 YEARS	22 YEARS	23 YEARS	24 YEARS	25 YEARS	26 YEARS	27 YEARS	28 YEARS	29 YEARS	30 YEARS
60	18.4	19.0	19.6	20.2	20.7	21.2	21.6	22.0	22.4	22.7
61	18.1	18.7	19.3	19.8	20.3	20.7	21.1	21.5	21.8	22.1
62	17.8	18.4	18.9	19.4	19.9	20.3	20.6	21.0	21.2	21.5
63	17.5	18.1	18.5	19.0	19.4	19.8	20.1	20.4	20.6	20.8
64	17.2	17.7	18.1	18.6	18.9	19.3	19.5	19.8	20.0	20.2
65	16.8	17.3	17.7	18.1	18.4	18.7	18.9	19.2	19.3	19.5
66	16.5	16.9	17.3	17.6	17.9	18.1	18.3	18.5	18.7	18.8
67	16.1	16.4	16.8	17.1	17.3	17.5	17.7	17.9	18.0	18.1
68	15.6	16.0	16.3	16.5	16.7	16.9	17.1	17.2	17.3	17.4
69	15.2	15.5	15.7	16.0	16.1	16.3	16.4	16.5	16.6	16.7
70	14.7	15.0	15.2	15.4	15.5	15.7	15.8	15.8	15.9	15.9
71	14.2	14.4	14.6	14.8	14.9	15.0	15.1	15.2	15.2	15.2
72	13.7	13.9	14.1	14.2	14.3	14.4	14.4	14.5	14.5	14.5
73	13.2	13.3	13.5	13.6	13.7	13.7	13.8	13.8	13.8	13.9
74	12.6	12.8	12.9	13.0	13.0	13.1	13.1	13.1	13.2	13.2
75	12.1	12.2	12.3	12.4	12.4	12.5	12.5	12.5	12.5	12.5
76	11.5	11.6	11.7	11.8	11.8	11.8	11.8	11.9	11.9	11.9
77	11.0	11.1	11.1	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.4	10.5	10.5	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	9.9	9.9	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.4	9.4	9.4	9.4	9.5	9.5	9.5	9.5	9.5	9.5
81	8.8	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.3	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.8	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	31 YEARS	32 YEARS	33 YEARS	34 YEARS	35 YEARS	36 YEARS	37 YEARS	38 YEARS	39 YEARS	40 YEARS
5	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
6	30.8	31.8	32.8	33.8	34.8	35.8	36.8	37.7	38.7	39.7
7	30.8	31.8	32.8	33.8	34.8	35.8	36.7	37.7	38.7	39.7
8	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.7
9	30.8	31.8	32.8	33.8	34.8	35.7	36.7	37.7	38.7	39.6
10	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.6	39.6
11	30.8	31.8	32.8	33.8	34.7	35.7	36.7	37.7	38.6	39.6
12	30.8	31.8	32.8	33.7	34.7	35.7	36.7	37.6	38.6	39.6
13	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
14	30.8	31.8	32.7	33.7	34.7	35.7	36.6	37.6	38.6	39.5
15	30.8	31.7	32.7	33.7	34.7	35.6	36.6	37.6	38.5	39.5
16	30.8	31.7	32.7	33.7	34.6	35.6	36.6	37.5	38.5	39.4
17	30.7	31.7	32.7	33.7	34.6	35.6	36.5	37.5	38.5	39.4
18	30.7	31.7	32.7	33.6	34.6	35.6	36.5	37.5	38.4	39.4
19	30.7	31.7	32.6	33.6	34.6	35.5	36.5	37.4	38.4	39.3
20	30.7	31.7	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.3
21	30.7	31.6	32.6	33.6	34.5	35.5	36.4	37.4	38.3	39.2
22	30.6	31.6	32.6	33.5	34.5	35.4	36.4	37.3	38.2	39.2
23	30.6	31.6	32.5	33.5	34.4	35.4	36.3	37.3	38.2	39.1
24	30.6	31.5	32.5	33.5	34.4	35.3	36.3	37.2	38.1	39.0
25	30.6	31.5	32.5	33.4	34.3	35.3	36.2	37.1	38.1	39.0
26	30.5	31.5	32.4	33.4	34.3	35.2	36.2	37.1	38.0	38.9
27	30.5	31.4	32.4	33.3	34.2	35.2	36.1	37.0	37.9	38.8
28	30.5	31.4	32.3	33.3	34.2	35.1	36.0	36.9	37.8	38.7
29	30.4	31.4	32.3	33.2	34.1	35.0	35.9	36.8	37.7	38.6
30	30.4	31.3	32.2	33.1	34.1	35.0	35.8	36.7	37.6	38.5
31	30.3	31.2	32.2	33.1	34.0	34.9	35.8	36.6	37.5	38.3
32	30.3	31.2	32.1	33.0	33.9	34.8	35.6	36.5	37.4	38.2
33	30.2	31.1	32.0	32.9	33.8	34.7	35.5	36.4	37.2	38.0
34	30.1	31.0	31.9	32.8	33.7	34.6	35.4	36.2	37.1	37.9
35	30.1	31.0	31.8	32.7	33.6	34.4	35.3	36.1	36.9	37.7
36	30.0	30.9	31.7	32.6	33.5	34.3	35.1	35.9	36.7	37.4
37	29.9	30.8	31.6	32.5	33.3	34.1	34.9	35.7	36.5	37.2
38	29.8	30.7	31.5	32.3	33.2	34.0	34.7	35.5	36.2	37.0
39	29.7	30.5	31.4	32.2	33.0	33.8	34.5	35.3	36.0	36.7
40	29.6	30.4	31.2	32.0	32.8	33.6	34.3	35.0	35.7	36.4
41	29.4	30.2	31.0	31.8	32.6	33.3	34.1	34.7	35.4	36.0
42	29.3	30.1	30.9	31.6	32.4	33.1	33.8	34.4	35.1	35.7
43	29.1	29.9	30.7	31.4	32.1	32.8	33.5	34.1	34.7	35.3
44	28.9	29.7	30.5	31.2	31.9	32.5	33.2	33.8	34.3	34.9
45	28.8	29.5	30.2	30.9	31.6	32.2	32.8	33.4	33.9	34.4
46	28.5	29.3	30.0	30.6	31.3	31.9	32.4	33.0	33.5	33.9
47	28.3	29.0	29.7	30.3	30.9	31.5	32.0	32.5	33.0	33.4
48	28.1	28.7	29.4	30.0	30.6	31.1	31.6	32.1	32.5	32.9
49	27.8	28.4	29.0	29.6	30.2	30.7	31.1	31.5	31.9	32.3
50	27.5	28.1	28.7	29.2	29.7	30.2	30.6	31.0	31.4	31.7
51	27.2	27.8	28.3	28.8	29.3	29.7	30.1	30.4	30.7	31.0
52	26.8	27.4	27.9	28.4	28.8	29.2	29.5	29.8	30.1	30.3
53	26.5	27.0	27.4	27.9	28.3	28.6	28.9	29.2	29.4	29.6
54	26.1	26.5	27.0	27.4	27.7	28.0	28.3	28.5	28.7	28.9
55	25.6	26.1	26.5	26.8	27.1	27.4	27.6	27.8	28.0	28.1
56	25.2	25.6	25.9	26.2	26.5	26.7	26.9	27.1	27.2	27.3
57	24.7	25.0	25.3	25.6	25.8	26.0	26.2	26.3	26.5	26.5
58	24.1	24.4	24.7	25.0	25.2	25.3	25.5	25.6	25.7	25.7
59	23.6	23.8	24.1	24.3	24.4	24.6	24.7	24.8	24.9	24.9
60	23.0	23.2	23.4	23.6	23.7	23.8	23.9	24.0	24.0	24.1

**TABLE VIII—TEMPORARY LIFE ANNUITIES ONE LIFE — EXPECTED RETURN MULTIPLES**  
**\*(See footnote at end of tables) Temporary Period—Maximum Duration of Annuity**

AGE	31 YEARS	32 YEARS	33 YEARS	34 YEARS	35 YEARS	36 YEARS	37 YEARS	38 YEARS	39 YEARS	40 YEARS
61	22.3	22.5	22.7	22.9	23.0	23.1	23.1	23.2	23.2	23.3
62	21.7	21.9	22.0	22.1	22.2	22.3	22.3	22.4	22.4	22.4
63	21.0	21.1	21.3	21.4	21.4	21.5	21.5	21.6	21.6	21.6
64	20.3	20.4	20.5	20.6	20.6	20.7	20.7	20.7	20.8	20.8
65	19.6	19.7	19.8	19.8	19.9	19.9	19.9	19.9	19.9	20.0
66	18.9	19.0	19.0	19.1	19.1	19.1	19.1	19.1	19.1	19.1
67	18.2	18.2	18.3	18.3	18.3	18.3	18.3	18.3	18.4	18.4
68	17.4	17.5	17.5	17.5	17.5	17.6	17.6	17.6	17.6	17.6
69	16.7	16.7	16.8	16.8	16.8	16.8	16.8	16.8	16.8	16.8
70	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0	16.0
71	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3
72	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6	14.6
73	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.9
74	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2	13.2
75	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5	12.5
76	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9
77	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2	11.2
78	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6	10.6
79	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
80	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5	9.5
81	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9	8.9
82	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4	8.4
83	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9	7.9
84	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4	7.4
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9
86	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
87	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1	6.1
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0
91	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7	4.7
92	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4	4.4
93	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1
94	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
95	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7
96	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
97	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2
98	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
99	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8
100	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7
101	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5
102	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.3
103	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1	2.1
104	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
105	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8
106	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
107	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
108	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
109	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
110	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
111	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
112	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
113	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
114	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
115	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5

\*The multiples in this table are not applicable to annuities for a term certain; for such cases, see sec. 1.72-5(c) of the Income Tax Regulations.

# Requesting a Ruling on Taxation of Annuity

If you are a retiree, or the survivor of an employee or retiree, you may ask the IRS to help you determine the taxation of your annuity. If you make this request, you are asking for a letter ruling.

**Letter ruling.** A letter ruling is a written statement issued to a taxpayer by the IRS that interprets and applies the tax laws or any nontax laws applicable to the taxpayer's specific set of facts.

**User fee.** Federal law and policy requires the IRS to charge a user fee for all ruling requests. Ruling requests must be accompanied by the appropriate user fee. Before submitting a ruling request, you should consider requesting a pre-submission conference to clarify which office should receive your request. The question of which office issues the ruling is important because the applicable user fee depends on which office handles the issue.

**Tip:** A request solely for the value of the refund feature isn't treated as a ruling request and requires no fee.

**Ruling request for help determining the exclusion ratio.** If you are submitting a ruling request for help with determining the exclusion ratio, you would follow the guidance provided in Revenue Procedure 2025-4, section 6 (or subsequent revenue procedure), which is available at [IRS.gov/irb/2025-01\\_IRB#REV-PROC-2025-4](https://www.irs.gov/irb/2025-01_IRB#REV-PROC-2025-4).

If the ruling request is submitted under Revenue Procedure 2025-4, you're encouraged to pay the user fee electronically. For options to pay electronically, go to [IRS.gov/payments](https://www.irs.gov/payments) to see all payment options.



Ruling requests submitted under Revenue Procedure 2025-4 should be mailed to:

Internal Revenue Service  
Attn: EP Letter Rulings  
P.O. Box 12192  
TE/GE Stop 31A, Team 105  
Covington, KY 41012-0192

**Ruling request for an issue other than the exclusion ratio.** Guidance on submitting a ruling request for help with determining an issue with your pension or annuity, other than the exclusion ratio, is provided in Revenue Procedure 2025-1, section 5.15 (.01) and section 7.04 (or subsequent revenue procedure), which is available at [IRS.gov/irb/2025-01\\_IRB](https://www.irs.gov/irb/2025-01_IRB).

If the ruling request is submitted under Revenue Procedure 2025-1, the user fee must be paid using [www.pay.gov](https://www.pay.gov).



Ruling requests submitted under Revenue Procedure 2025-1 should be sent to the following address if a private delivery service is used:

Internal Revenue Service  
Attn: CC:PA:LPD:TSS, Room 5336  
1111 Constitution Ave. NW  
Washington, DC 20224



Ruling requests submitted under Revenue Procedure 2025-1 should be sent to the following address if a private delivery service isn't used:

Internal Revenue Service  
Attn: CC:PA:LPD:TSS  
P.O. Box 7604  
Benjamin Franklin Station  
Washington, DC 20044



Ruling requests submitted under Revenue Procedure 2025-1 can also be hand delivered to the IRS at 1111 Constitution Ave. NW, Washington, DC. If hand delivered, the package should be addressed to:

Courier's Desk  
Internal Revenue Service  
Attn: CC:PA:LPD:TSS, Room 5336  
1111 Constitution Ave. NW  
Washington, DC 20224

**Ruling requests when the issue includes the exclusion ratio and another matter.** If your issue concerns the exclusion ratio and another matter, you can use the procedures in either Revenue Procedure 2025-1 or Revenue Procedure 2025-4 to request a ruling; however, depending on the nature of the issues you may be asked to revise the request to send it to another office. Before submitting a ruling request, you should consider requesting a pre-submission conference to clarify which office should receive your request. The question of which office issues the ruling is important because the applicable user fee depends on which office handles the issue. A pre-submission conference can be held in person or by telephone and can be requested by calling 202-317-6000.

**Note:** The IRS issues updated guidance annually on how to submit a ruling request and the user fee.

**When to make the request.** Please note that requests sent between February 1 and April 15 may experience some delay. We process requests in the order received, and we will reply to your request as soon as we can process it. If you don't receive your ruling by the required filing date, you may use Form 4868, Application for Automatic Extension of Time To File U.S. Individual Income Tax Return, to get an extension of time to file.

**Caution:** If you don't pay the tax due by the regular due date (April 15 for most taxpayers), you will owe interest. You may also be charged penalties for failure to pay timely.

**Information you must furnish.** You must furnish the information listed below so the IRS can comply with your request. Failure to furnish the information will result in a delay in processing your request. Please send only copies of the following documents, as the IRS retains all material sent for its records.

1. A letter explaining the question(s) you wish to have resolved or the information you need from the ruling.
2. Copies of any documents showing distributions, annuity rates, and annuity options available to you.
3. A copy of any Form 1099-R you received since your annuity began.
4. A statement indicating whether you have filed your return for the year for which you are making the request.

If you have requested an extension of time to file that return, please indicate the extension date.

5. Your daytime phone number.
6. Your current mailing address.
7. A power of attorney if someone other than you, an attorney, a certified public accountant, or an enrolled agent is signing this request. Form 2848, Power of Attorney and Declaration of Representative, may be used for this purpose.
8. A completed [Tax Information Sheet](#) (or facsimile) shown on the next page. Sign and date the Disclosure and Perjury Statement (or facsimile) at the end of the tax information sheet. This statement must be signed by the retiree or the survivor annuitant. It can't be signed by a representative.

# Tax Information Sheet

## 1) General Information For All Requests

- a) Name of taxpayer: \_\_\_\_\_
- b) Address: \_\_\_\_\_
- c) Daytime phone number: (\_\_\_\_) \_\_\_\_\_
- d) Organization providing annuity or pension: \_\_\_\_\_
- e) Annuity starting date: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- f) Total taxed contributions . . . . . \$ \_\_\_\_\_
- g) Taxed contributions after June 1986\* . . . . . \$ \_\_\_\_\_

\* Employees in many retirement systems stopped paying taxes on contributions before July 1, 1986. Please indicate if this applies to you. If this doesn't apply and you are unable to furnish the amount for g) above, please indicate that you are electing under section 1.72-9 of the Federal Income Tax Regulations to treat your entire cost of the contract as a post-June 1986 cost.

- h) Was the employee (or retiree) a nonresident alien at any time during their employment on which the annuity is figured? (If yes, explain.) . . . . . ☐ Yes ☐ No
- i) Is the annuity for life or for a specified period? Explain. \_\_\_\_\_
- j) Is there a feature that guarantees that a certain minimum amount will be paid under the contract, even if the annuitant(s) should die before that amount has been paid? . . . . . ☐ Yes ☐ No
- If yes, how much is guaranteed? . . . . . \$ \_\_\_\_\_
- k) Is the annuity a disability retirement annuity? . . . . . ☐ Yes ☐ No
- If yes, when would you be eligible for retirement had you not been disabled? . . . . . \_\_\_\_\_
- l) If you elected to receive a modified annuity in order to receive a lump-sum payment or other benefit, indicate:
- (1) Date you made election \_\_\_\_/\_\_\_\_/\_\_\_\_
- (2) Date of payment(s) \_\_\_\_/\_\_\_\_/\_\_\_\_ Type \_\_\_\_\_ Amount \$ \_\_\_\_\_
- (3) Annuity rate before election . . . . . \_\_\_\_\_
- (4) Annuity rate after election . . . . . \_\_\_\_\_
- (5) Amount of any deposit or redeposit of contributions you were deemed to have made . . . . . \$ \_\_\_\_\_

## 2) For retired annuitant

- a) Your date of birth: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- b) Survivor annuitant's name \_\_\_\_\_ and date of birth: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_
- c) Your social security number . . . . . \_\_\_\_\_
- d) Your sex: ☐ Female ☐ Male
- e) Your gross monthly annuity . . . . . \$ \_\_\_\_\_
- f) Survivor's potential monthly annuity . . . . . \$ \_\_\_\_\_

## 3) For survivors of deceased employees or retirees

- a) Complete the following:
- |                                  | Surviving spouse | Child | Other |
|----------------------------------|------------------|-------|-------|
| Name . . . . .                   |                  |       |       |
| Social security number . . . . . |                  |       |       |
| Sex (F or M) . . . . .           |                  |       |       |
| Date of birth . . . . .          | / /              | / /   | / /   |
| Monthly annuity rate . . . . .   |                  |       |       |
| Other amounts payable . . . . .  | \$               | \$    | \$    |
- b) At the time of death, the decedent was (check one):
- ☐ Retired on disability ☐ Retired on non-disability ☐ Still employed

**NOTE:** Be sure to sign the statement on the back.

4) Have you filed your return for the year for which you are making this request? . . . ☐ Yes ☐ No

5) a) Have you requested an extension of time to file your return? . . . ☐ Yes ☐ No

b) If yes, indicate the extension date . . .

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If more space is required for any item, use this.

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### REQUIRED FOR ALL REQUESTS

#### 6) Disclosure and Perjury Statement: Sign and Date.

I hereby advise that no deletions need be made under the provisions of section 6110(c) of the Internal Revenue Code except my name, address, and social security number, in regard to the ruling request made on my behalf.

Further, under the penalties of perjury, I declare that I have examined this request, including accompanying documents, and, to the best of my knowledge and belief, the facts presented in support of the requested ruling are true, correct, and complete.

Signature of Taxpayer ..... Date .....

## How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [IRS.gov](https://www.irs.gov) to find resources that can help you right away.

**Tax reform.** Tax reform legislation impacting federal taxes, credits, and deductions was enacted in P.L. 119-21,

commonly known as the One Big Beautiful Bill Act, on July 4, 2025. Go to [IRS.gov/OBBB](https://www.irs.gov/OBBB) for more information and updates on how this legislation affects your taxes.

**Preparing and filing your tax return.** After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have

several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

**Free options for tax preparation.** Your options for preparing and filing your return online or in your local community, if you qualify, include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using software or Free File Fillable Forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax preparation, e-filing, and direct deposit or payment options.
- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE) or download the free IRS2Go app for information on free tax return preparation.
- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.MilitaryOneSource.com) ([MilitaryOneSource.mil/MilTax](https://www.MilitaryOneSource.com)).  
Also, the IRS offers Free Fillable Forms, which can be completed online and then e-filed regardless of income.

**Using online tools to help prepare your return.** Go to [IRS.gov/Tools](https://www.irs.gov/Tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/EITCAssistant) ([IRS.gov/EITCAssistant](https://www.irs.gov/EITCAssistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/EIN) ([IRS.gov/EIN](https://www.irs.gov/EIN)) helps you get an employer identification number (EIN) at no cost.
- The [Tax Withholding Estimator](https://www.irs.gov/W4App) ([IRS.gov/W4App](https://www.irs.gov/W4App)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [Sales Tax Deduction Calculator](https://www.irs.gov/SalesTax) ([IRS.gov/SalesTax](https://www.irs.gov/SalesTax)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



**Getting answers to your tax questions.** On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/Help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ITA): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax topics.
- [IRS.gov/Forms](https://www.irs.gov/Forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax information in your e-filing software.

**Need someone to prepare your tax return?** There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).



*Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return and for the accuracy of every item reported on the return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to choose a tax preparer, go to [Tips for Choosing a Tax Preparer](https://www.irs.gov/TipsForChoosingATaxPreparer) on IRS.gov.*

**Employers can register to use Business Services Online.** The Social Security Administration (SSA) offers online service at [SSA.gov/employer](https://www.SSA.gov/employer) for fast, free, and secure W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement; and Form W-2c, Corrected Wage and Tax Statement.

**Business tax account.** If you are a sole proprietor, a partnership, an S corporation, a C corporation, or a single-member limited liability company (LLC), you can view your tax information on record with the IRS and do more with a business tax account. Go to [IRS.gov/BusinessAccount](https://www.irs.gov/BusinessAccount) for more information.

**IRS social media.** Go to [IRS.gov/SocialMedia](https://www.irs.gov/SocialMedia) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to share public information with you. **Don't** post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

**Online tax information in other languages.** You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

**Over-the-Phone Interpreter (OPI) Service.** The IRS offers the OPI Service to taxpayers needing language interpretation. The OPI Service is available at Taxpayer Assistance Centers (TACs), most IRS offices, and every VITA/TCE tax return site. This service is available in Spanish, Mandarin, Cantonese, Korean, Vietnamese, Russian, and Haitian Creole.

**Accessibility Helpline available for taxpayers with disabilities.** Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille-ready, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

**Alternative media preference.** Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille-Ready File (BRF).

**Disasters.** Go to [IRS.gov/DisasterRelief](https://www.irs.gov/DisasterRelief) to review the available disaster tax relief.

**Getting tax forms and publications.** Go to [IRS.gov/Forms](https://www.irs.gov/Forms) to view, download, or print all the forms, instructions, and publications you may need. Or you can go to [IRS.gov/OrderForms](https://www.irs.gov/OrderForms) to place an order.

**Mobile-friendly forms.** You'll need an IRS Online Account (OLA) to complete mobile-friendly forms that require signatures. You'll have the option to submit your form(s) online or download a copy for mailing. You'll need scans of your documents to support your submission. Go to [IRS.gov/MobileFriendlyForms](https://www.irs.gov/MobileFriendlyForms) for more information.

**Getting tax publications and instructions in eBook format.** Download and view most tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/eBooks](https://www.irs.gov/eBooks).

IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

**Access your online account (individual taxpayers only).** Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.
- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.

**Get a transcript of your return.** With an online account, you can access a variety of information to help you during the filing season. You can get a transcript, review your most recently filed tax return, and get your adjusted gross income. Create or access your online account at [IRS.gov/Account](https://www.irs.gov/Account).

**Tax Pro Account.** This tool lets your tax professional submit an authorization request to access your individual taxpayer IRS OLA. For more information, go to [IRS.gov/TaxProAccount](https://www.irs.gov/TaxProAccount).

**Using direct deposit.** The safest and easiest way to receive a tax refund is to *e-file* and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

**Reporting and resolving your tax-related identity theft issues.**

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.
- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and

data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.

- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/ippin).

#### Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.



*The IRS can't issue refunds before mid-February for returns that claimed the EITC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.*

**Making a tax payment.** The IRS recommends paying electronically whenever possible. Options to pay electronically are included in the list below. Payments of U.S. tax must be remitted to the IRS in U.S. dollars. [Digital assets](https://www.irs.gov/payments) are **not** accepted. Go to [IRS.gov/Payments](https://www.irs.gov/payments) for information on how to make a payment using any of the following options.

- **IRS Direct Pay:** Pay taxes from your bank account. It's free and secure, and no sign-in is required. You can change or cancel within 2 days of scheduled payment.
- **Debit Card, Credit Card, or Digital Wallet:** Choose an approved payment processor to pay online or by phone.
- **Electronic Funds Withdrawal:** Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- **Electronic Federal Tax Payment System:** This is the best option for businesses. Enrollment is required.
- **Check or Money Order:** Mail your payment to the address listed on the notice or instructions.
- **Cash:** You may be able to pay your taxes with cash at a participating retail store.
- **Same-Day Wire:** You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

**Note:** The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick and easy.

**What if I can't pay now?** Go to [IRS.gov/Payments](https://www.irs.gov/payments) for more information about your options.

- Apply for an [online payment agreement \(IRS.gov/OPA\)](https://www.irs.gov/opa) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you complete the online process, you will receive immediate notification of whether your agreement has been approved.
- Use the [Offer in Compromise Pre-Qualifier](https://www.irs.gov/oic) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [IRS.gov/OIC](https://www.irs.gov/oic).

**Filing an amended return.** Go to [IRS.gov/1040X](https://www.irs.gov/1040x) for information and updates.

**Checking the status of your amended return.** Go to [IRS.gov/WMAR](https://www.irs.gov/wmar) to track the status of Form 1040-X amended returns.



*It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.*

**Understanding an IRS notice or letter you've received.** Go to [IRS.gov/Notices](https://www.irs.gov/notices) to find additional information about responding to an IRS notice or letter.

**IRS Document Upload Tool.** You may be able to use the Document Upload Tool to respond digitally to eligible IRS notices and letters by securely uploading required documents online through IRS.gov. For more information, go to [IRS.gov/DUT](https://www.irs.gov/dut).

**Schedule LEP.** You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that began providing translations in 2023. You will continue to receive communications, including notices and letters, in English until they are translated to your preferred language.

**Contacting your local TAC.** Keep in mind, many questions can be answered on IRS.gov without visiting a TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/letushelp) for the topics people ask about most. If you still need help, TACs provide tax help when a tax issue can't be handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TAC](https://www.irs.gov/tac) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

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Below is a message to you from the Taxpayer Advocate Service, an independent organization established by Congress.

# The Taxpayer Advocate Service (TAS) Is Here To Help You

## What Is the Taxpayer Advocate Service?

The Taxpayer Advocate Service (TAS) is an **independent** organization within the Internal Revenue Service (IRS). TAS helps taxpayers resolve problems with the IRS, makes administrative and legislative recommendations to prevent or correct the problems, and protects taxpayer rights. We work to ensure that every taxpayer is treated fairly and that you know and understand your rights under the Taxpayer Bill of Rights. We are Your Voice at the IRS.

## How Can TAS Help Me?

TAS can help you resolve problems that you haven't been able to resolve with the IRS on your own. Always try to resolve your problem with the IRS first, but if you can't, then come to TAS. **Our services are free.**

- TAS helps all taxpayers (and their representatives), including individuals, businesses, and exempt organizations. You may be eligible for TAS help if your IRS problem is causing financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should.
- To get help any time with general tax topics, visit [www.TaxpayerAdvocate.IRS.gov](http://www.TaxpayerAdvocate.IRS.gov). The site can help

you with common tax issues and situations, such as what to do if you make a mistake on your return or if you get a notice from the IRS.

- TAS works to resolve large-scale (systemic) problems that affect many taxpayers. You can report systemic issues at [www.IRS.gov/SAMS](http://www.IRS.gov/SAMS). (Be sure not to include any personal identifiable information.)

## How Do I Contact TAS?

TAS has offices in every state, the District of Columbia, and Puerto Rico. To find your local advocate's number:

- Go to [www.TaxpayerAdvocate.IRS.gov/Contact-Us](http://www.TaxpayerAdvocate.IRS.gov/Contact-Us),
- Check your local directory, or
- Call TAS toll free at 877-777-4778.

## What Are My Rights as a Taxpayer?

The Taxpayer Bill of Rights describes ten basic rights that all taxpayers have when dealing with the IRS. Go to [www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights](http://www.TaxpayerAdvocate.IRS.gov/Taxpayer-Rights) for more information about the rights, what they mean to you, and how they apply to specific situations you may encounter with the IRS. TAS strives to protect taxpayer rights and ensure the IRS is administering the tax law in a fair and equitable way.

**A****Actuarial Tables** [14](#)How to use [9](#)Unisex [9](#)**Adjustments to total cost** [4](#)**Assistance** (See Tax help)**D****Death benefit exclusion** [4](#)**E****Election:**Post-June 1986 contributions [11](#)Pre-July 1986 contributions [9](#)**Employment abroad** [4](#)**Exclusion limited to net cost** [9](#)**Exclusion not limited to net cost** [9](#)**Exclusion ratio** [7](#)**Expected return** [6](#)**F****Fixed period annuity** [3, 6](#)**Foreign employment** [4](#)**G****General Rule:**Who must use the [1](#)**H****Help from IRS** [2, 3, 6, 77](#)**I****Increase in payments** [8](#)**Investment in the contract** [4](#)**J****Joint and survivor annuities** [3, 6](#)**L****Letter ruling** [77](#)**N****Net cost** [5](#)**Nonqualified employee plans** [3](#)**P****Part-year payments** [8](#)**Periodic payments, taxation of** [4](#)**Publications** (See Tax help)**Q****Qualified plans** [2](#)**R****Refund feature** [5](#)**Ruling request** [3, 77](#)**S****Single life annuity** [6](#)**Survivor annuities** [7](#)**T****Tax help** [80](#)**Taxable part of annuity:**How to compute the [7](#)Worksheets [12, 13](#)**Types of pensions and annuities** [3](#)**U****User fee** [77](#)**V****Variable annuities** [3, 8](#)**W****Withholding of tax** [4](#)