

**Table S (4.6)**

**Section 1**

**Single Life Factors Based on Life Table 90CM**

**Interest at 4.6 Percent**

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>	<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
<b>0</b>	20.5247	.94414	.05586	<b>55</b>	13.6915	.62981	.37019
<b>1</b>	20.6670	.95068	.04932	<b>56</b>	13.4290	.61773	.38227
<b>2</b>	20.6330	.94912	.05088	<b>57</b>	13.1621	.60545	.39455
<b>3</b>	20.5923	.94725	.05275	<b>58</b>	12.8915	.59301	.40699
<b>4</b>	20.5475	.94518	.05482	<b>59</b>	12.6183	.58044	.41956
<b>5</b>	20.4990	.94295	.05705	<b>60</b>	12.3426	.56776	.43224
<b>6</b>	20.4477	.94059	.05941	<b>61</b>	12.0641	.55495	.44505
<b>7</b>	20.3934	.93809	.06191	<b>62</b>	11.7822	.54198	.45802
<b>8</b>	20.3363	.93547	.06453	<b>63</b>	11.4967	.52885	.47115
<b>9</b>	20.2760	.93269	.06731	<b>64</b>	11.2082	.51558	.48442
<b>10</b>	20.2122	.92976	.07024	<b>65</b>	10.9169	.50218	.49782
<b>11</b>	20.1453	.92669	.07331	<b>66</b>	10.6223	.48863	.51137
<b>12</b>	20.0754	.92347	.07653	<b>67</b>	10.3238	.47489	.52511
<b>13</b>	20.0032	.92015	.07985	<b>68</b>	10.0219	.46101	.53899
<b>14</b>	19.9300	.91678	.08322	<b>69</b>	9.7177	.44701	.55299
<b>15</b>	19.8562	.91339	.08661	<b>70</b>	9.4124	.43297	.56703
<b>16</b>	19.7824	.90999	.09001	<b>71</b>	9.1074	.41894	.58106
<b>17</b>	19.7079	.90656	.09344	<b>72</b>	8.8034	.40496	.59504
<b>18</b>	19.6325	.90309	.09691	<b>73</b>	8.5011	.39105	.60895
<b>19</b>	19.5549	.89953	.10047	<b>74</b>	8.1995	.37718	.62282
<b>20</b>	19.4746	.89583	.10417	<b>75</b>	7.8977	.36329	.63671
<b>21</b>	19.3911	.89199	.10801	<b>76</b>	7.5950	.34937	.65063
<b>22</b>	19.3046	.88801	.11199	<b>77</b>	7.2915	.33541	.66459
<b>23</b>	19.2148	.88388	.11612	<b>78</b>	6.9878	.32144	.67856
<b>24</b>	19.1211	.87957	.12043	<b>79</b>	6.6857	.30754	.69246
<b>25</b>	19.0232	.87507	.12493	<b>80</b>	6.3875	.29382	.70618
<b>26</b>	18.9212	.87037	.12963	<b>81</b>	6.0952	.28038	.71962
<b>27</b>	18.8143	.86546	.13454	<b>82</b>	5.8100	.26726	.73274
<b>28</b>	18.7032	.86035	.13965	<b>83</b>	5.5319	.25447	.74553
<b>29</b>	18.5877	.85503	.14497	<b>84</b>	5.2590	.24191	.75809
<b>30</b>	18.4679	.84952	.15048	<b>85</b>	4.9898	.22953	.77047
<b>31</b>	18.3438	.84382	.15618	<b>86</b>	4.7265	.21742	.78258
<b>32</b>	18.2153	.83790	.16210	<b>87</b>	4.4725	.20573	.79427
<b>33</b>	18.0818	.83176	.16824	<b>88</b>	4.2277	.19448	.80552
<b>34</b>	17.9435	.82540	.17460	<b>89</b>	3.9922	.18364	.81636
<b>35</b>	17.7998	.81879	.18121	<b>90</b>	3.7661	.17324	.82676
<b>36</b>	17.6510	.81195	.18805	<b>91</b>	3.5527	.16342	.83658
<b>37</b>	17.4968	.80486	.19514	<b>92</b>	3.3558	.15437	.84563
<b>38</b>	17.3368	.79749	.20251	<b>93</b>	3.1747	.14604	.85396
<b>39</b>	17.1710	.78987	.21013	<b>94</b>	3.0065	.13830	.86170
<b>40</b>	16.9990	.78195	.21805	<b>95</b>	2.8475	.13098	.86902
<b>41</b>	16.8204	.77374	.22626	<b>96</b>	2.6984	.12413	.87587
<b>42</b>	16.6351	.76522	.23478	<b>97</b>	2.5606	.11779	.88221
<b>43</b>	16.4434	.75640	.24360	<b>98</b>	2.4315	.11185	.88815
<b>44</b>	16.2450	.74727	.25273	<b>99</b>	2.3059	.10607	.89393
<b>45</b>	16.0408	.73788	.26212	<b>100</b>	2.1841	.10047	.89953
<b>46</b>	15.8306	.72821	.27179	<b>101</b>	2.0642	.09496	.90504
<b>47</b>	15.6149	.71829	.28171	<b>102</b>	1.9468	.08955	.91045
<b>48</b>	15.3935	.70810	.29190	<b>103</b>	1.8306	.08421	.91579
<b>49</b>	15.1665	.69766	.30234	<b>104</b>	1.7069	.07852	.92148
<b>50</b>	14.9336	.68694	.31306	<b>105</b>	1.5860	.07296	.92704
<b>51</b>	14.6949	.67596	.32404	<b>106</b>	1.4316	.06585	.93415
<b>52</b>	14.4512	.66475	.33525	<b>107</b>	1.2455	.05729	.94271
<b>53</b>	14.2026	.65332	.34668	<b>108</b>	.9597	.04415	.95585
<b>54</b>	13.9494	.64167	.35833	<b>109</b>	.4780	.02199	.97801