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interest for life in such property, the remainder interest being contributed to X University. The governing instrument provides that each unit of participation in the fund shall have a value of not more than its initial fair market value; the instrument also provides that the income allocable to appreciation in the fair market value of such unit (to the extent in excess of its initial fair market value) at the end of each quarter of the fiscal year is to be distributed currently to X University. On October 1, 1970, which is a determination date, C contributes to the fund property with a fair market value of \$60,000 and retains in himself an income interest for life in such property, the remainder interest being contributed to X University. The initial fair market value of the units assigned to A, B, and C is \$100. A, B, and C's units of participation are as follows:

Beneficiary	Units of participation
A	100 (\$10,000 divided by \$100).
B	200 (\$20,000 divided by \$100).
C	100 (\$10,000 divided by \$100).

(b) The fair market value of the property in the fund at the time of C's contribution is \$40,000. Assuming the fair market value of the property in the fund is \$100,000 on December 31, 1970, and that the income of the fund for the second quarter ending December 31, 1970, is \$2,000, the income is shared by the income beneficiaries and X University as follows:

Beneficiary	Allocation of income
A, B, and C	90% (\$90,000 divided by \$100,000).
X University	10% (\$10,000 divided by \$100,000).

(c) For the quarter ending December 31, 1970, each unit of participation is allocated \$2 (90 percent×\$2,000 divided by 900) of the income earned for that quarter. A, B, C, and X University share in the income as follows:

Beneficiary	Share of income
A	\$200 (100×\$2).
B	\$400 (200×\$2).
C	\$1,200 (600×\$2).
X University	\$200 (10%×\$2,000).

[T.D. 7105, 36 FR 6477, Apr. 6, 1971; 36 FR 7004, Apr. 13, 1971, as amended by T.D. 7125, 36 FR 11032, June 8, 1971; T.D. 7357, 40 FR 23742, June 2, 1975; T.D. 7633, 44 FR 57925, Oct. 9, 1979]

§ 1.642(c)-6 Valuation of a remainder interest in property transferred to a pooled income fund.

(a) *In general.* (1) For purposes of sections 170, 2055, 2106, and 2522, the fair market value of a remainder interest in property transferred to a pooled income fund is its present value deter-

mined under paragraph (d) of this section.

(2) The present value of a remainder interest at the time of the transfer of property to the pooled income fund is determined by computing the present value (at the time of the transfer) of the life income interest and subtracting that value from the fair market value of the transferred property on the valuation date. The fact that the income beneficiary may not receive the last income payment, as provided in paragraph (b)(7) of § 1.642(c)-5, is not taken into account for purposes of determining the value of the life income interest. For purposes of this section, the valuation date is the date on which property is transferred to the fund by the donor except that, for purposes of section 2055 or 2106, it is the alternate valuation date, if elected, under the provisions and limitations set forth in section 2032 and the regulations thereunder.

(3) Any claim for a deduction on any return for the value of the remainder interest in property transferred to a pooled income fund must be supported by a statement attached to the return showing the computation of the present value of the interest.

(b) *Actuarial computations by the Internal Revenue Service.* The regulations in this and in related sections provide tables of actuarial factors and examples that illustrate the use of the tables in determining the value of remainder interests in property. Section 1.7520-1(c)(2) refers to government publications that provide additional tables of factors and examples of computations for more complex situations. If the computation requires the use of a factor that is not provided in this section, the Commissioner may supply the factor upon a request for a ruling. A request for a ruling must be accompanied by a recitation of the facts including the pooled income fund's highest yearly rate of return for the 3 taxable years immediately preceding the date of transfer, the date of birth of each measuring life, and copies of the relevant documents. A request for a ruling must comply with the instructions for requesting a ruling published periodically in the Internal Revenue Bulletin (see §§ 601.201 and

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601.601(d)(2)(ii)(b) of this chapter) and include payment of the required user fee. If the Commissioner furnishes the factor, a copy of the letter supplying the factor should be attached to the tax return in which the deduction is claimed. If the Commissioner does not furnish the factor, the taxpayer must furnish a factor computed in accordance with the principles set forth in this section.

(c) *Computation of pooled income fund's yearly rate of return.* (1) For purposes of determining the present value of the life income interest, the yearly rate of return earned by a pooled income fund for a taxable year is the percentage obtained by dividing the amount of income earned by the pooled income fund for the taxable year by an amount equal to—

(i) The average fair market value of the property in such fund for that taxable year; less

(ii) The corrective term adjustment.

(2) The average fair market value of the property in a pooled income fund for a taxable year shall be the sum of the amounts of the fair market value of all property held by the pooled income fund on each determination date, as defined in paragraph (a)(5)(vi) of § 1.642(c)-5, of such taxable year divided by the number of determination dates in such taxable year. For such purposes the fair market value of property held by the fund shall be determined without including any income earned by the fund.

(3)(i) The corrective term adjustment shall be the sum of the products obtained by multiplying each income payment made by the pooled income fund within its taxable year by the percentage set forth in column (2) of the following table opposite the period within such year, set forth in column (1), which includes the date on which that payment is made:

TABLE

(1) <i>Payment period</i>	(2) <i>Percentage of payment</i>
Last week of 4th quarter	0
Balance of 4th quarter	25
Last week of 3d quarter	25
Balance of 3d quarter	50
Last week of 2d quarter	50
Balance of 2d quarter	75

TABLE—Continued

(1) <i>Payment period</i>	(2) <i>Percentage of payment</i>
Last week of 1st quarter	75
Balance of 1st quarter	100

(ii) If the taxable year of the fund consists of less than 12 months, the corrective term adjustment shall be the sum of the products obtained by multiplying each income payment made by the pooled income fund within such taxable year by the percentage obtained by subtracting from 1 a fraction the numerator of which is the number of days from the first day of such taxable year to the date of such income payment and the denominator of which is 365.

(4) A pooled income fund's method of calculating its yearly rate of return must be supported by a full statement attached to the income tax return of the pooled income fund for each taxable year.

(5) The application of this paragraph may be illustrated by the following examples:

Example 1. (a) The pooled income fund maintained by W University has established determination dates on the first day of each calendar quarter. The pooled income fund is on a calendar-year basis. The pooled income fund earned \$5,000 of income during 1971. The fair market value of its property (determined without including any income earned by the fund), and the income paid out, on the first day of each calendar quarter in 1971 are as follows:

Date	Fair market value of property	Income payment
Jan. 1 ..	\$100,000	\$1,200
Apr. 1 ...	105,000	1,200
July 1 ...	95,000	1,200
Oct. 1 ...	100,000	1,400
	400,000	5,000

(b) The average fair market value of the property in the fund for 1971 is \$100,000 (\$400,000, divided by 4).

(c) The corrective term adjustment for 1971 is \$3,050, determined by applying the percentages obtained in column (2) of the table in subparagraph (3) of this paragraph:

<i>Multiplication:</i>	<i>Product</i>
100%×\$1,200	\$1,200
75%×\$1,200	900

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<i>Multiplication:</i>	<i>Product</i>
50%×\$1,200	600
25%×\$1,400	350
Sum of products	3,050

(d) The pooled income fund's yearly rate of return for 1971 is 5.157 percent, determined as follows:

$$\$5,000 \div \$100,000 - \$3,050 = 0.05157$$

Example 2. (a) The pooled income fund maintained by X University has established determination dates on the first day of each calendar quarter. The pooled income fund is on a calendar-year basis. The pooled income fund earned \$5,000 of income during 1971 and paid out \$3,000 on December 15, 1971, and \$2,000 on January 15, 1972, the last amount being treated under paragraph (b)(7) of § 1.642(c)–5 as paid on December 31, 1971. The fair market value of its property (determined without including any income earned by the fund) on the determination dates in 1971 and the income paid out during 1971 are as follows:

Date	Fair market value of property	Income payment
Jan. 1 ..	\$125,000	.....
Apr. 1 ...	125,000	.....
July 1 ...	75,000	.....
Oct. 1 ...	75,000	.....
Dec. 15	.....	\$3,000
Dec. 31	.....	2,000
	400,000	5,000

(b) The average fair market value of the property in the fund for 1971 is \$100,000 (\$400,000 divided by 4).

(c) The corrective term adjustment for 1971 is \$750, determined by applying the percentages obtained in column (2) of the table in subparagraph (3) of this paragraph:

	<i>Product</i>
<i>Multiplication:</i>	
0%×\$2,000	
25%×\$3,000	\$750
Sum of products	750

(d) The pooled income fund's yearly rate of return for 1971 is 5.038 percent, determined as follows:

$$\$5,000 \div \$100,000 - \$750 = 0.05038$$

(d) *Valuation.* The present value of the remainder interest in property transferred to a pooled income fund after April 30, 1999, is determined under paragraph (e) of this section. The present value of the remainder interest in property transferred to a pooled in-

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come fund for which the valuation date is before May 1, 1999, is determined under the following sections:

Valuation Dates		Applicable regulations
After	Before	
12–31–51	01–01–52	1.642(c)–6A(a)
12–31–70	01–01–71	1.642(c)–6A(b)
11–30–83	12–01–83	1.642(c)–6A(c)
04–30–89	05–01–89	1.642(c)–6A(d)
	05–01–99	1.642(c)–6A(e)

(e) *Present value of the remainder interest in the case of transfers to pooled income funds for which the valuation date is after April 30, 1999—(1) In general.* In the case of transfers to pooled income funds for which the valuation date is after April 30, 1999, the present value of a remainder interest is determined under this section. See, however, § 1.7520–3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). The present value of a remainder interest that is dependent on the termination of the life of one individual is computed by the use of Table S in paragraph (e)(6) of this section. For purposes of the computations under this section, the age of an individual is the age at the individual's nearest birthday.

(2) *Transitional rules for valuation of transfers to pooled income funds.* (i) For purposes of sections 2055, 2106, or 2624, if on May 1, 1999, the decedent was mentally incompetent so that the disposition of the property could not be changed, and the decedent died after April 30, 1999, without having regained competency to dispose of the decedent's property, or the decedent died within 90 days of the date that the decedent first regained competency after April 30, 1999, the present value of a remainder interest is determined as if the valuation date with respect to the decedent's gross estate is either before May 1, 1999, or after April 30, 1999, at the option of the decedent's executor.

(ii) For purposes of sections 170, 2055, 2106, 2522, or 2624, in the case of transfers to a pooled income fund for which the valuation date is after April 30, 1999, and before July 1, 1999, the present value of the remainder interest under this section is determined by use of the section 7520 interest rate for the month in which the valuation date occurs (see §§ 1.7520–1(b) and 1.7520–2(a)(2)) and the

appropriate actuarial tables under either paragraph (e)(6) of this section or § 1.642(c)-6A(e)(5), at the option of the donor or the decedent's executor, as the case may be.

(iii) For purposes of paragraphs (e)(2)(i) and (ii) of this section, where the donor or decedent's executor is given the option to use the appropriate actuarial tables under either paragraph (e)(6) of this section or § 1.642(c)-6A(e)(5), the donor or decedent's executor must use the same actuarial table with respect to each individual transaction and with respect to all transfers occurring on the valuation date (for example, gift and income tax charitable deductions with respect to the same transfer must be determined based on the same tables, and all assets includible in the gross estate and/or estate tax deductions claimed must be valued based on the same tables).

(3) *Present value of a remainder interest.* The present value of a remainder interest in property transferred to a pooled income fund is computed on the basis of—

(i) Life contingencies determined from the values of l_x that are set forth in Table 90CM in § 20.2031-7(d)(7) of this chapter (see § 20.2031-7A of this chapter for certain prior periods); and

(ii) Discount at a rate of interest, compounded annually, equal to the highest yearly rate of return of the pooled income fund for the 3 taxable years immediately preceding its taxable year in which the transfer of property to the fund is made. For purposes of this paragraph (e), the yearly rate of return of a pooled income fund is determined as provided in paragraph (c) of this section unless the highest rate of return is deemed to be the rate described in paragraph (e)(4) of this section for funds in existence less than 3 taxable years. For purposes of this paragraph (e)(3)(ii), the first taxable year of a pooled income fund is considered a taxable year even though the taxable year consists of less than 12 months. However, appropriate adjustments must be made to annualize the rate of return earned by the fund for that period. Where it appears from the facts and circumstances that the highest yearly rate of return of the fund for the 3 taxable years immediately pre-

ceding the taxable year in which the transfer of property is made has been purposely manipulated to be substantially less than the rate of return that would otherwise be reasonably anticipated with the purpose of obtaining an excessive charitable deduction, that rate of return may not be used. In that case, the highest yearly rate of return of the fund is determined by treating the fund as a pooled income fund that has been in existence for less than 3 preceding taxable years.

(4) *Pooled income funds in existence less than 3 taxable years.* If a pooled income fund has been in existence less than 3 taxable years immediately preceding the taxable year in which the transfer is made to the fund and the transfer to the fund is made after April 30, 1989, the highest rate of return is deemed to be the interest rate (rounded to the nearest two-tenths of one percent) that is 1 percent less than the highest annual average of the monthly section 7520 rates for the 3 calendar years immediately preceding the calendar year in which the transfer to the pooled income fund is made. The deemed rate of return for transfers to new pooled income funds is recomputed each calendar year using the monthly section 7520 rates for the 3-year period immediately preceding the calendar year in which each transfer to the fund is made until the fund has been in existence for 3 taxable years and can compute its highest rate of return for the 3 taxable years immediately preceding the taxable year in which the transfer of property to the fund is made in accordance with the rules set forth in the first sentence of paragraph (e)(3)(ii) of this section.

(5) *Computation of value of remainder interest.* The factor that is used in determining the present value of a remainder interest that is dependent on the termination of the life of one individual is the factor from Table S in paragraph (e)(6) of this section under the appropriate yearly rate of return opposite the number that corresponds to the age of the individual upon whose life the value of the remainder interest is based (see § 1.642(c)-6A for certain prior periods). The tables in paragraph (e)(6) of this section include factors for yearly rates of return from 4.2 to 14

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percent. Many actuarial factors not contained in the tables in paragraph (e)(6) of this section are contained in Table S in Internal Revenue Service Publication 1457, "Actuarial Values, Book Aleph," (7-1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402. For other situations, see paragraph (b) of this section. If the yearly rate of return is a percentage that is between the yearly rates of return for which factors are provided, a linear interpolation must be made. The present value of the remainder interest is determined by multiplying the fair market value of the property on the valuation date by the appropriate remainder factor. This paragraph (e)(5) may be illustrated by the following example:

Example. A, who is 54 years and 8 months, transfers \$100,000 to a pooled income fund, and retains a life income interest in the property. The highest yearly rate of return earned by the fund for its 3 preceding taxable years is 9.47 percent. In Table S, the remainder factor opposite 55 years under 9.4 percent is .17449 and under 9.6 percent is .17001. The

present value of the remainder interest is \$17,292.00, computed as follows:

Factor at 9.4 percent for age 55 .....	.17449
Factor at 9.6 percent for age 55 .....	.17001
Difference .....	.00448

Interpolation adjustment:

ER12jn00.001

Factor at 9.4 percent for age 55 .....	.17449
Less: Interpolation adjustment .....	.00157

Interpolated factor17292

Present value of remainder interest:

(\$100,000×.17292) \$17,292.00

(6) *Actuarial tables.* In the case of transfers for which the valuation date is after April 30, 1999, the present value of a remainder interest dependent on the termination of one life in the case of a transfer to a pooled income fund is determined by use of the following Table S:

TABLE S—BASED ON LIFE TABLE 90CM SINGLE LIFE REMAINDER FACTORS APPLICABLE AFTER APRIL 30, 1999

[Interest rate]

Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
0 .....	.06752	.06130	.05586	.05109	.04691	.04322	.03998	.03711	.03458	.03233
1 .....	.06137	.05495	.04932	.04438	.04003	.03620	.03283	.02985	.02721	.02487
2 .....	.06325	.05667	.05088	.04580	.04132	.03737	.03388	.03079	.02806	.02563
3 .....	.06545	.05869	.05275	.04752	.04291	.03883	.03523	.03203	.02920	.02668
4 .....	.06784	.06092	.05482	.04944	.04469	.04048	.03676	.03346	.03052	.02791
5 .....	.07040	.06331	.05705	.05152	.04662	.04229	.03845	.03503	.03199	.02928
6 .....	.07310	.06583	.05941	.05372	.04869	.04422	.04025	.03672	.03357	.03076
7 .....	.07594	.06849	.06191	.05607	.05089	.04628	.04219	.03854	.03528	.03236
8 .....	.07891	.07129	.06453	.05853	.05321	.04846	.04424	.04046	.03709	.03407
9 .....	.08203	.07423	.06731	.06115	.05567	.05079	.04643	.04253	.03904	.03592
10 .....	.08532	.07734	.07024	.06392	.05829	.05326	.04877	.04474	.04114	.03790
11 .....	.08875	.08059	.07331	.06683	.06104	.05587	.05124	.04709	.04336	.04002
12 .....	.09233	.08398	.07653	.06989	.06394	.05862	.05385	.04957	.04572	.04226
13 .....	.09601	.08748	.07985	.07304	.06693	.06146	.05655	.05214	.04816	.04458
14 .....	.09974	.09102	.08322	.07624	.06997	.06435	.05929	.05474	.05064	.04694
15 .....	.10350	.09460	.08661	.07946	.07303	.06725	.06204	.05735	.05312	.04930
16 .....	.10728	.09818	.09001	.08268	.07608	.07014	.06479	.05996	.05559	.05164
17 .....	.11108	.10179	.09344	.08592	.07916	.07306	.06755	.06257	.05807	.05399
18 .....	.11494	.10545	.09691	.08921	.08227	.07601	.07034	.06521	.06057	.05636
19 .....	.11889	.10921	.10047	.09259	.08548	.07904	.07322	.06794	.06315	.05880
20 .....	.12298	.11310	.10417	.09610	.08881	.08220	.07622	.07078	.06584	.06135
21 .....	.12722	.11713	.10801	.09976	.09228	.08550	.07935	.07375	.06866	.06403
22 .....	.13159	.12130	.11199	.10354	.09588	.08893	.08260	.07685	.07160	.06682
23 .....	.13613	.12563	.11612	.10748	.09964	.09250	.08601	.08009	.07468	.06975
24 .....	.14084	.13014	.12043	.11160	.10357	.09625	.08958	.08349	.07793	.07284
25 .....	.14574	.13484	.12493	.11591	.10768	.10018	.09334	.08708	.08135	.07611
2615084	.13974	.12963	.12041	.11199	.10431	.09728	.09085	.08496	.07956
2715615	.14485	.13454	.12513	.11652	.10865	.10144	.09484	.08878	.08322

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Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
2816166	.15016	.13965	.13004	.12124	.11319	.10580	.09901	.09279	.08706
29 .....	.16737	.15567	.14497	.13516	.12617	.11792	.11035	.10339	.09699	.09109
30 .....	.17328	.16138	.15048	.14047	.13129	.12286	.11510	.10796	.10138	.09532
31 .....	.17938	.16728	.15618	.14599	.13661	.12799	.12004	.11272	.10597	.09974
32 .....	.18568	.17339	.16210	.15171	.14214	.13333	.12520	.11769	.11076	.10435
33 .....	.19220	.17972	.16824	.15766	.14790	.13889	.13058	.12289	.11578	.10920
34 .....	.19894	.18627	.17460	.16383	.15388	.14468	.13618	.12831	.12102	.11426
35 .....	.20592	.19307	.18121	.17025	.16011	.15073	.14204	.13399	.12652	.11958
36 .....	.21312	.20010	.18805	.17691	.16658	.15701	.14814	.13990	.13225	.12514
37 .....	.22057	.20737	.19514	.18382	.17331	.16356	.15450	.14608	.13825	.13096
38 .....	.22827	.21490	.20251	.19100	.18031	.17038	.16113	.15253	.14452	.13705
39 .....	.23623	.22270	.21013	.19845	.18759	.17747	.16805	.15927	.15108	.14344
40 .....	.24446	.23078	.21805	.20620	.19516	.18487	.17527	.16631	.15795	.15013
41 .....	.25298	.23915	.22626	.21425	.20305	.19259	.18282	.17368	.16514	.15715
42 .....	.26178	.24782	.23478	.22262	.21125	.20062	.19069	.18138	.17267	.16450
43 .....	.27087	.25678	.24360	.23129	.21977	.20898	.19888	.18941	.18053	.17220
44 .....	.28025	.26603	.25273	.24027	.22860	.21766	.20740	.19777	.18873	.18023
45 .....	.28987	.27555	.26212	.24953	.23772	.22664	.21622	.20644	.19724	.18858
46 .....	.29976	.28533	.27179	.25908	.24714	.23591	.22536	.21542	.20606	.19725
47 .....	.30987	.29535	.28171	.26889	.25682	.24546	.23476	.22468	.21518	.20621
48 .....	.32023	.30563	.29190	.27897	.26678	.25530	.24447	.23425	.22460	.21549
49 .....	.33082	.31615	.30234	.28931	.27702	.26543	.25447	.24412	.23434	.22509
50 .....	.34166	.32694	.31306	.29995	.28756	.27586	.26479	.25432	.24441	.23502
51 .....	.35274	.33798	.32404	.31085	.29838	.28658	.27541	.26482	.25479	.24528
52 .....	.36402	.34924	.33525	.32200	.30946	.29757	.28630	.27561	.26547	.25584
53 .....	.37550	.36070	.34668	.33339	.32078	.30882	.29746	.28667	.27643	.26669
54 .....	.38717	.37237	.35833	.34500	.33234	.32031	.30888	.29801	.28766	.27782
55 .....	.39903	.38424	.37019	.35683	.34413	.33205	.32056	.30961	.29918	.28925
56 .....	.41108	.39631	.38227	.36890	.35617	.34405	.33250	.32149	.31099	.30097
57 .....	.42330	.40857	.39455	.38118	.36844	.35629	.34469	.33363	.32306	.31297
58 .....	.43566	.42098	.40699	.39364	.38089	.36873	.35710	.34600	.33538	.32522
59 .....	.44811	.43351	.41956	.40623	.39350	.38133	.36968	.35855	.34789	.33768
60 .....	.46066	.44613	.43224	.41896	.40624	.39408	.38243	.37127	.36058	.35033
61 .....	.47330	.45887	.44505	.43182	.41914	.40699	.39535	.38418	.37347	.36318
62 .....	.48608	.47175	.45802	.44485	.43223	.42011	.40848	.39732	.38660	.37629
63 .....	.49898	.48478	.47115	.45807	.44550	.43343	.42184	.41069	.39997	.38966
64 .....	.51200	.49793	.48442	.47143	.45895	.44694	.43539	.42427	.41357	.40326
65 .....	.52512	.51121	.49782	.48495	.47255	.46062	.44912	.43805	.42738	.41709
66 .....	.53835	.52461	.51137	.49862	.48634	.47449	.46307	.45206	.44143	.43118
67 .....	.55174	.53818	.52511	.51250	.50034	.48860	.47727	.46633	.45576	.44556
68 .....	.56524	.55188	.53899	.52654	.51452	.50291	.49168	.48083	.47034	.46020
69 .....	.57882	.56568	.55299	.54071	.52885	.51737	.50627	.49552	.48513	.47506
70 .....	.59242	.57951	.56703	.55495	.54325	.53193	.52096	.51034	.50004	.49007
71 .....	.60598	.59332	.58106	.56918	.55767	.54651	.53569	.52520	.51503	.50516
72 .....	.61948	.60707	.59504	.58338	.57206	.56108	.55043	.54009	.53004	.52029
73 .....	.63287	.62073	.60895	.59751	.58640	.57561	.56513	.55495	.54505	.53543
74 .....	.64621	.63435	.62282	.61162	.60073	.59015	.57985	.56984	.56009	.55061
75 .....	.65953	.64796	.63671	.62575	.61510	.60473	.59463	.58480	.57523	.56591
76 .....	.67287	.66160	.65063	.63995	.62954	.61940	.60952	.59989	.59050	.58135
77 .....	.68622	.67526	.66459	.65419	.64404	.63415	.62450	.61509	.60590	.59694
78 .....	.69954	.68892	.67856	.66845	.65858	.64895	.63955	.63036	.62140	.61264
79 .....	.71278	.70250	.69246	.68265	.67308	.66372	.65457	.64563	.63690	.62836
80 .....	.72581	.71588	.70618	.69668	.68740	.67833	.66945	.66077	.65227	.64396
81 .....	.73857	.72899	.71962	.71045	.70147	.69268	.68408	.67566	.66741	.65933
82 .....	.75101	.74178	.73274	.72389	.71522	.70672	.69840	.69024	.68225	.67441
83 .....	.76311	.75423	.74553	.73700	.72864	.72044	.71240	.70451	.69678	.68919
84 .....	.77497	.76645	.75809	.74988	.74183	.73393	.72618	.71857	.71110	.70377
85 .....	.78665	.77848	.77047	.76260	.75487	.74728	.73982	.73250	.72530	.71823
86 .....	.79805	.79025	.78258	.77504	.76764	.76036	.75320	.74617	.73925	.73245
87 .....	.80904	.80159	.79427	.78706	.77998	.77301	.76615	.75940	.75277	.74624
88 .....	.81962	.81251	.80552	.79865	.79188	.78521	.77865	.77220	.76584	.75958
89 .....	.82978	.82302	.81636	.80980	.80335	.79699	.79072	.78455	.77847	.77248
90 .....	.83952	.83309	.82676	.82052	.81437	.80831	.80234	.79645	.79064	.78492
91 .....	.84870	.84260	.83658	.83064	.82479	.81902	.81332	.80771	.80217	.79671
92 .....	.85716	.85136	.84563	.83998	.83441	.82891	.82348	.81812	.81283	.80761
93 .....	.86494	.85942	.85396	.84858	.84326	.83801	.83283	.82771	.82266	.81767
94 .....	.87216	.86690	.86170	.85657	.85149	.84648	.84153	.83664	.83181	.82704
95 .....	.87898	.87397	.86902	.86412	.85928	.85450	.84977	.84510	.84049	.83592
96 .....	.88537	.88060	.87587	.87121	.86659	.86203	.85751	.85305	.84864	.84427
97 .....	.89127	.88672	.88221	.87775	.87335	.86898	.86467	.86040	.85618	.85200
98 .....	.89680	.89245	.88815	.88389	.87968	.87551	.87138	.86730	.86326	.85926
99 .....	.90217	.89803	.89393	.88987	.88585	.88187	.87793	.87402	.87016	.86633
10090738	.90344	.89953	.89567	.89183	.88804	.88428	.88056	.87687	.87322
10191250	.90876	.90504	.90137	.89772	.89412	.89054	.88699	.88348	.88000

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Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
10291751	.91396	.91045	.90696	.90350	.90007	.89668	.89331	.88997	.88666
103 .....	.92247	.91912	.91579	.91249	.90922	.90598	.90276	.89957	.89640	.89326
104 .....	.92775	.92460	.92148	.91839	.91532	.91227	.90924	.90624	.90326	.90031
105 .....	.93290	.92996	.92704	.92415	.92127	.91841	.91558	.91276	.90997	.90719
106 .....	.93948	.93680	.93415	.93151	.92889	.92628	.92370	.92113	.91857	.91604
107 .....	.94739	.94504	.94271	.94039	.93808	.93579	.93351	.93124	.92899	.92675
108 .....	.95950	.95767	.95585	.95404	.95224	.95045	.94867	.94689	.94512	.94336
109 .....	.97985	.97893	.97801	.97710	.97619	.97529	.97438	.97348	.97259	.97170
Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
0 .....	.03034	.02857	.02700	.02559	.02433	.02321	.02220	.02129	.02047	.01973
1 .....	.02279	.02094	.01929	.01782	.01650	.01533	.01427	.01331	.01246	.01168
2 .....	.02347	.02155	.01983	.01829	.01692	.01569	.01458	.01358	.01268	.01187
3 .....	.02444	.02243	.02065	.01905	.01761	.01632	.01516	.01412	.01317	.01232
4 .....	.02558	.02349	.02163	.01996	.01846	.01712	.01590	.01481	.01382	.01292
5 .....	.02686	.02469	.02275	.02101	.01945	.01804	.01677	.01562	.01458	.01364
6 .....	.02825	.02600	.02398	.02217	.02053	.01906	.01773	.01653	.01544	.01445
7 .....	.02976	.02742	.02532	.02343	.02172	.02019	.01880	.01754	.01640	.01536
8 .....	.03137	.02894	.02675	.02479	.02301	.02140	.01995	.01864	.01744	.01635
9 .....	.03311	.03059	.02832	.02627	.02442	.02274	.02122	.01985	.01859	.01745
10 .....	.03499	.03237	.03001	.02788	.02595	.02420	.02262	.02118	.01987	.01867
11 .....	.03700	.03428	.03183	.02961	.02760	.02578	.02413	.02262	.02125	.02000
12 .....	.03913	.03632	.03377	.03146	.02937	.02748	.02575	.02418	.02275	.02144
13 .....	.04135	.03843	.03579	.03339	.03122	.02924	.02744	.02580	.02431	.02294
14 .....	.04359	.04057	.03783	.03534	.03308	.03102	.02915	.02744	.02587	.02444
15 .....	.04584	.04270	.03986	.03728	.03493	.03279	.03083	.02905	.02742	.02593
16 .....	.04806	.04482	.04187	.03919	.03674	.03452	.03248	.03063	.02892	.02736
17 .....	.05029	.04692	.04387	.04108	.03855	.03623	.03411	.03218	.03040	.02877
18 .....	.05253	.04905	.04588	.04299	.04036	.03795	.03574	.03373	.03187	.03017
19 .....	.05484	.05124	.04796	.04496	.04222	.03972	.03742	.03532	.03339	.03161
20 .....	.05726	.05354	.05013	.04702	.04418	.04158	.03919	.03700	.03498	.03313
21 .....	.05980	.05595	.05242	.04920	.04625	.04354	.04105	.03877	.03667	.03473
22 .....	.06246	.05847	.05482	.05147	.04841	.04559	.04301	.04063	.03844	.03642
23 .....	.06524	.06112	.05734	.05387	.05069	.04777	.04508	.04260	.04032	.03821
24 .....	.06819	.06392	.06001	.05642	.05312	.05008	.04728	.04470	.04232	.04012
25 .....	.07131	.06690	.06285	.05913	.05570	.05255	.04964	.04695	.04447	.04218
26 .....	.07460	.07005	.06586	.06200	.05845	.05518	.05215	.04936	.04677	.04438
27 .....	.07810	.07340	.06907	.06508	.06140	.05800	.05485	.05195	.04925	.04676
28 .....	.08179	.07693	.07246	.06833	.06451	.06098	.05772	.05469	.05189	.04929
29 .....	.08566	.08065	.07603	.07176	.06780	.06414	.06075	.05761	.05469	.05198
30 .....	.08973	.08456	.07978	.07536	.07127	.06748	.06396	.06069	.05766	.05483
31 .....	.09398	.08865	.08372	.07915	.07491	.07098	.06733	.06394	.06078	.05785
32 .....	.09843	.09294	.08785	.08313	.07875	.07468	.07089	.06737	.06409	.06103
33 .....	.10310	.09745	.09220	.08732	.08279	.07858	.07466	.07100	.06759	.06441
34 .....	.10799	.10217	.09676	.09173	.08705	.08269	.07862	.07483	.07129	.06798
35 .....	.11314	.10715	.10157	.09638	.09155	.08704	.08283	.07890	.07522	.07179
36 .....	.11852	.11236	.10662	.10127	.09628	.09162	.08726	.08319	.07938	.07581
37 .....	.12416	.11783	.11193	.10641	.10126	.09645	.09194	.08772	.08377	.08006
38 .....	.13009	.12359	.11751	.11183	.10652	.10155	.09689	.09253	.08843	.08459
39 .....	.13629	.12962	.12338	.11753	.11206	.10693	.10212	.09761	.09337	.08938
40 .....	.14281	.13597	.12955	.12355	.11791	.11262	.10766	.10299	.09860	.09447
41 .....	.14966	.14264	.13606	.12989	.12409	.11864	.11352	.10870	.10417	.09989
42 .....	.15685	.14966	.14291	.13657	.13061	.12500	.11972	.11475	.11006	.10564
43 .....	.16437	.15702	.15010	.14360	.13747	.13171	.12627	.12115	.11631	.11174
44 .....	.17224	.16472	.15764	.15098	.14469	.13876	.13317	.12789	.12290	.11819
45 .....	.18042	.17274	.16550	.15867	.15223	.14615	.14040	.13496	.12982	.12496
46 .....	.18893	.18110	.17370	.16671	.16011	.15387	.14796	.14238	.13708	.13207
47 .....	.19775	.18975	.18220	.17505	.16830	.16190	.15584	.15010	.14466	.13950
48 .....	.20688	.19873	.19102	.18373	.17682	.17027	.16406	.15817	.15258	.14727
49 .....	.21633	.20804	.20018	.19274	.18568	.17898	.17262	.16658	.16084	.15539
50 .....	.22612	.21769	.20969	.20210	.19490	.18805	.18155	.17536	.16948	.16388
51 .....	.23625	.22769	.21955	.21182	.20448	.19749	.19084	.18452	.17849	.17275
52 .....	.24669	.23799	.22973	.22186	.21438	.20726	.20047	.19400	.18784	.18196
53 .....	.25742	.24861	.24022	.23222	.22461	.21735	.21043	.20383	.19753	.19151
54 .....	.26845	.25952	.25101	.24290	.23516	.22777	.22072	.21399	.20756	.20140
55 .....	.27978	.27074	.26212	.25389	.24604	.23853	.23136	.22450	.21793	.21166
56 .....	.29140	.28227	.27355	.26522	.25725	.24963	.24233	.23535	.22867	.22227
57 .....	.30333	.29411	.28529	.27686	.26879	.26106	.25365	.24656	.23976	.23324
58 .....	.31551	.30621	.29731	.28878	.28061	.27278	.26528	.25807	.25116	.24453
59 .....	.32790	.31854	.30956	.30095	.29269	.28477	.27716	.26986	.26284	.25610
60 .....	.34050	.33107	.32202	.31334	.30500	.29699	.28929	.28190	.27478	.26794
61 .....	.35331	.34384	.33473	.32598	.31757	.30948	.30170	.29422	.28701	.28007
6236639	.35688	.34772	.33892	.33044	.32229	.31443	.30687	.29958	.29255

Internal Revenue Service, Treasury

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Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
63	.37974	.37020	.36101	.35216	.34363	.33542	.32750	.31986	.31250	.30539
64	.39334	.38378	.37456	.36568	.35711	.34884	.34087	.33317	.32574	.31857
65	.40718	.39761	.38838	.37947	.37087	.36257	.35455	.34681	.33932	.33208
66	.42128	.41172	.40249	.39357	.38496	.37663	.36858	.36079	.35326	.34597
67	.43569	.42616	.41694	.40803	.39941	.39107	.38299	.37518	.36761	.36028
68	.45038	.44089	.43170	.42281	.41419	.40585	.39777	.38994	.38235	.37499
69	.46531	.45587	.44672	.43786	.42927	.42094	.41286	.40503	.39743	.39006
70	.48040	.47103	.46194	.45312	.44456	.43626	.42820	.42038	.41278	.40540
71	.49558	.48629	.47727	.46851	.46000	.45174	.44371	.43591	.42832	.42095
72	.51082	.50162	.49268	.48399	.47554	.46733	.45934	.45157	.44401	.43666
73	.52607	.51697	.50813	.49952	.49114	.48299	.47506	.46733	.45981	.45249
74	.54139	.53241	.52367	.51515	.50686	.49879	.49092	.48325	.47578	.46849
75	.55683	.54798	.53936	.53095	.52276	.51477	.50698	.49938	.49197	.48474
76	.57243	.56373	.55524	.54696	.53888	.53100	.52330	.51579	.50846	.50130
77	.58819	.57965	.57132	.56318	.55523	.54747	.53988	.53247	.52523	.51815
78	.60408	.59572	.58755	.57957	.57177	.56414	.55668	.54939	.54225	.53527
79	.62001	.61184	.60385	.59604	.58840	.58092	.57360	.56644	.55943	.55256
80	.63582	.62786	.62007	.61244	.60497	.59765	.59048	.58347	.57659	.56985
81	.65142	.64367	.63608	.62864	.62135	.61421	.60721	.60034	.59361	.58701
82	.66673	.65920	.65182	.64458	.63748	.63052	.62368	.61698	.61041	.60395
83	.68175	.67444	.66728	.66024	.65334	.64656	.63991	.63338	.62696	.62066
84	.69657	.68950	.68256	.67574	.66904	.66246	.65599	.64964	.64340	.63727
85	.71128	.70446	.69775	.69116	.68467	.67830	.67204	.66587	.65982	.65386
86	.72576	.71919	.71272	.70636	.70010	.69394	.68789	.68193	.67606	.67029
87	.73981	.73349	.72726	.72114	.71511	.70917	.70333	.69757	.69190	.68632
88	.75342	.74735	.74137	.73548	.72968	.72396	.71833	.71279	.70732	.70194
89	.76658	.76076	.75503	.74938	.74381	.73832	.73290	.72757	.72231	.71712
90	.77928	.77371	.76823	.76281	.75748	.75221	.74702	.74190	.73684	.73186
91	.79131	.78600	.78075	.77557	.77046	.76542	.76044	.75553	.75068	.74589
92	.80246	.79737	.79235	.78740	.78250	.77767	.77290	.76818	.76353	.75893
93	.81274	.80788	.80307	.79832	.79363	.78899	.78441	.77989	.77542	.77100
94	.82232	.81766	.81306	.80850	.80401	.79956	.79517	.79082	.78653	.78228
95	.83141	.82695	.82254	.81818	.81387	.80961	.80539	.80122	.79710	.79302
96	.83996	.83569	.83147	.82729	.82316	.81907	.81503	.81103	.80707	.80315
97	.84787	.84378	.83973	.83573	.83176	.82784	.82396	.82012	.81632	.81255
98	.85530	.85138	.84750	.84366	.83985	.83609	.83236	.82867	.82502	.82140
99	.86255	.85880	.85508	.85140	.84776	.84415	.84057	.83703	.83353	.83005
100	.86960	.86601	.86246	.85894	.85546	.85200	.84858	.84519	.84183	.83849
101	.87655	.87313	.86974	.86638	.86305	.85975	.85648	.85324	.85003	.84684
102	.88338	.88012	.87689	.87369	.87052	.86738	.86426	.86116	.85809	.85505
103	.89015	.88706	.88399	.88095	.87793	.87494	.87197	.86903	.86611	.86321
104	.89737	.89446	.89157	.88871	.88586	.88304	.88024	.87745	.87469	.87195
105	.90443	.90170	.89898	.89628	.89360	.89094	.88830	.88568	.88307	.88049
106	.91135	.91101	.90852	.90605	.90359	.90115	.89873	.89632	.89392	.89154
107	.92452	.92230	.92010	.91791	.91573	.91356	.91141	.90927	.90714	.90502
108	.94161	.93987	.93814	.93641	.93469	.93298	.93128	.92958	.92790	.92622
109	.97081	.96992	.96904	.96816	.96729	.96642	.96555	.96468	.96382	.96296
Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
0	.01906	.01845	.01790	.01740	.01694	.01652	.01613	.01578	.01546	.01516
1	.01098	.01034	.00977	.00924	.00876	.00833	.00793	.00756	.00722	.00691
2	.01113	.01046	.00986	.00930	.00880	.00834	.00791	.00753	.00717	.00684
3	.01155	.01084	.01020	.00962	.00909	.00860	.00816	.00775	.00737	.00702
4	.01211	.01137	.01069	.01008	.00952	.00900	.00853	.00810	.00770	.00733
5	.01279	.01201	.01130	.01065	.01006	.00952	.00902	.00856	.00814	.00775
6	.01356	.01274	.01199	.01131	.01068	.01011	.00959	.00910	.00865	.00824
7	.01442	.01356	.01277	.01205	.01140	.01079	.01023	.00972	.00925	.00881
8	.01536	.01446	.01363	.01287	.01218	.01154	.01096	.01041	.00991	.00945
9	.01641	.01546	.01460	.01380	.01307	.01240	.01178	.01120	.01068	.01019
10	.01758	.01659	.01567	.01484	.01407	.01336	.01270	.01210	.01154	.01103
11	.01886	.01781	.01686	.01598	.01517	.01442	.01373	.01310	.01251	.01196
12	.02024	.01915	.01814	.01721	.01636	.01558	.01485	.01419	.01357	.01299
13	.02168	.02054	.01948	.01851	.01762	.01679	.01603	.01533	.01467	.01407
14	.02313	.02193	.02083	.01981	.01887	.01801	.01721	.01646	.01578	.01514
15	.02456	.02330	.02214	.02107	.02009	.01918	.01834	.01756	.01684	.01617
16	.02593	.02462	.02340	.02229	.02126	.02030	.01942	.01860	.01785	.01714
17	.02728	.02590	.02463	.02346	.02238	.02138	.02046	.01960	.01880	.01806
18	.02861	.02717	.02584	.02462	.02348	.02243	.02146	.02056	.01972	.01894
19	.02998	.02847	.02708	.02580	.02461	.02351	.02249	.02154	.02066	.01984
20	.03142	.02984	.02839	.02704	.02580	.02465	.02357	.02258	.02165	.02079
21	.03295	.03130	.02978	.02837	.02706	.02585	.02473	.02368	.02271	.02180
22	.03455	.03283	.03124	.02976	.02839	.02712	.02594	.02484	.02382	.02286
23	.03626	.03446	.03279	.03124	.02981	.02847	.02723	.02608	.02500	.02400

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Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
24	.03809	.03620	.03446	.03283	.03133	.02993	.02863	.02741	.02628	.02522
25	.04005	.03808	.03625	.03456	.03298	.03151	.03014	.02887	.02768	.02656
26	.04216	.04010	.03819	.03641	.03476	.03322	.03178	.03044	.02919	.02802
27	.04444	.04229	.04029	.03843	.03670	.03508	.03357	.03217	.03085	.02962
28	.04687	.04463	.04254	.04059	.03877	.03708	.03550	.03402	.03263	.03133
29	.04946	.04712	.04493	.04289	.04099	.03922	.03756	.03600	.03455	.03318
30	.05221	.04976	.04748	.04534	.04335	.04149	.03975	.03812	.03659	.03515
31	.05511	.05255	.05017	.04794	.04585	.04390	.04208	.04037	.03876	.03725
32	.05818	.05551	.05302	.05069	.04851	.04647	.04455	.04276	.04107	.03948
33	.06144	.05866	.05606	.05363	.05135	.04921	.04720	.04532	.04355	.04188
34	.06489	.06200	.05928	.05674	.05436	.05212	.05002	.04805	.04619	.04444
35	.06857	.06555	.06273	.06007	.05758	.05524	.05304	.05097	.04902	.04718
36	.07246	.06932	.06638	.06361	.06101	.05856	.05626	.05409	.05205	.05012
37	.07659	.07332	.07025	.06737	.06466	.06210	.05969	.05742	.05528	.05325
38	.08098	.07758	.07439	.07138	.06855	.06588	.06336	.06099	.05874	.05662
39	.08563	.08210	.07878	.07565	.07270	.06992	.06729	.06480	.06245	.06023
40	.09059	.08692	.08347	.08021	.07714	.07423	.07149	.06889	.06643	.06411
41	.09586	.09206	.08848	.08509	.08189	.07886	.07600	.07329	.07072	.06828
42	.10147	.09753	.09381	.09029	.08696	.08381	.08083	.07800	.07531	.07277
43	.10742	.10334	.09948	.09583	.09237	.08909	.08598	.08304	.08024	.07758
44	.11373	.10950	.10551	.10172	.09813	.09472	.09148	.08841	.08549	.08272
45	.12035	.11599	.11185	.10792	.10420	.10066	.09730	.09410	.09106	.08817
46	.12732	.12281	.11853	.11447	.11061	.10694	.10345	.10013	.09696	.09395
47	.13460	.12995	.12553	.12133	.11733	.11353	.10991	.10646	.10317	.10004
48	.14223	.13743	.13287	.12853	.12439	.12046	.11671	.11313	.10972	.10646
49	.15020	.14526	.14056	.13608	.13181	.12774	.12385	.12015	.11661	.11322
50	.15855	.15347	.14862	.14401	.13960	.13540	.13138	.12754	.12388	.12037
51	.16727	.16205	.15707	.15232	.14777	.14344	.13929	.13532	.13153	.12789
52	.17634	.17098	.16587	.16097	.15630	.15183	.14755	.14345	.13953	.13577
53	.18576	.18027	.17501	.16999	.16518	.16057	.15616	.15194	.14789	.14400
54	.19552	.18990	.18451	.17935	.17441	.16968	.16514	.16078	.15661	.15260
55	.20564	.19989	.19437	.18908	.18402	.17915	.17449	.17001	.16571	.16157
56	.21613	.21025	.20461	.19919	.19400	.18901	.18422	.17962	.17519	.17093
57	.22698	.22098	.21522	.20968	.20436	.19925	.19434	.18961	.18507	.18069
58	.23816	.23204	.22616	.22051	.21507	.20984	.20481	.19996	.19530	.19080
59	.24962	.24339	.23740	.23163	.22608	.22073	.21558	.21062	.20584	.20123
60	.26136	.25502	.24892	.24304	.23738	.23192	.22666	.22158	.21669	.21196
61	.27339	.26695	.26075	.25477	.24900	.24343	.23806	.23288	.22787	.22304
62	.28578	.27925	.27295	.26687	.26100	.25533	.24985	.24456	.23945	.23451
63	.29854	.29192	.28553	.27935	.27339	.26762	.26205	.25666	.25145	.24641
64	.31164	.30494	.29846	.29221	.28615	.28030	.27463	.26915	.26384	.25870
65	.32508	.31831	.31177	.30543	.29930	.29336	.28761	.28203	.27663	.27140
66	.33891	.33208	.32547	.31906	.31285	.30684	.30101	.29536	.28987	.28456
67	.35318	.34630	.33963	.33316	.32689	.32081	.31491	.30918	.30363	.29823
68	.36785	.36093	.35422	.34770	.34138	.33524	.32928	.32349	.31787	.31240
69	.38290	.37595	.36920	.36265	.35628	.35009	.34408	.33824	.33256	.32703
70	.39823	.39127	.38450	.37791	.37151	.36529	.35924	.35335	.34762	.34204
71	.41378	.40681	.40003	.39343	.38701	.38076	.37467	.36875	.36298	.35736
72	.42950	.42253	.41575	.40914	.40271	.39644	.39034	.38438	.37858	.37293
73	.44535	.43840	.43162	.42502	.41858	.41231	.40619	.40022	.39440	.38872
74	.46139	.45446	.44771	.44112	.43469	.42842	.42230	.41632	.41049	.40479
75	.47769	.47080	.46408	.45752	.45111	.44485	.43874	.43277	.42693	.42123
76	.49430	.48747	.48079	.47427	.46790	.46167	.45558	.44963	.44380	.43811
77	.51123	.50447	.49786	.49139	.48506	.47888	.47282	.46690	.46111	.45543
78	.52845	.52177	.51523	.50884	.50257	.49645	.49044	.48457	.47881	.47317
79	.54584	.53926	.53282	.52650	.52032	.51426	.50833	.50251	.49681	.49122
80	.56325	.55678	.55044	.54423	.53813	.53216	.52630	.52056	.51492	.50939
81	.58054	.57419	.56797	.56186	.55587	.54999	.54422	.53856	.53300	.52754
82	.59762	.59140	.58530	.57931	.57343	.56766	.56198	.55641	.55094	.54557
83	.61448	.60840	.60243	.59657	.59081	.58515	.57958	.57411	.56874	.56346
84	.63124	.62531	.61949	.61376	.60813	.60259	.59715	.59179	.58652	.58134
85	.64800	.64224	.63657	.63099	.62550	.62010	.61478	.60955	.60441	.59934
86	.66461	.65902	.65351	.64810	.64276	.63751	.63233	.62724	.62222	.61728
87	.68083	.67541	.67008	.66483	.65965	.65455	.64953	.64458	.63970	.63489
88	.69663	.69140	.68624	.68116	.67615	.67121	.66634	.66154	.65680	.65213
89	.71201	.70696	.70199	.69708	.69224	.68747	.68276	.67811	.67353	.66900
90	.72694	.72209	.71730	.71257	.70791	.70330	.69876	.69427	.68984	.68547
91	.74117	.73650	.73190	.72735	.72286	.71842	.71404	.70972	.70545	.70123
92	.75439	.74991	.74548	.74110	.73678	.73251	.72829	.72412	.72000	.71593
93	.76664	.76233	.75806	.75385	.74969	.74557	.74150	.73748	.73350	.72957
94	.77809	.77394	.76983	.76578	.76177	.75780	.75388	.75000	.74616	.74237
95	.78899	.78500	.78106	.77715	.77329	.76947	.76569	.76195	.75826	.75460
96	.79928	.79544	.79165	.78790	.78418	.78050	.77686	.77326	.76970	.76617
97	.80883	.80514	.80149	.79787	.79430	.79075	.78725	.78377	.78033	.77693

Internal Revenue Service, Treasury

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Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
9881781	.81427	.81075	.80727	.80382	.80041	.79703	.79368	.79036	.78708
99 .....	.82661	.82320	.81982	.81648	.81316	.80988	.80662	.80340	.80020	.79704
100 .....	.83519	.83192	.82868	.82547	.82228	.81913	.81600	.81290	.80982	.80678
101 .....	.84368	.84055	.83744	.83437	.83131	.82829	.82529	.82231	.81936	.81643
102 .....	.85203	.84904	.84607	.84313	.84021	.83731	.83444	.83159	.82876	.82596
103 .....	.86034	.85748	.85465	.85184	.84906	.84629	.84355	.84082	.83812	.83544
104 .....	.86923	.86653	.86385	.86119	.85855	.85593	.85333	.85074	.84818	.84563
105 .....	.87792	.87537	.87283	.87032	.86782	.86534	.86287	.86042	.85799	.85557
106 .....	.88918	.88683	.88450	.88218	.87987	.87758	.87530	.87304	.87079	.86855
107 .....	.90291	.90082	.89873	.89666	.89460	.89255	.89051	.88849	.88647	.88447
108 .....	.92455	.92288	.92123	.91958	.91794	.91630	.91468	.91306	.91145	.90984
109 .....	.96211	.96125	.96041	.95956	.95872	.95788	.95704	.95620	.95537	.95455
Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
0 .....	.01488	.01463	.01439	.01417	.01396	.01377	.01359	.01343	.01327	.01312
1 .....	.00662	.00636	.00612	.00589	.00568	.00548	.00530	.00513	.00497	.00482
2 .....	.00654	.00626	.00600	.00576	.00554	.00533	.00514	.00496	.00479	.00463
3 .....	.00670	.00641	.00613	.00588	.00564	.00542	.00522	.00502	.00484	.00468
4 .....	.00699	.00668	.00639	.00612	.00587	.00563	.00542	.00521	.00502	.00484
5 .....	.00739	.00706	.00675	.00646	.00620	.00595	.00571	.00550	.00529	.00510
6 .....	.00786	.00751	.00718	.00687	.00659	.00633	.00608	.00585	.00563	.00543
7 .....	.00841	.00803	.00769	.00736	.00706	.00678	.00652	.00627	.00604	.00582
8 .....	.00902	.00863	.00826	.00791	.00759	.00730	.00702	.00675	.00651	.00628
9 .....	.00973	.00931	.00892	.00856	.00822	.00790	.00760	.00733	.00706	.00682
10 .....	.01055	.01010	.00969	.00930	.00894	.00861	.00829	.00799	.00772	.00746
11 .....	.01146	.01099	.01055	.01014	.00976	.00940	.00907	.00875	.00846	.00818
12 .....	.01246	.01196	.01150	.01106	.01066	.01028	.00993	.00960	.00928	.00899
13 .....	.01351	.01298	.01249	.01204	.01161	.01121	.01084	.01049	.01016	.00985
14 .....	.01455	.01400	.01348	.01300	.01255	.01213	.01173	.01136	.01102	.01069
15 .....	.01555	.01497	.01443	.01392	.01345	.01300	.01259	.01220	.01183	.01148
16 .....	.01648	.01587	.01530	.01477	.01427	.01380	.01336	.01295	.01257	.01220
17 .....	.01737	.01673	.01612	.01556	.01504	.01455	.01408	.01365	.01324	.01286
18 .....	.01822	.01754	.01691	.01632	.01576	.01525	.01476	.01430	.01387	.01347
19 .....	.01908	.01837	.01770	.01708	.01650	.01595	.01544	.01495	.01450	.01407
20 .....	.01999	.01924	.01854	.01788	.01726	.01669	.01615	.01564	.01516	.01471
21 .....	.02096	.02017	.01943	.01874	.01809	.01748	.01691	.01637	.01586	.01539
22 .....	.02197	.02114	.02036	.01963	.01895	.01830	.01770	.01713	.01660	.01610
23 .....	.02306	.02218	.02136	.02059	.01987	.01919	.01855	.01795	.01739	.01686
24 .....	.02424	.02331	.02245	.02163	.02087	.02016	.01948	.01885	.01825	.01769
25 .....	.02552	.02455	.02364	.02278	.02197	.02122	.02051	.01984	.01920	.01861
26 .....	.02692	.02589	.02493	.02403	.02318	.02238	.02162	.02091	.02025	.01961
27 .....	.02846	.02738	.02636	.02541	.02451	.02367	.02287	.02212	.02141	.02074
28 .....	.03012	.02898	.02791	.02690	.02595	.02506	.02422	.02342	.02267	.02196
29 .....	.03190	.03070	.02957	.02851	.02751	.02656	.02567	.02483	.02404	.02329
30 .....	.03381	.03254	.03135	.03023	.02917	.02817	.02723	.02634	.02551	.02471
31 .....	.03583	.03450	.03324	.03206	.03094	.02989	.02890	.02796	.02707	.02623
32 .....	.03799	.03659	.03527	.03402	.03284	.03173	.03068	.02968	.02874	.02785
33 .....	.04031	.03883	.03744	.03612	.03488	.03371	.03260	.03155	.03055	.02961
34 .....	.04279	.04123	.03976	.03838	.03707	.03583	.03465	.03354	.03249	.03149
35 .....	.04545	.04382	.04227	.04081	.03943	.03812	.03688	.03571	.03459	.03354
36 .....	.04830	.04658	.04495	.04341	.04196	.04058	.03927	.03803	.03685	.03573
37 .....	.05134	.04953	.04782	.04620	.04467	.04321	.04183	.04052	.03928	.03809
38 .....	.05462	.05272	.05092	.04921	.04760	.04606	.04461	.04322	.04191	.04066
39 .....	.05812	.05613	.05424	.05245	.05075	.04913	.04760	.04614	.04475	.04343
40 .....	.06190	.05981	.05782	.05594	.05415	.05245	.05083	.04929	.04783	.04643
41 .....	.06597	.06378	.06170	.05972	.05784	.05605	.05435	.05272	.05118	.04970
42 .....	.07035	.06806	.06587	.06380	.06182	.05994	.05815	.05644	.05481	.05326
43 .....	.07505	.07265	.07036	.06818	.06611	.06414	.06225	.06045	.05874	.05710
44 .....	.08008	.07757	.07518	.07290	.07072	.06865	.06667	.06478	.06298	.06125
45 .....	.08542	.08279	.08029	.07791	.07563	.07346	.07138	.06940	.06750	.06569
46 .....	.09108	.08834	.08573	.08324	.08085	.07858	.07640	.07432	.07233	.07043
47 .....	.09705	.09419	.09147	.08886	.08637	.08399	.08172	.07954	.07745	.07545
48 .....	.10335	.10038	.09754	.09482	.09222	.08973	.08735	.08507	.08288	.08078
49 .....	.10999	.10690	.10394	.10111	.09840	.09581	.09332	.09093	.08864	.08644
50 .....	.11701	.11380	.11073	.10778	.10496	.10225	.09965	.09716	.09477	.09247
51 .....	.12441	.12108	.11789	.11482	.11189	.10907	.10636	.10376	.10126	.09886
52 .....	.13217	.12871	.12540	.12222	.11916	.11623	.11341	.11071	.10810	.10560
53 .....	.14028	.13670	.13327	.12997	.12680	.12375	.12082	.11801	.11529	.11268
54 .....	.14875	.14505	.14150	.13808	.13480	.13163	.12859	.12566	.12284	.12012
55 .....	.15760	.15378	.15011	.14657	.14317	.13989	.13674	.13370	.13077	.12794
56 .....	.16684	.16290	.15911	.15546	.15194	.14855	.14528	.14213	.13909	.13615
5717648	.17242	.16851	.16474	.16111	.15760	.15422	.15096	.14781	.14477
5818647	.18229	.17827	.17438	.17064	.16702	.16353	.16015	.15689	.15374

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Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
5919678	.19249	.18835	.18435	.18049	.17676	.17316	.16968	.16631	.16305
60 .....	.20740	.20300	.19875	.19464	.19066	.18682	.18311	.17952	.17604	.17268
61 .....	.21837	.21385	.20949	.20527	.20119	.19724	.19341	.18971	.18613	.18266
62 .....	.22973	.22511	.22064	.21631	.21212	.20807	.20414	.20033	.19664	.19306
63 .....	.24152	.23680	.23222	.22779	.22350	.21934	.21530	.21139	.20760	.20392
64 .....	.25372	.24890	.24422	.23969	.23529	.23103	.22690	.22289	.21899	.21521
65 .....	.26633	.26141	.25664	.25201	.24752	.24316	.23893	.23482	.23083	.22695
66 .....	.27940	.27439	.26953	.26481	.26023	.25577	.25145	.24724	.24316	.23918
67 .....	.29299	.28790	.28296	.27815	.27348	.26894	.26453	.26024	.25606	.25200
68 .....	.30709	.30193	.29691	.29202	.28728	.28265	.27816	.27378	.26952	.26537
69 .....	.32166	.31643	.31134	.30639	.30157	.29687	.29230	.28785	.28351	.27928
70 .....	.33661	.33133	.32618	.32116	.31628	.31152	.30688	.30235	.29794	.29364
71 .....	.35188	.34654	.34134	.33627	.33133	.32651	.32181	.31722	.31275	.30838
72 .....	.36742	.36204	.35679	.35168	.34668	.34181	.33706	.33241	.32788	.32345
73 .....	.38317	.37776	.37248	.36733	.36229	.35738	.35257	.34788	.34330	.33882
74 .....	.39923	.39380	.38849	.38330	.37823	.37328	.36844	.36370	.35908	.35455
75 .....	.41566	.41021	.40489	.39968	.39459	.38961	.38474	.37997	.37531	.37074
76 .....	.43254	.42709	.42176	.41655	.41144	.40645	.40156	.39677	.39208	.38749
77 .....	.44988	.44444	.43912	.43391	.42880	.42380	.41891	.41411	.40940	.40479
78 .....	.46765	.46224	.45694	.45174	.44665	.44166	.43677	.43197	.42726	.42265
79 .....	.48574	.48037	.47510	.46993	.46487	.45990	.45502	.45024	.44554	.44094
80 .....	.50397	.49865	.49343	.48830	.48327	.47834	.47349	.46873	.46406	.45947
81 .....	.52219	.51693	.51176	.50669	.50171	.49682	.49201	.48729	.48265	.47809
82 .....	.54029	.53510	.53000	.52499	.52007	.51523	.51047	.50580	.50120	.49667
83 .....	.55826	.55315	.54813	.54319	.53834	.53356	.52886	.52424	.51969	.51522
84 .....	.57624	.57123	.56629	.56144	.55666	.55195	.54732	.54277	.53828	.53386
85 .....	.59435	.58944	.58460	.57984	.57516	.57054	.56599	.56151	.55710	.55275
86 .....	.61241	.60762	.60289	.59824	.59365	.58913	.58468	.58029	.57596	.57170
87 .....	.63015	.62548	.62087	.61633	.61185	.60744	.60309	.59880	.59456	.59039
88 .....	.64753	.64299	.63851	.63409	.62973	.62543	.62118	.61700	.61287	.60879
89 .....	.66454	.66013	.65579	.65150	.64726	.64308	.63895	.63488	.63086	.62689
90 .....	.68115	.67689	.67268	.66853	.66442	.66037	.65637	.65241	.64851	.64465
91 .....	.69706	.69294	.68887	.68486	.68089	.67696	.67309	.66925	.66547	.66173
92 .....	.71190	.70792	.70399	.70011	.69627	.69247	.68872	.68501	.68134	.67771
93 .....	.72569	.72184	.71804	.71429	.71057	.70689	.70326	.69967	.69611	.69259
94 .....	.73861	.73490	.73123	.72759	.72400	.72044	.71692	.71344	.71000	.70659
95 .....	.75097	.74739	.74384	.74033	.73686	.73342	.73002	.72665	.72331	.72001
96 .....	.76267	.75922	.75579	.75240	.74905	.74572	.74243	.73917	.73595	.73275
97 .....	.77356	.77022	.76691	.76363	.76039	.75718	.75399	.75084	.74772	.74463
98 .....	.78382	.78059	.77740	.77423	.77110	.76799	.76491	.76186	.75884	.75584
99 .....	.79390	.79079	.78771	.78465	.78162	.77862	.77565	.77270	.76978	.76688
100 .....	.80376	.80076	.79779	.79485	.79193	.78904	.78617	.78333	.78051	.77771
101 .....	.81353	.81066	.80780	.80497	.80217	.79938	.79662	.79388	.79117	.78847
102 .....	.82318	.82042	.81768	.81496	.81227	.80960	.80694	.80431	.80170	.79911
103 .....	.83278	.83014	.82752	.82491	.82233	.81977	.81723	.81470	.81220	.80971
104 .....	.84310	.84059	.83810	.83563	.83317	.83073	.82831	.82591	.82352	.82115
105 .....	.85318	.85079	.84843	.84607	.84374	.84142	.83911	.83682	.83455	.83229
106 .....	.86633	.86413	.86193	.85975	.85758	.85543	.85329	.85116	.84904	.84694
107 .....	.88247	.88049	.87852	.87656	.87460	.87266	.87073	.86881	.86690	.86500
108 .....	.90825	.90666	.90507	.90350	.90193	.90037	.89881	.89727	.89572	.89419
109 .....	.95372	.95290	.95208	.95126	.95045	.94964	.94883	.94803	.94723	.94643

Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
0 .....	.01298	.01285	.01273	.01261	.01250	.01240	.01230	.01221	.01212	.01203
1 .....	.00468	.00455	.00443	.00431	.00420	.00410	.00400	.00391	.00382	.00374
2 .....	.00448	.00435	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348
3 .....	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00365	.00355	.00345
4 .....	.00468	.00452	.00437	.00423	.00410	.00397	.00386	.00375	.00364	.00354
5 .....	.00493	.00476	.00460	.00445	.00431	.00418	.00405	.00393	.00382	.00371
6 .....	.00524	.00506	.00489	.00473	.00458	.00444	.00430	.00418	.00406	.00394
7 .....	.00562	.00543	.00525	.00508	.00492	.00477	.00462	.00449	.00436	.00423
8 .....	.00606	.00586	.00566	.00548	.00531	.00515	.00499	.00485	.00471	.00458
9 .....	.00659	.00637	.00616	.00597	.00579	.00561	.00545	.00529	.00514	.00500
10 .....	.00721	.00698	.00676	.00655	.00636	.00617	.00600	.00583	.00567	.00552
11 .....	.00792	.00767	.00744	.00722	.00701	.00682	.00663	.00645	.00628	.00612
12 .....	.00871	.00845	.00821	.00797	.00775	.00754	.00735	.00716	.00698	.00681
13 .....	.00955	.00928	.00902	.00877	.00854	.00831	.00810	.00790	.00771	.00753
14 .....	.01038	.01009	.00981	.00955	.00930	.00907	.00885	.00864	.00843	.00824
15 .....	.01116	.01085	.01056	.01028	.01002	.00977	.00954	.00932	.00910	.00890
16 .....	.01186	.01153	.01123	.01094	.01066	.01040	.01015	.00992	.00969	.00948
17 .....	.01250	.01215	.01183	.01152	.01124	.01096	.01070	.01045	.01022	.00999
18 .....	.01308	.01272	.01238	.01206	.01175	.01147	.01119	.01093	.01068	.01044
1901367	.01329	.01293	.01259	.01227	.01196	.01167	.01140	.01113	.01088

Internal Revenue Service, Treasury

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Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
2001428	.01388	.01350	.01314	.01280	.01248	.01217	.01188	.01161	.01134
21 .....	.01494	.01451	.01411	.01373	.01337	.01303	.01271	.01240	.01211	.01183
22 .....	.01562	.01517	.01475	.01435	.01397	.01361	.01326	.01294	.01263	.01233
23 .....	.01635	.01588	.01543	.01501	.01460	.01422	.01386	.01351	.01319	.01287
24 .....	.01716	.01665	.01618	.01573	.01530	.01489	.01451	.01415	.01380	.01347
25 .....	.01804	.01751	.01701	.01653	.01608	.01565	.01524	.01485	.01448	.01413
26 .....	.01902	.01845	.01792	.01741	.01693	.01648	.01604	.01563	.01524	.01487
27 .....	.02011	.01951	.01895	.01841	.01790	.01742	.01696	.01652	.01610	.01571
28 .....	.02129	.02066	.02006	.01949	.01895	.01844	.01795	.01748	.01704	.01662
29 .....	.02258	.02191	.02127	.02067	.02009	.01955	.01903	.01853	.01806	.01762
30 .....	.02396	.02325	.02257	.02193	.02132	.02074	.02019	.01966	.01916	.01869
31 .....	.02543	.02467	.02396	.02328	.02263	.02201	.02143	.02087	.02034	.01983
32 .....	.02701	.02621	.02545	.02472	.02404	.02338	.02276	.02217	.02160	.02106
33 .....	.02871	.02786	.02706	.02629	.02556	.02487	.02420	.02357	.02297	.02240
34 .....	.03054	.02964	.02879	.02797	.02720	.02646	.02576	.02509	.02445	.02383
35 .....	.03253	.03158	.03067	.02981	.02898	.02820	.02745	.02674	.02606	.02541
36 .....	.03467	.03366	.03269	.03178	.03090	.03007	.02928	.02852	.02779	.02710
37 .....	.03697	.03590	.03488	.03391	.03298	.03209	.03125	.03044	.02967	.02893
38 .....	.03947	.03833	.03725	.03622	.03524	.03430	.03340	.03254	.03172	.03094
39 .....	.04217	.04096	.03982	.03873	.03768	.03669	.03573	.03482	.03395	.03312
40 .....	.04510	.04383	.04262	.04146	.04035	.03930	.03828	.03732	.03639	.03550
41 .....	.04830	.04695	.04567	.04445	.04327	.04215	.04108	.04005	.03907	.03812
42 .....	.05177	.05035	.04900	.04770	.04646	.04527	.04413	.04304	.04200	.04100
43 .....	.05553	.05404	.05261	.05123	.04992	.04866	.04746	.04630	.04520	.04413
44 .....	.05960	.05802	.05651	.05506	.05368	.05235	.05107	.04985	.04867	.04754
45 .....	.06395	.06229	.06069	.05917	.05770	.05630	.05495	.05365	.05241	.05121
46 .....	.06860	.06685	.06517	.06356	.06202	.06053	.05911	.05774	.05643	.05516
47 .....	.07353	.07169	.06992	.06823	.06660	.06504	.06353	.06209	.06070	.05936
48 .....	.07877	.07684	.07498	.07320	.07149	.06984	.06826	.06673	.06527	.06385
49 .....	.08433	.08231	.08036	.07849	.07669	.07495	.07329	.07168	.07013	.06864
50 .....	.09026	.08814	.08609	.08413	.08224	.08042	.07867	.07698	.07535	.07378
51 .....	.09655	.09433	.09219	.09013	.08815	.08624	.08440	.08262	.08091	.07926
52 .....	.10318	.10086	.09863	.09647	.09439	.09239	.09046	.08860	.08680	.08506
53 .....	.11017	.10774	.10541	.10315	.10098	.09888	.09686	.09491	.09302	.09120
54 .....	.11750	.11498	.11254	.11019	.10792	.10572	.10361	.10156	.09958	.09767
55 .....	.12522	.12258	.12005	.11759	.11522	.11294	.11072	.10859	.10652	.10451
56 .....	.13332	.13059	.12794	.12539	.12292	.12054	.11823	.11599	.11383	.11174
57 .....	.14183	.13899	.13624	.13359	.13102	.12853	.12613	.12380	.12154	.11936
58 .....	.15070	.14775	.14490	.14215	.13948	.13689	.13439	.13197	.12962	.12734
59 .....	.15990	.15685	.15389	.15103	.14826	.14558	.14298	.14046	.13801	.13564
60 .....	.16942	.16626	.16321	.16024	.15737	.15459	.15189	.14927	.14673	.14426
61 .....	.17929	.17603	.17287	.16981	.16684	.16395	.16115	.15844	.15580	.15324
62 .....	.18960	.18623	.18297	.17980	.17673	.17375	.17085	.16803	.16530	.16264
63 .....	.20035	.19688	.19352	.19025	.18708	.18400	.18100	.17809	.17525	.17250
64 .....	.21154	.20797	.20451	.20114	.19787	.19469	.19159	.18859	.18566	.18281
65 .....	.22318	.21951	.21595	.21249	.20912	.20584	.20265	.19955	.19652	.19358
66 .....	.23532	.23156	.22790	.22434	.22088	.21751	.21422	.21102	.20791	.20487
67 .....	.24804	.24419	.24044	.23679	.23324	.22977	.22640	.22311	.21990	.21678
68 .....	.26133	.25740	.25356	.24983	.24618	.24263	.23917	.23579	.23250	.22929
69 .....	.27516	.27114	.26723	.26341	.25969	.25605	.25251	.24905	.24567	.24237
70 .....	.28945	.28536	.28137	.27747	.27367	.26996	.26633	.26279	.25934	.25596
71 .....	.30412	.29996	.29590	.29193	.28806	.28427	.28057	.27696	.27343	.26998
72 .....	.31913	.31491	.31078	.30675	.30281	.29895	.29519	.29150	.28790	.28438
73 .....	.33444	.33016	.32597	.32188	.31788	.31396	.31013	.30638	.30271	.29913
74 .....	.35012	.34579	.34155	.33741	.33335	.32938	.32549	.32168	.31795	.31430
75 .....	.36628	.36190	.35762	.35343	.34932	.34530	.34136	.33750	.33372	.33001
76 .....	.38299	.37858	.37427	.37004	.36589	.36183	.35784	.35394	.35011	.34636
77 .....	.40028	.39585	.39151	.38725	.38307	.37898	.37496	.37103	.36716	.36337
78 .....	.41812	.41368	.40933	.40506	.40086	.39675	.39271	.38874	.38485	.38103
79 .....	.43641	.43198	.42762	.42334	.41914	.41502	.41096	.40698	.40308	.39924
80 .....	.45496	.45054	.44619	.44192	.43772	.43360	.42954	.42556	.42164	.41779
81 .....	.47360	.46920	.46487	.46061	.45643	.45231	.44827	.44429	.44038	.43653
82 .....	.49223	.48785	.48355	.47932	.47516	.47106	.46703	.46307	.45916	.45532
83 .....	.51081	.50648	.50221	.49802	.49388	.48982	.48581	.48187	.47799	.47416
84 .....	.52951	.52523	.52101	.51686	.51277	.50874	.50477	.50086	.49701	.49321
85 .....	.54847	.54425	.54009	.53600	.53196	.52798	.52406	.52019	.51638	.51262
86 .....	.56749	.56335	.55926	.55523	.55126	.54734	.54348	.53966	.53591	.53220
87 .....	.58627	.58221	.57820	.57425	.57035	.56650	.56270	.55895	.55526	.55161
88 .....	.60477	.60079	.59688	.59301	.58919	.58542	.58170	.57802	.57439	.57081
89 .....	.62297	.61909	.61527	.61149	.60776	.60408	.60044	.59685	.59330	.58979
90 .....	.64084	.63707	.63335	.62968	.62604	.62246	.61891	.61540	.61194	.60851
91 .....	.65803	.65437	.65076	.64719	.64366	.64017	.63672	.63330	.62993	.62659
9267412	.67058	.66707	.66360	.66017	.65678	.65342	.65010	.64682	.64357
9368911	.68567	.68227	.67890	.67557	.67227	.66901	.66578	.66258	.65942

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Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
94	.70321	.69988	.69657	.69330	.69006	.68686	.68369	.68055	.67744	.67437
95	.71674	.71351	.71031	.70713	.70399	.70088	.69781	.69476	.69174	.68875
96	.72959	.72646	.72335	.72028	.71724	.71422	.71123	.70828	.70534	.70244
97	.74156	.73853	.73552	.73254	.72959	.72666	.72376	.72089	.71804	.71522
98	.75287	.74993	.74702	.74413	.74126	.73842	.73561	.73282	.73006	.72732
99	.76401	.76117	.75834	.75555	.75277	.75002	.74730	.74459	.74191	.73926
100	.77494	.77219	.76946	.76676	.76408	.76142	.75878	.75616	.75357	.75099
101	.78580	.78315	.78052	.77791	.77532	.77275	.77021	.76768	.76517	.76268
102	.79654	.79399	.79146	.78894	.78645	.78397	.78152	.77908	.77666	.77426
103	.80724	.80479	.80236	.79994	.79755	.79517	.79280	.79046	.78813	.78582
104	.81879	.81646	.81413	.81183	.80954	.80726	.80501	.80276	.80054	.79832
105	.83005	.82782	.82560	.82340	.82121	.81904	.81688	.81474	.81260	.81049
106	.84485	.84277	.84071	.83866	.83662	.83459	.83257	.83057	.82857	.82659
107	.86311	.86124	.85937	.85751	.85566	.85382	.85199	.85017	.84835	.84655
108	.88266	.88114	.88963	.88812	.88662	.88513	.88364	.88216	.88068	.87922
109	.94563	.94484	.94405	.94326	.94248	.94170	.94092	.94014	.93937	.93860

(f) *Effective dates.* This section applies after April 30, 1999.

[T.D. 7105, 36 FR 6480, Apr. 6, 1971; 36 FR 9512, May 26, 1971; 36 FR 12290, June 30, 1971, as amended by T.D. 7955, 49 FR 19976, May 11, 1984; T.D. 8540, 59 FR 30105, June 10, 1994; T.D. 8819, 64 FR 23190, Apr. 30, 1999; T.D. 8886, 65 FR 36910, June 12, 2000]

§ 1.642(c)-7 Transitional rules with respect to pooled income funds.

(a) *In general*—(1) *Amendment of certain funds.* A fund created before May 7, 1971, and not otherwise qualifying as a pooled income fund may be treated as a pooled income fund to which § 1.642(c)-5 applies if on July 31, 1969, or on each date of transfer of property to the fund occurring after July 31, 1969, it possessed the initial characteristics described in paragraph (b) of this section and is amended, in the time and manner provided in paragraph (c) of this section, to meet all the requirements of section 642(c)(5) and § 1.642(c)-5. If a fund to which this subparagraph applies is amended in the time and manner provided in paragraph (c) of this section it shall be treated as provided in paragraph (d) of this section for the period beginning on August 1, 1969, or, if later, on the date of its creation and ending the day before the date on which it meets the requirements of section 642(c)(5) and § 1.642(c)-5.

(2) *Severance of a portion of a fund.* Any portion of a fund created before May 7, 1971, which consists of property transferred to such fund after July 31, 1969, may be severed from such fund consistently with the principles of paragraph (c)(2) of this section and established before January 1, 1972, as a

separate pooled income fund, provided that on and after the date of severance the severed fund meets all the requirements of section 642(c)(5) and § 1.642(c)-5. A separate fund which is established pursuant to this subparagraph shall be treated as provided in paragraph (d) of this section for the period beginning on the day of the first transfer of property which becomes part of the separate fund and ending the day before the day on which the separate fund meets the requirements of section 642(c)(5) and § 1.642(c)-5.

(b) *Initial characteristics required.* A fund described in paragraph (a)(1) of this section shall not be treated as a pooled income fund to which section 642(c)(5) applies, even though it is amended as provided in paragraph (c) of this section, unless it possessed the following characteristics on July 31, 1969, or on each date of transfer of property to the fund occurring after July 31, 1969:

(1) It satisfied the requirements of section 642(c)(5)(A) other than that the fund be a trust;

(2) It was constituted in a way to attract and contain commingled properties transferred to the fund by more than one donor satisfying such requirements; and

(3) Each beneficiary of a life income interest which was retained or created in any property transferred to the fund was entitled to receive, but not less often than annually, a proportional share of the annual income earned by the fund, such share being based on the fair market value of the property in