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payout with respect to the additional contribution for the year of contribution is 208(5 percents 5.000×305.365). The income earned after the date of the contribution and after the regular valuation date does not enter into the computation.

Example 2. On July 1, 1971, X makes an additional contribution of \$10,000 to a charitable remainder unitrust. The taxable year of the trust is the calendar year and the regular valuation date is December 31 of each year. The fixed percentage is 5 percent. Between July 1, 1971, and December 31, 1971, the additional property appreciates in value to \$12,500 and earns \$500 of income. Because the regular valuation date for the year of contribution occurs after the date of the additional contribution, the additional contribution including income earned by it is valued on the regular valuation date. Thus, the required payout with respect to the additional \$325.87 contribution is (5 percent×[\$12,500+\$500]×183/365).

(c) Calculation of the fair market value of the remainder interest of a charitable remainder unitrust. See §1.664–4 for rules relating to the calculation of the fair market value of the remainder interest of a charitable remainder unitrust.

(d) Deduction for transfers to a charitable remainder unitrust. For rules relating to a deduction for transfers to a charitable remainder unitrust, see section 170, 2055, 2106, or 2522 and the regulations thereunder. The deduction allowed by section 170 for transfers to charity is limited to the fair market value of the remainder interest of a charitable remainder unitrusts regardless of whether an organization described in section 170(c) also receives a portion of the amount described in §1.664-3(a)(1). For a special rule relating to the reduction of the amount of a charitable contribution deduction with respect to a contribution of certain ordinary income property or capital gain property, see section 170(e)(1) (A) or (B)(i) and the regulations thereunder. For rules for postponing the time for deduction of a charitable contribution of a future interest in tangible personal property, see section 170(a)(3) and the regulations thereunder.

[T.D. 7202, 37 FR 16920, Aug. 23, 1972, as amended by T.D. 8791, 63 FR 68192, Dec. 10, 1998; T.D. 8926, 66 FR 1038, Jan. 5, 2001; T.D. 9102, 69 FR 20, Jan. 2, 2004]

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§1.664-4 Calculation of the fair market value of the remainder interest in a charitable remainder unitrust.

(a) Rules for determining present value. For purposes of sections 170, 2055, 2106, and 2522, the fair market value of a remainder interest in a charitable remainder unitrust (as described in $\S1.664-3$) is its present value determined under paragraph (d) of this section. The present value determined under this section shall be computed on the basis of—

(1) Life contingencies determined as to each life involved, from the values of lx set forth in Table 90CM contained in 20.2031-7(d)(7) of this chapter in the case of transfers for which the valuation date is after April 30, 1999; or 80CNSMT from Table contained 20.2031-7A(e)(4) of this chapter in the case of transfer for which the valuation date is after April 30, 1989, and before May 1, 1999. See §20.2031–7A(a) through (d) of this chapter, whichever is applicable, for transfers for which the valuation date is before May 1, 1989;

(2) Interest at the section 7520 rate in the case of transfers for which the valuation date is after April 30, 1989, or 10 percent in the case of transfers to charitable remainder unitrusts made after November 30, 1983, for which the valuation date is before May 1, 1989. See § 20.2031-7A (a) through (c) of this chapter, whichever is applicable, for transfers for which the valuation date is before December 1, 1983; and

(3) The assumption that the amount described in \$1.664-3(a)(1)(i)(a) is distributed in accordance with the payout sequence described in the governing instrument. If the governing instrument does not prescribe when the distribution is made during the period for which the payment is made, for purposes of this section, the distribution is considered payable on the first day of the period for which the payment is made.

(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 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 §601.601(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) Statement supporting deduction required. Any claim for a deduction on any return for the value of a remainder interest in a charitable remainder unitrust must be supported by a full statement attached to the return showing the computation of the present value of such interest.

(d) Valuation. The fair market value of a remainder interest in a charitable remainder unitrust (as described in §1.664-3) for transfers for which the valuation date is after April 30, 1999, is its present value determined under paragraph (e) of this section. The fair market value of a remainder interest in a charitable remainder unitrust (as described in §1.664-3) for transfers for which the valuation date is before May 1, 1999, is its present value determined under the following sections:

Valuation dates	Applicable Regulations	
After	Before	Regulations
12–31–51 12–31–70 11–30–83 04–30–89		1.664–4A(a) 1.664–4A(b) 1.664–4A(c) 1.664–4A(d) 1.664–4A(e)

(e) Valuation of charitable remainder unitrusts having certain payout sequences for transfers for which the valuation date is after April 30, 1999—(1) In general. Except as otherwise provided in para§ 1.664–4

graph (e)(2) of this section, in the case of transfers for which the valuation date is after April 30, 1999, the present value of a remainder interest is determined under paragraphs (e)(3) through (e)(7) of this section, provided that the amount of the payout as of any payout date during any taxable year of the trust is not larger than the amount that the trust could distribute on such date under 1.664-3(a)(1)(v) if the taxable year of the trust were to end on such date. See, however, §1.7520-3(b) (relating to exceptions to the use of the prescribed tables under certain circumstances).

(2) Transitional rules for valuation of charitable remainder unitrusts. (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 under this section 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 charitable remainder unitrust for which the valuation date is after April 30, 1999, and before July 1, 1999, the present value of a remainder interest based on one or more measuring lives is determined under this section 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)(7) of this section or 1.664-4A(e)(6), 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)(7) of this section or 1.664-4A(e)(6), 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) Adjusted payout rate. For transfers for which the valuation date is after April 30, 1989, the adjusted payout rate is determined by using the appropriate Table F in paragraph (e)(6) of this section, for the section 7520 interest rate applicable to the transfer. If the interest rate is between 4.2 and 14 percent, see paragraph (e)(6) of this section. If the interest rate is below 4.2 percent or greater than 14 percent, see paragraph (b) of this section. The adjusted payout rate is determined by multiplying the fixed percentage described in §1.664-3(a)(1)(i)(a) by the factor describing the payout sequence of the trust and the number of months by which the valuation date for the first full taxable year of the trust precedes the first payout date for such taxable year. If the governing instrument does not prescribe when the distribution or distributions shall be made during the taxable year of the trust, see paragraph (a) of this section. In the case of a trust having a payout sequence for which no figures have been provided by the appropriate table, and in the case of a trust that determines the fair market value of the trust assets by taking the average of valuations on more than one date during the taxable year, see paragraph (b) of this section.

(4) Period is a term of years. If the period described in \$1.664-3(a)(5) is a term of years, the factor that is used in determining the present value of the remainder interest for transfers for which the valuation date is after November 30, 1983, is the factor under the appropriate adjusted payout rate in Table D of paragraph (e)(6) of this section corresponding to the number of years in the term. If the adjusted payout rate is an amount that is between adjusted payout rates for which factors are provided in Table D, a linear interpolation must be made. The present

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value of the remainder interest is determined by multiplying the net fair market value (as of the appropriate valuation date) of the property placed in trust by the factor determined under this paragraph. For purposes of this section, the valuation date is, in the case of an inter vivos transfer, the date on which the property is transferred to the trust by the donor. However, if an election is made under section 7520 and §1.7520-2(b) to compute the present value of the charitable interest by use of the interest rate component for either of the 2 months preceding the month in which the date of transfer falls, the month so elected is the valuation date for purposes of determining the interest rate and mortality tables. In the case of a testamentary transfer under section 2055, 2106, or 2624, the valuation date is the date of death, unless the alternate valuation date is elected under section 2032, in which event, and within the limitations set forth in section 2032 and the regulations thereunder, the valuation date is the alternate valuation date. If the decedent's estate elects the alternate valuation date under section 2032 and also elects, under section 7520 and §1.7520-2(b), to use the interest rate component for one of the 2 months preceding the alternate valuation date, the month so elected is the valuation date for purposes of determining the interest rate and mortality tables. The application of this paragraph (e)(4)may be illustrated by the following example:

Example. D transfers \$100,000 to a charitable remainder unitrust on January 1. The trust instrument requires that the trust pay 8 percent of the fair market value of the trust assets as of January 1st for a term of 12 years to D in quarterly payments (March 31, June 30, September 30, and December 31). The section 7520 rate for January (the month that the transfer occurred) is 9.6 percent. Under Table F(9.6) in paragraph(e)(6) of this section, the appropriate adjustment factor is .944628 for quarterly payments payable at the end of each quarter. The adjusted payout rate is 7.557 (8%× .944628). Based on the remainder factors in Table D in paragraph(e)(6) of this section, the present value of the remainder interest is \$38,950.30, computed as follows:

Factor at 7.4 percent for 12 years397495 Factor at 7.6 percent for 12 years387314

Difference Interpolation adjustment:

$$\frac{7.557\% - 7.4\%}{0.2\%} = \frac{x}{.010181}$$

x = .007992

.010181

Factor at 7.4 percent for 12 years	.397495
Less: Interpolation adjustment	.007992

Present value of remainder interest:

(\$100,000×.389503).....\$38,950.30

(5) Period is the life of one individual. If the period described in 1.664-3(a)(5) is the life of one individual, the factor that is used in determining the present value of the remainder interest for transfers for which the valuation date is after April 30, 1999, is the factor in Table U(1) in paragraph (e)(7) of this section under the appropriate adjusted payout. For purposes of the computations described in this paragraph, the age of an individual is the age of that individual at the individual's nearest birthday. If the adjusted payout rate is an amount that is between adjusted payout rates for which factors are provided in the appropriate table, a linear interpolation must be made. The present value of the remainder interest is determined by multiplying the net fair market value (as of the valuation date as determined in paragraph (e)(4)of this section) of the property placed in trust by the factor determined under this paragraph (e)(5). If the adjusted payout rate is between 4.2 and 14 percent, see paragraph (e)(7) of this section. If the adjusted payout rate is below 4.2 percent or greater than 14 percent, see paragraph (b) of this section. The application of this paragraph (e)(5) may be illustrated by the following example:

Example. A, who is 44 years and 11 months old, transfers \$100,000 to a charitable remainder unitrust on January 1st. The trust instrument requires that the trust pay to A semiannually (on June 30 and December 31) 9 percent of the fair market value of the trust assets as of January 1st during A's life. The

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section 7520 rate for January is 9.6 percent. Under Table F(9.6) in paragraph (e)(6) of this section, the appropriate adjustment factor is .933805 for semiannual payments payable at the end of the semiannual period. The adjusted payout rate is 8.404 (9% X .933805). Based on the remainder factors in Table U(1) in paragraph (e)(7) of this section, the present value of the remainder interest is \$10,109.00, computed as follows:

Factor at 8.4	4 percent at age 45	 .10117
Factor at 8.6	3 percent at age 45	 .09715

 .00402

Interpolation adjustment:

$$\frac{8.404\% - 8.4\%}{0.2\%} = \frac{x}{.00402}$$

$$x = .00008$$

Factor at 8.4 percent at age 45	.10117
Less: Interpolation adjustment	.00008

Present value of remainder interest:

 $(\$100,\!000\!\!\times\!\!.10109)\!\ldots\!\!.\$10,\!109.00$

(6) Actuarial Table D and F (4.2)through 14.0) for transfers for which the valuation date is after April 30, 1989. For transfers for which the valuation date is after April 30, 1989, the present value of a charitable remainder unitrust interest that is dependent upon a term of years is determined by using the section 7520 rate and the tables in this paragraph (e)(6). For transfers for which the valuation date is after April 30, 1999, where the present value of a charitable remainder unitrust interest is dependent on the termination of a life interest, see paragraph (e)(5) of this section. See, however, §1.7520-3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). Many actuarial factors not contained in the following tables are contained in Internal Revenue Service Publication 1458, "Actuarial Values, Book Beth," (1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

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TABLE D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Years	Adjusted payout rate									
reals	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
1	.958000	.956000	.954000	.952000	.950000	.948000	.946000	.944000	.942000	.940000
2	.917764	.913936	.910116	.906304	.902500	.898704	.894916	.891136	.887364	.883600
3	.879218	.873723	.868251	.862801	.857375	.851971	.846591	.841232	.835897	.830584
4	.842291	.835279	.828311	.821387	.814506	.807669	.800875	.794123	.787415	.780749
5	.806915	.798527	.790209	.781960	.773781	.765670	.757627	.749652	.741745	.733904
6	.773024	.763392	.753859	.744426	.735092	.725855	.716716	.707672	.698724	.689870
7	.740557	.729802	.719182	.708694	.698337	.688111	.678013	.668042	.658198	.648478
8	.709454	.697691	.686099	.674677	.663420	.652329	.641400	.630632	.620022	.609569
9	.679657	.666993	.654539	.642292	.630249	.618408	.606765	.595317	.584061	.572995
10	.651111	.637645	.624430	.611462	.598737	.586251	.573999	.561979	.550185	.538615
11	.623764	.609589	.595706	.582112	.568800	.555766	.543003	.530508	.518275	.506298
12	.597566	.582767	.568304	.554170	.540360	.526866	.513681	.500800	.488215	.475920
13	.572469	.557125	.542162	.527570	.513342	.499469	.485942	.472755	.459898	.447365
14	.548425	.532611	.517222	.502247	.487675	.473496	.459701	.446281	.433224	.420523
15	.525391	.509177	.493430	.478139	.463291	.448875	.434878	.421289	.408097	.395292
16	.503325	.486773	.470732	.455188	.440127	.425533	.411394	.397697	.384427	.371574
17	.482185	.465355	.449079	.433339	.418120	.403405	.389179	.375426	.362131	.349280
18	.461933	.444879	.428421	.412539	.397214	.382428	.368163	.354402	.341127	.328323
19	.442532	.425304	.408714	.392737	.377354	.362542	.348282	.334555	.321342	.308624
20	.423946	.406591	.389913	.373886	.358486	.343690	.329475	.315820	.302704	.290106

TABLE D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Years					Adjusted p	ayout rate				
Tears	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
1	.938000	.936000	.934000	.932000	.930000	.928000	.926000	.924000	.922000	.920000
2	.879844	.876096	.872356	.868624	.864900	.861184	.857476	.853776	.850084	.846400
3	.825294	.820026	.814781	.809558	.804357	.799179	.794023	.788889	.783777	.778688
4	.774125	.767544	.761005	.754508	.748052	.741638	.735265	.728933	.722643	.716393
5	.726130	.718421	.710779	.703201	.695688	.688240	.680855	.673535	.666277	.659082
6	.681110	.672442	.663867	.655383	.646990	.638687	.630472	.622346	.614307	.606355
7	.638881	.629406	.620052	.610817	.601701	.592701	.583817	.575048	.566391	.557847
8	.599270	.589124	.579129	.569282	.559582	.550027	.540615	.531344	.522213	.513219
9	.562115	.551420	.540906	.530571	.520411	.510425	.500609	.490962	.481480	.472161
10	.527264	.516129	.505206	.494492	.483982	.473674	.463564	.453649	.443925	.434388
11	.494574	.483097	.471863	.460866	.450104	.439570	.429260	.419171	.409298	.399637
12	.463910	.452179	.440720	.429527	.418596	.407921	.397495	.387314	.377373	.367666
13	.435148	.423239	.411632	.400320	.389295	.378550	.368081	.357879	.347938	.338253
14	.408169	.396152	.384465	.373098	.362044	.351295	.340843	.330680	.320799	.311193
15	.382862	.370798	.359090	.347727	.336701	.326002	.315620	.305548	.295777	.286297
16	.359125	.347067	.335390	.324082	.313132	.302529	.292264	.282326	.272706	.263394
17	.336859	.324855	.313254	.302044	.291213	.280747	.270637	.260870	.251435	.242322
18	.315974	.304064	.292579	.281505	.270828	.260533	.250610	.241044	.231823	.222936
19	.296383	.284604	.273269	.262363	.251870	.241775	.232065	.222724	.213741	.205101
20	.278008	.266389	.255233	.244522	.234239	.224367	.214892	.205797	.197069	.188693

TABLE D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

Years	Adjusted payout rate										
	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%	
1	.918000	.916000	.914000	.912000	.910000	.908000	.906000	.904000	.902000	.900000	
2 3	.842724 .773621	.839056 .768575	.835396 .763552	.831744 .758551	.828100 .753571	.824464 .748613	.820836 .743677	.817216 .738763	.813604 .733871	.810000 .729000	
4 5	.710184 .651949	.704015 .644878	.697886 .637868	.691798 .630920	.685750 .624032	.679741 .617205	.673772 .610437	.667842 .603729	.661951 .597080	.656100 .590490	
6	.598489 .549413	.590708 .541089	.583012 .532873	.575399	.567869 .516761	.560422 .508863	.553056 .501069	.545771 .493377	.538566 .485787	.531441	
7 8	.504361	.495637	.487046	.524764 .478585	.470253	.462048	.453968	.493377	.438180	.430467	

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TABLE D—SHOWING THE PRESENT WORTH OF A REMAINDER INTEREST POSTPONED FOR A TERM
CERTAIN IN A CHARITABLE REMAINDER UNITRUST—Continued

[Applicable after April 30, 1989]

Years		Adjusted payout rate										
reals	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%		
9	.463003 .425037 .390184 .358189 .328817 .301854 .277102 .254380 .233521 .214372 .196794 .180657	.454004 .415867 .380934 .348936 .319625 .292777 .268184 .245656 .225021 .206119 .18805 .172946	.445160 .406876 .371885 .339902 .310671 .283953 .259533 .237213 .216813 .198167 .181125 .165548	.436469 .398060 .363031 .331084 .301949 .275377 .251144 .229043 .208887 .190505 .173741 .158452	.427930 .389416 .354369 .322475 .293453 .267042 .243008 .221137 .201235 .183124 .166643 .151645	.419539 .380942 .345895 .314073 .285178 .258942 .235119 .213488 .193847 .176013 .159820 .145117	.411295 .372634 .337606 .305871 .277119 .251070 .227469 .206087 .186715 .169164 .153262 .138856	.403196 .364489 .329498 .297866 .269271 .243421 .220053 .198928 .179830 .162567 .146960 .132852	.395238 .356505 .321567 .290054 .261628 .235989 .212862 .192001 .173185 .156213 .140904 .127096	.387420 .348678 .313811 .282430 .254187 .228768 .205891 .185302 .166772 .150095 .135085 .121577		

TABLE D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

[Applicable after April 30, 1989]

Years	Adjusted payout rate									
reals	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
1	.898000	.896000	.894000	.892000	.890000	.888000	.886000	.884000	.882000	.880000
2 3	.806404 .724151	.802816 .719323	.799236 .714517	.795664 .709732	.792100 .704969	.788544 .700227	.784996 .695506	.781456 .690807	.777924 .686129	.774400 .681472
4 5	.650287 .583958	.644514 .577484	.638778 .571068	.633081 .564708	.627422 .558406	.621802 .552160	.616219 .545970	.610673 .539835	.605166 .533756	.599695 .527732
6	.524394	.517426	.510535	.503720	.496981	.490318	.483729	.477214	.470773	.464404
7 8	.470906 .422874	.463613 .415398	.456418 .408038	.449318 .400792	.442313 .393659	.435402 .386637	.428584 .379726	.421858 .372922	.415222 .366226	.408676 .359635
9 10	.379741 .341007	.372196 .333488	.364786 .326118	.357506 .318896	.350356 .311817	.343334 .304881	.336437 .298083	.329663 .291422	.323011 .284896	.316478 .278501
11	.306224	.298805	.291550	.284455	.277517	.270734	.264102	.257617	.251278	.245081
12 13	.274989 .246941	.267729 .239886	.260645 .233017	.253734 .226331	.246990 .219821	.240412 .213486	.233994 .207319	.227734 .201317	.221627 .195475	.215671 .189791
14 15	.221753 .199134	.214937 .192584	.208317 .186236	.201887 .180083	.195641 .174121	.189575 .168343	.183684 .162744	.177964 .157320	.172409 .152065	.167016 .146974
16	.178822	.172555	.166495	.160634	.154967	.149488	.144191	.139071	.134121	.129337
17 18	.160582 .144203	.154609 .138530	.148846 .133069	.143286 .127811	.137921 .122750	.132746 .117878	.127754 .113190	.122939 .108678	.118295 .104336	.113817 .100159
19 20	.129494	.124123	.118963	.114007	.109247	.104676	.100286	.096071 .084927	.092024 .081166	.088140 .077563
20	.110200	.111214	.1000000	.101094	.037230	.032932	.0000000	.00+927	.001100	.077505

TABLE D—Showing the Present Worth of a Remainder Interest Postponed for a Term Certain in a Charitable Remainder Unitrust

Years					Adjusted pa	ayout rate				
Tears	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
1	.878000	.876000	.874000	.872000	.870000	.868000	.866000	.864000	.862000	.860000
2	.770884	.767376	.763876	.760384	.756900	.753424	.749956	.746496	.743044	.739600
3	.676836	.672221	.667628	.663055	.658503	.653972	.649462	.644973	.640504	.636056
4	.594262	.588866	.583507	.578184	.572898	.567648	.562434	.557256	.552114	.547008
5	.521762	.515847	.509985	.504176	.498421	.492718	.487068	.481469	.475923	.470427
6	.458107	.451882	.445727	.439642	.433626	.427679	.421801	.415990	.410245	.404567
7	.402218	.395848	.389565	.383368	.377255	.371226	.365279	.359415	.353631	.347928
8	.353147	.346763	.340480	.334297	.328212	.322224	.316332	.310535	.304830	.299218
9	.310063	.303764	.297579	.291507	.285544	.279690	.273944	.268302	.262764	.257327
10	.272236	.266098	.260084	.254194	.248423	.242771	.237235	.231813	.226502	.221302
11	.239023	.233102	.227314	.221657	.216128	.210725	.205446	.200286	.195245	.190319
12	.209862	.204197	.198672	.193285	.188032	.182910	.177916	.173047	.168301	.163675
13	.184259	.178877	.173640	.168544	.163588	.158766	.154075	.149513	.145076	.140760
14	.161779	.156696	.151761	.146971	.142321	.137809	.133429	.129179	.125055	.121054
15	.142042	.137266	.132639	.128158	.123819	.119618	.115550	.111611	.107798	.104106
16	.124713	.120245	.115927	.111754	.107723	.103828	.100066	.096432	.092922	.089531

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TABLE D—SHOWING THE PRESENT WORTH OF A REMAINDER INTEREST POSTPONED FOR A TERM CERTAIN IN A CHARITABLE REMAINDER UNITRUST—Continued

[Applicable after April 30, 1989]

Years	Adjusted payout rate									
	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
17 18 19 20	.109498 .096139 .084410 .074112	.105334 .092273 .080831 .070808	.101320 .088554 .077396 .067644	.097450 .084976 .074099 .064614	.093719 .081535 .070936 .061714	.090123 .078227 .067901 .058938	.086657 .075045 .064989 .056280	.083317 .071986 .062196 .053737	.080098 .069045 .059517 .051303	.076997 .066217 .056947 .048974

Table F(4.2)—With Interest at 4.2 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiarinual period	Quarterly period	Montiny period	
	1	1.000000	.989820	.984755	.981389	
1	2	.996577	.986432	.981385	.978030	
2	3	.993166	.983056	.978026		
3	4	.989767	.979691	.974679		
4	5	.986380	.976338			
5	6	.983004	.972996			
6	7	.979639	.969666			
7	8	.976286				
8	9	.972945				
9	10	.969615				
10	11	.966296				
11	12	.962989				
12		.959693				

TABLE F(4.4)—WITH INTEREST AT 4.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiarinual period	Quarterly period	wontniy perioa	
	1	1.000000	.989350	.984054	.980533	
1	2	.996418	.985806	.980529	.977021	
2	3	.992849	.982275	.977017		
3	4	.989293	.978757	.973517		
4	5	.985749	.975251			
5	6	.982219	.971758			
6	7	.978700	.968277			
7	8	.975195				
8	9	.971702				
9	10	.968221				
10	11	.964753				
11	12	.961298				
12		.957854				

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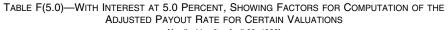
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TABLE F(4.6)—WITH INTEREST AT 4.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period		Quarterly period	Montilly period	
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .996259 .992532 .988820 .985121 .981436 .977764 .974107 .970463 .966832 .966832 .963216 .953613	.988882 .985183 .981498 .977826 .974168 .970524 .966894	.983354 .979676 .976011 .972360	.979680 .976015	
12		.956023				

TABLE F(4.8)—WITH INTEREST AT 4.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual pendu	Semiannuai penuu	Qualterly period	
1	1 2 3	1.000000 .996101 .992217	.988415 .984561 .980722	.982657 .978825 .975008	.978830 .975013
3 4	4	.988348 .984494	.976898 .973089	.971206	
5 6 7	6 7 8	.980655 .976831 .973022	.969294 .965515		
8 9 10	9 10 11	.969228 .965448 .961684			
10 11 12	12	.957934 .954198			



1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiannuar penou	Quarterly period	wontiny period	
	1	1.000000	.987950	.981961	.977982	
1	2	.995942	.983941	.977977	.974014	
2	3	.991901	.979949	.974009		
3	4	.987877	.975973	.970057		
4	5	.983868	.972013			
5	6	.979876	.968069			
6	7	.975900	.964141			
7	8	.971940				
8	9	.967997				
9	10	.964069				
10	11	.960157				
11	12	.956261				
12		.952381				

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TABLE F(5.2)—WITH INTEREST AT 5.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Our starts and	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .995784 .991587 .987407 .983244 .979099 .974972 .970862 .966769 .9662694 .958636 .954594 .95570	.987486 .983323 .979178 .975050 .970940 .966847 .962771	.981268 .977132 .973012 .968911	.977137 .973018

TABLE F(5.4)—WITH INTEREST AT 5.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual penou	Qualterly period	Monthly period
1	1 2	1.000000 .995627	.987023 .982707	.980577 .976289	.976295 .972026
2 3 4	3 4 5	.991273 .986938 .982622	.978409 .974131 .969871	.972019 .967769	
5	6 7	.978325	.965629 .961407		
7 8	8 9	.969787 .965546			
9 10 11	10 11 12	.961323 .957119 .952934			
12		.948767			

TABLE F(5.6)—WITH INTEREST AT 5.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period				
			O mission la missional	Quantaria maniari	Monthly period	
At least	But less than	Annual period	Semiannual period	Quarterly period		
	1	1.000000	.986562	.979888	.975455	
1	2	.995470	.982092	.975449	.971036	
2	3	.990960	.977643	.971029		
3	4	.986470	.973214	.966630		
4	5	.982001	.968805			
5	6	.977552	.964416			
6	7	.973124	.960047			
7	8	.968715				
8	9	.964326				
9	10	.959958				
10	11	.955609				
11	12	.951279				
12		.946970				

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TABLE F(5.8)—WITH INTEREST AT 5.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannuar period	Quarterly period	Monthly period	
	1	1.000000	.986102	.979201	.974618	
1	2	.995313	.981480	.974611	.970050	
2	3	.990647	.976879	.970043		
3	4	.986004	.972300	.965496		
4	5	.981382	.967743			
5	6	.976782	.963206			
6	7	.972203	.958692			
7	8	.967646				
8	9	.963111				
9	10	.958596				
10	11	.954103				
11	12	.949631				
12		.945180				

TABLE F(6.0)—WITH INTEREST AT 6.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes the first payout		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Germannuar period	Quarterly period	Montally period
1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 7 8 9 10	1.000000 .995156 .980336 .985538 .980764 .976014 .971286 .966581 .961899 .957239	.985643 .980869 .976117 .971389 .966684 .962001 .957341	.978516 .973776 .969059 .964365	.973784 .969067
10 11 12	11 12	.952603 .947988 .943396			

TABLE F(6.2)—WITH INTEREST AT 6.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiannuar penou	Quarterly period	Montilly period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .995000 .990024 .985074 .980148 .975247 .970371 .965519 .960691 .955887 .951107 .946352 .941620	.985185 .980259 .975358 .970481 .965628 .960799 .955995	.977833 .972944 .968079 .963238	.972952 .968087	

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TABLE F(6.4)—WITH INTEREST AT 6.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period				
		Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiannuar penou	Quarterly period		
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 11 12	1.000000 .994844 .989714 .984611 .979534 .974483 .969458 .964460 .959487 .954539 .949617 .944721 .939850	.984729 .979652 .974600 .969575 .964576 .959602 .954654	.977152 .972114 .967101 .962115	.972122 .967110	

TABLE F(6.6)—WITH INTEREST AT 6.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiarindar period	Quarteny period	Monthly period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994688 .989404 .984149 .978921 .973721 .968549 .963404 .958286 .953196 .948132 .943096 .938086	.984274 .979046 .973845 .968672 .963527 .958408 .953317	.976473 .971286 .966127 .960995	.971295 .966136	

TABLE F(6.8)—WITH INTEREST AT 6.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes the first payout		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Sermannual period	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994533 .989095 .983688 .978309 .972961 .967641 .967641 .967641 .967653 .957089 .951857 .946653 .941477 .936330	.983821 .976442 .973092 .967772 .962481 .957219 .951985	.975796 .970461 .965156 .959879	.970471 .965165

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TABLE F(7.0)—WITH INTEREST AT 7.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable	atter	April	30,	1989]	
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1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiarinual period	Quarterly period		
1 2 3 4 5 6 7 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .994378 .988787 .983228 .977700 .972203 .966736 .961301 .955896 .950522 .945178 .939864 .939864 .934579	.983368 .977839 .972342 .966875 .961439 .956033 .950658	.975122 .969639 .964187 .958766	.969649 .964198	

TABLE F(7.2)—WITH INTEREST AT 7.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semiannual period	Quarterly period	Monally period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 11 12	1.000000 .994223 .988479 .982769 .977091 .971446 .965834 .960255 .954707 .949192 .943708 .938256 .932836	.982917 .977239 .971593 .965980 .960400 .954851 .949335	.974449 .968819 .963222 .957658	.968830 .963233	

TABLE F(7.4)—WITH INTEREST AT 7.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	s the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than		Semiannual penou	Quarterly period	Monthly period
	1	1.000000	.982467	.973778	.968013
1	2	.994068	.976640	.968002	.962271
2	3	.988172	.970847	.962260	
3	4	.982311	.965088	.956552	
4	5	.976484	.959364		
5	6	.970692	.953673		
6	7	.964935	.948017		
7	8	.959211			
8	9	.953521			
9	10	.947866			
10	11	.942243			
11	12	.936654			

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TABLE F(7.4)—WITH INTEREST AT 7.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS—Continued [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Germannuar period	Quarterly period	
12		.931099			

TABLE F(7.6)—WITH INTEREST AT 7.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable	after	April	30,	1989]
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1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Sermannual period	Quarterly period	Montally period	
	1	1.000000	.982019	.973109	.967199	
1	2	.993914	.976042	.967187	.961313	
2	3	.987866	.970103	.961301		
3	4	.981854	.964199	.955451		
4	5	.975879	.958331			
5	6	.969940	.952499			
6	7	.964037	.946703			
7	8	.958171				
8	9	.952340				
9	10	.946544				
10	11	.940784				
11	12	.935058				
12		.929368				

TABLE F(7.8)—WITH INTEREST AT 7.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Gernannuar period	Quarterly period	Montally period
	1	1.0000000	.981571	.972442	.966387
1	2	.993761	.975447	.966374	.960357
2	3	.987560	.969361	.960345	
3	4	.981398	.963312	.954353	
4	5	.975275	.957302		
5	6	.969190	.951329		
6	7	.963143	.945393		
7	8	.957133			
8	9	.951161			
9	10	.945227			
10	11	.939329			
11	12	.933468			
12		.927644			

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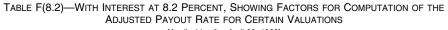
TABLE F(8.0)—WITH INTEREST AT 8.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]	
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1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannuar period	Quarterly period	Montilly period	
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11	1.00000 .993607 .987255 980944 .974673 .968442 .962250 .956099 .949887 .943913 .937879	.981125 .974853 .968621 .962429 .956276 .950162 .944088	.971777 .965564 .959392 .953258	.965578 .959405	
11 12	12	.931883 .925926				

TABLE F(8.2)—WITH INTEREST AT 8.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual pendu	Germannual period	Quarterly period	Montilly period
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11	1.000000 .993454 .986951 .980490 .974072 .967695 .961361 .955068 .948816 .942605 .936434	.980680 .974261 .967883 .961547 .955253 .949000 .942788	.971114 .964757 .958441 .952167	.964771 .958455
10 11 12	12	.930304 .924214			



1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannuar penou	Quarterly period	Montilly period
	1	1.000000	.980237	.970453	.963966
1	2	.993301	.973670	.963952	.957509
2	3	.986647	.967148	.957494	
3	4	.980037	.960669	.951080	
4	5	.973472	.954233		
5	6	.966951	.947841		
6	7	.960473	.941491		
7	8	.954039			
8	9	.947648			
9	10	.941300			
10	11	.934994			
11	12	.928731			
12		.922509			

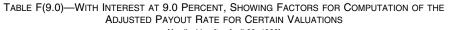
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TABLE F(8.6)—WITH INTEREST AT 8.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Germannuar period	Quarterly period	Montilly period
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .993148 .986344 .979586 .972874 .966209 .959589 .953014 .946484 .946040 .933559 .927163 .920810	.979794 .973081 .966414 .959793 .953217 .946686 .940199	.969794 .963149 .956550 .949996	.963164 .956565

TABLE F(8.8)—WITH INTEREST AT 8.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannual period	Quarterly period	Monthly period	
	1	1.000000	.979353	.969136	.962364	
1	2	.992996	.972494	.962349	.955624	
2	3	.986041	.965683	.955609		
3	4	.979135	.958919	.948916		
4	5	.972278	.952203			
5	6	.965468	.945534			
6	7	.958706	.938912			
7	8	.951992				
8	9	.945324				
9	10	.938703				
10	11	.932129				
11	12	.925600				
12		.919118				



1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannual period	Quarterly period	Monthly period	
	1	1.000000	.978913	.968481	.961567	
1	2	.992844	.971908	.961551	.954686	
2	3	.985740	.964954	.954670		
3	4	.978686	.958049	.947839		
4	5	.971683	.951193			
5	6	.964730	.944387			
6	7	.957826	.937629			
7	8	.950972				
8	9	.944167				
9	10	.937411				
10	11	.930703				
11	12	.924043				
12		.917431				

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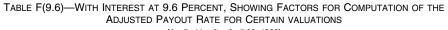
TABLE F(9.2)—WITH INTEREST AT 9.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable	after	April	30,	1989]	
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1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Semianidai penod	Quarterly period	Montilly period	
	1	1.000000	.978474	.967827	.960772	
1	2	.992693	.971324	.960755	.953752	
2	3	.985439	.964226	.953734		
3	4	.978238	.957180	.946765		
4	5	.971089	.950186			
5	6	.963993	.943242			
6	7	.956949	.936350			
7	8	.949956				
8	9	.943014				
9	10	.936123				
10	11	.929283				
11	12	.922492				
12		.915751				

TABLE F(9.4)—WITH INTEREST AT 9.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly povied	
At least	But less than	Annual period	Germannuar period	Quarterly period	Monthly period	
	1	1.000000	.978037	.967176	.959980	
1	2	.992541	.970742	.959962	.952820	
2	3	.985138	.963501	.952802		
3	4	.977790	.956315	.945695		
4	5	.970497	.949182			
5	6	.963258	.942102			
6	7	.956074	.935075			
7	8	.948942				
8	9	.941865				
9	10	.934839				
10	11	.927867				
11	12	.920946				
12		.914077				



1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	O minute a minute	Quantaria and	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	wonthy period
	1	1.000000	.977600	.966526	.959190
1	2	.992390	.970161	.959171	.951890
2	3	.984838	.962778	.951872	
3	4	.977344	.955452	.944628	
4	5	.969906	.948181		
5	6	.962526	.940965		
6	7	.955201	.933805		
7	8	.947932			
8	9	.940718			
9	10	.933560			
10	11	.926455			
11	12	.919405			
12		.912409			

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TABLE F(9.8)-WITH INTEREST AT 9.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual penou	Quarterly period	
	1	1.000000	.977165	.965878	.958402
1	2	.992239	.969582	.958382	.950964
2	3	.984539	.962057	.950945	
3	4	.976898	.954591	.943565	
4	5	.969317	.947183		
5	6	.961795	.939832		
6	7	.954331	.932539		
7	8	.946924			
8	9	.939576			
9	10	.932284			
10	11	.925049			
11	12	.917870			
12		.910747			

Table F(10.0)—With Interest at 10.0 Percent, Showing Factors for Computation of the Adjusted Payout Rate for Certain Valuations [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual penou	Quarterly period	Montility period
	1	1.000000	.976731	.965232	.957616
1	2	.992089	.969004	.957596	.950041
2	3	.984240	.961338	.950021	
3	4	.976454	.953733	.942505	
4	5	.968729	.946188		
5	6	.961066	.938703		
6	7	.953463	.931277		
7	8	.945920			
8	9	.938436			
9	10	.931012			
10	11	.923647			
11	12	.916340			
12		.909091			

TABLE F(10.2)—WITH INTEREST AT 10.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Montiny period
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 11 12	1.000000 .991939 .983943 .976011 .968143 .960338 .952597 .944918 .937301 .922250 .914816 .907441	.976298 .968428 .960622 .952878 .945196 .937577 .930019	.964588 .956812 .949099 .941448	.956833 .949120

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TABLE F(10.4)—WITH INTEREST AT 10.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Sermannual period	Quarterly period	Montilly period
	1	1.000000	.975867	.963946	.956052
1	2	.991789	.967854	.956031	.948202
2	3	.983645	.959907	.948181	
3	4	.975568	.952025	.940395	
4	5	.967558	.944208		
5	6	.959613	.936455		
6	7	.951734	.928765		
7	8	.943919			
8	9	.936168			
9	10	.928481			
10	11	.920858			
11	12	.913296			
12		.905797			

TABLE F(10.6)—WITH INTEREST AT 10.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiarinuai penou	Quarterly period	Montility period
1	1	1.000000	.975436 .967281	.963305 .955252	.955274 .947287
2	3	.983349	.959194	.947265	10 11 201
3	4	.975127 .966974	.951174 .943222	.939345	
5	6	.958890	.935336		
6 7	7	.950873 .942923	.927516		
8	9	.935039			
9	10	.927222			
10	11	.919470			
11 12	12	.911782 .904159			

TABLE F(10.8)—WITH INTEREST AT 10.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiarinual period	Quarterly period	
1 2 3 4 5 6 7 8 9 10	1 2 3 4 5 6 7 8 9 10 11	1.000000 .991490 .983052 .974687 .966392 .958168 .950014 .941930 .933914 .925966 .918086 .01202	.975007 .966710 .958483 .950327 .942239 .934221 .926271	.962667 .954475 .946352 .938299	.954498 .946375
11 12	12	.910273 .902527			

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TABLE F(11.0)—WITH INTEREST AT 11.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

[Applicable	atter	Aprii	30,	1989]	

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period				
		Annual period	Semiannual period	Quarterly period	Monthly period	
At least	But less than	Annual period	Germannual period	Quarterly period	Montilly period	
	1	1.000000	.974579	.962030	.953724	
1	2	.991341	.966140	.953700	.945466	
2	3	.982757	.957774	.945442		
3	4	.974247	.949481	.937255		
4	5	.965811	.941260			
5	6	.957449	.933109			
6	7	.949158	.925029			
7	8	.940939				
8	9	.932792				
9	10	.924715				
10	11	.916708				
11	12	.908770				
12		.900901				

TABLE F(11.2)—WITH INTEREST AT 11.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Germannual period	Quarterly period	Montility period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .991192 .982462 .973809 .965232 .956731 .948304 .939952 .931673 .923467 .91533 .907272	.974152 .965572 .957068 .948638 .940283 .932001 .923792	.961395 .952927 .944534 .936215	.952952 .944559
12		.899281			

TABLE F(11.4)—WITH INTEREST AT 11.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period			
		Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual penou	Quarterly period	
	1	1.000000	.973726	.960762	.952183
1	2	.991044	.965005	.952157	.943655
2	3	.982168	.956363	.943630	
3	4	.973372	.947798	.935178	
4	5	.964654	.939309		
5	6	.956015	.930896		
6	7	.947452	.922559		
7	8	.938967			
8	9	.930557			
9	10	922223			
10	11	.913964			
11	12	.905778			
12		.897666			

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TABLE F(11.6)—WITH INTEREST AT 11.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]	
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	1 y which the valuation taxable year of the	2 Factors for payout at the end of each period			
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Sermannual period	Quarterly period	Montilly period
1	1 2	1.000000 .990896	.973302 .964440	.960130 .951389	.951416 .942754
2 3	3	.981874 .972935	.955660 .946959	.942728 .934145	
4 5 6	5 6 7	.964077 .955300 .946603	.938338 .929795 .921330		
7 8	8 9	.937985 .929445	.021000		
9 10	10 11	.920984 .912599			
11 12	12	.904290 .896057			

TABLE F(11.8)—WITH INTEREST AT 11.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

	1 y which the valuation taxable year of the	F	2 Factors for payout at t	ne end of each period	
	the first payout	Annual period	Seminannual pe-	Quarterly period	Monthly period
At least	But less than	Annual period	riod	Quarterly period	Montally period
	1	1.000000	.972878	.959501	.950651
1	2	.990748	.963877	.950624	.941855
2	3	.981582	.954959	.941828	
3	4	.972500	.946124	.933114	
4	5	.963502	.937370		
5	6	.954588	.928698		
6	7	.945756	.920105		
7	8	.937006			
8	9	.928337			
9	10	.919748			
10	11	.911238			
11	12	.902807			
12		.894454			

TABLE F(12.0)—WITH INTEREST AT 12.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]	
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1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Appual period	Seminannual pe-	Quarterly period	Monthly period
At least	But less than	Annual period	riod	Quarterly period	wontiny period
	1	1.000000	.972456	.958873	.949888
1	2	.990600	.963315	.949860	.940960
2	3	.981289	.954260	.940932	
3	4	.972065	.945290	.932087	
4	5	.962928	.936405		
5	6	.953877	.927603		
6	7	.944911	.918884		
7	8	.936029			
8	9	.927231			
9	10	.918515			
10	11	.909882			
11	12	.901329			
12		.892857			

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TABLE F(12.2)—WITH INTEREST AT 12.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

[Applicable after April 30), 1989]
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	1 y which the valuation taxable year of the		2 Factors for payout at th	ne end of each period	
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual pendu	Semiannual penou	Qualterly period	
1 2 3 4 5 6 7 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .990453 .980997 .971632 .962356 .953168 .944069 .935056 .926129 .917287 .908530 .899856 .891266	.972034 .962754 .953563 .944460 .935443 .926512 .917667	.958247 .943099 .940038 .931063	.949128 .940067

TABLE F(12.4)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

		[, ppiloable all	, , p.i. 66, 1666]			
1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period				
	the first payout	Annual period	Annual period Semiannual period Quarterly period Mont			
At least	But less than	Annual period	Semiarinuar period	Qualterly period	Montly period	
1 2 3 4 5 6 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .990306 .980706 .971199 .961785 .952461 .943228 .934085 .925030 .916063 .907183 .898389 .889680	.971614 .962195 .952868 .943631 .93448 .925425 .916454	.957623 .948340 .939147 .930043	.948370 .939176	

TABLE F(12.6)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	the first payout	Annual period	Annual period Semiannual period		Monthly period
At least	but less than	Annual period	Semiannuai penou	Quarterly period	Monthly period
1 2 3 4 5 6 7 8 9 10 11	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .990159 .980416 .970768 .961215 .951756 .942390 .933117 .923934 .914842 .905840 .896926	.971195 .961638 .952175 .942805 .933527 .924341 .915245	.957000 .947583 .938258 .929025	.947614 .938289

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TABLE F(12.6)—WITH INTEREST AT 12.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS—Continued

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
trust precedes the first payout		Annual period	Semiannual period	Quarterly period	Monthly period
At least but less than					
12		.888099			

TABLE F(12.8)—WITH INTEREST AT 12.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		I	2 Factors for payout at th	ne end of each period	
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	but less than	Annual period	Semiannuai penuu	Quarterly period	Monthly period
	1	1.000000	.970777	.956379	.946860
1	2	.990013	.961082	.946828	.937403
2	3	.980126	.951484	.937372	
3	4	.970337	.941981	.928011	
4	5	.960647	.932574		
5	6	.951053	.923260		
6	7	.941554	.914040		
7	8	.932151			
8	9	.922842			
9	10	.913625			
10	11	.904501			
11	12	.895468			
12		.886525			

TABLE F(13.0)—WITH INTEREST AT 13.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

1 Number of months by which the valuation date for the first full taxable year of the		2 Factors for payout at the end of each period			
	s the first payout	Annual period	Semiannual period	Quarterly period	Monthly period
At least	But less than	Annual period	Semiannual period	Quarterly period	Monality period
	1	1.000000	.970360	.955760	.946108
1	2	.989867	.960528	.946075	.936521
2	3	.979836	.950795	.936489	
3	4	.969908	.941160	.926999	
4	5	.960079	.931623		
5	6	.950351	.922183		
6	7	.940721	.912838		
7	8	.931188			
8	9	.921753			
9	10	.912412			
10	11	.903167			
11	12	.894015			
12		.884956			

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TABLE F(13.2)—WITH INTEREST AT 13.2 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

[Applicable after April 30), 1989]
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	1 y which the valuation I taxable year of the	2 Factors for payout at the end of each period							
	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period				
At least	But less than	Annual period	Sermannual period	Quarterly period	wontiny period				
	1	1.000000	.969945	.955143	.945359				
1	2	.989721	.959975	.945325	.935641				
2	3	.979548	.950107	.935608					
3	4	.969479	.940341	.925991					
4	5	.959514	.930675						
5	6	.949651	.921109						
6	7	.939889	.911641						
7	8	.930228							
8	9	.920667							
9	10	.911203							
10	11	.901837							
11	12	.892567							
12		.883392							

TABLE F(13.4)—WITH INTEREST AT 13.4 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

	1 umber of months by which the valuation date for the first full taxable year of the trust precedes the first payout		2 Factors for payout at the end of each period							
trust precedes	the first payout	Annual period	Semiannual period	Quaterly period	Monthly period					
At least	But less than	Annual pendu	Semiannuai penou	Qualeny penou						
	1	1.000000	.969530	.954527	.944611					
1	2	.989575	.959423	.944577	.934764					
2	3	.979260	.949422	.934730						
3	4	.969051	.939524	.924986						
4	5	.958949	.929730							
5	6	.948953	.920038							
6	7	.939060	.910447							
7	8	.929271								
8	9	.919584								
9	10	.909998								
10	11	.900511								
11	12	.891124								
12		.881834								

TABLE F(13.6)—WITH INTEREST AT 13.6 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

	1 y which the valuation I taxable year of the	2 Factors for payout at the end of each period								
	the first payout	Annual period	Semiannual period	Quaterly period	Monthly period					
At least	But less than	Annual period	Semiannual penou	Qualeny period						
	1	1.000000	.969117	.953913	.943866					
1	2	.989430	.958873	.943831	.933890					
2	3	.978972	.948738	.933854						
3	4	.968624	.938710	.923984						
4	5	.958386	.928788							
5	6	.948256	.918971							
6	7	.938233	.909257							
7	8	.928316								
8	9	.918504								
9	10	.908796								
10	11	.899190								
11	12	.889686								
12		.880282								

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TABLE F(13.8)—WITH INTEREST AT 13.8 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS

[Applicable after April 30, 1989]	
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	1 y which the valuation taxable year of the	2 Factors for payout at the end of each period								
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period					
At least	But less than	Annual period	Cermannual period	Quarterly period	Montally period					
	1	1.000000	.968704	.953301	.943123					
1	2	.989285	.958325	.943087	.933018					
2	3	.978685	.948056	.932982						
3	4	.968199	.937898	.922985						
4	5	.957824	.927849							
5	6	.947561	.917907							
6	7	.937408	.908072							
7	8	.927364								
8	9	.917428								
9	10	.907598								
10	11	.897873								
11	12	.888252								
12		.878735								

TABLE F(14.0)—WITH INTEREST AT 14.0 PERCENT, SHOWING FACTORS FOR COMPUTATION OF THE ADJUSTED PAYOUT RATE FOR CERTAIN VALUATIONS [Applicable after April 30, 1989]

Number of months b	1 y which the valuation I taxable year of the	2 Factors for payout at the end of each period								
trust precedes	the first payout	Annual period	Semiannual period	Quarterly period	Monthly period					
At least	But less than	Annuar periou	Semiannual penou	Quarterly period	Monthly period					
1 2 3 4 5 6 7 7 8 9 10 11 12	1 2 3 4 5 6 7 8 9 10 11 12	1.000000 .989140 .978399 .967774 .957264 .946868 .936586 .926415 .916354 .906403 .896560 .886624 .877193	.968293 .957778 .947377 .937088 .926912 .916846 .906889	.952691 .942345 .932111 .921989	.942382 .932148					

(7) Actuarial Table U(1) for transfers for which the valuation date is after April 30, 1999. For transfers for which the valuation date is after April 30, 1999, the present value of a charitable remainder unitrust interest that is dependent on the termination of a life interest is determined by using the section 7520 rate, Table U(1) in this paragraph (e)(7), and Table F(4.2) through (14.0) in paragraph (e)(6) of this section. See, however, \$1.7520-3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). Many actuarial factors not contained in the following tables are contained in Internal Revenue Service Publication 1458, "Actuarial Values, Book Beth," (7-1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402.

TABLE U(1)—BASED ON LIFE TABLE 90CM UNITRUST SINGLE LIFE REMAINDER FACTORS APPLICABLE FOR TRANSFERS AFTER APRIL 30, 1999

[Adjusted payout rate]

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0	.06177 .05543 .05716	.05580	05004							
0	.05543		.05061	.04609	.04215	.03871	.03570	.03307	.03075	.0287
0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1		.04925	.04388	.03919	.03509	.03151	.02838	.02563	.02321	.0210
0 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1		.05081	.04528	.04045	.03622	.03252	.02927	.02642	.02391	.0217
0	.05920	.05268	.04699	.04201	.03765	.03382	.03046	.02750	.02490	.0226
0	.06143	.05475	.04889	.04376	.03926	.03530	.03182	.02876	.02605	.0236
0	.06384	.05697	.05095	.04567	.04103	.03694	.03334	.03016	.02735	.0248
0	.06637	.05933	.05315	.04771	.04292	.03870	.03497	.03168	.02876	.0261
0	.06905	.06183	.05547	.04987	.04494	.04058	.03673	.03332	.03029	.0276
0	.07186	.06445	.05792	.05216	.04708	.04258	.03859	.03506	.03192	.0291
1	.07482	.06722	.06052	.05460	.04936	.04471	.04060	.03694	.03369	.0307
2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1	.07793	.07015	.06327	.05718	.05179	.04700	.04274	.03896	.03559	.0325
3	.08120	.07323	.06617	.05991	.05435	.04942	.04502	.04111	.03762	.034
4	.08461	.07645	.06920	.06277	.05706	.05197	.04744	.04339	.03978	.036
5	.08812	.07976	.07234	.06574	.05985	.05461	.04993	.04576	.04202	.0386
6	.09168	.08313	.07552	.06874	.06269	.05729	.05247	.04815	.04428	.0408
7	.09527	.08652	.07872	.07176	.06554	.05999	.05501	.05055	.04655	.0429
8	.09886	.08991	.08192	.07478	.06839	.06267	.05754	.05294	.04880	.0450
9	.10249	.09334	.08515	.07782	.07126	.06537	.06008	.05533	.05105	.0472
0	.10616	.09680	.08842	.08090	.07415	.06809	.06264	.05774	.05332	.0493
1	.10994	.10037	.09178	.08407	.07714	.07091	.06529	.06023	.05566	.0515
2	.11384	.10406	.09527	.08737	.08025	.07383	.06805	.06283	.05811	.0538
3	.11790	.10790	.09891	.09080	.08349	.07690	.07094	.06555	.06068	.0562
4	.12208	.11188	.10267	.09436	.08686	.08008	.07395	.06839	.06336	.058
5	.12643	.11601	.10659	.09808	.09038	.08342	.07710	.07138	.06618	.0614
5	.13095	.12031	.11069	.10197	.09408	.08692	.08042	.07452	.06915	.0642
7	.13567	.12481	.11497	.10605	.09795	.09060	.08392	.07784	.07230	.0672
8	.14058	.12950	.11945	.11032	.10202	.09447	.08760	.08134	.07563	.0704
9	.14571	.13442	.12415	.11481	.10631	.09856	.09149	.08505	.07916	.073
0	.15104	.13953	.12904	.11949	.11078	.10284	.09558	.08895	.08288	.0773
11 22 33 44 55 66 77 88 99 0 1	.15656	.14484	.13414	.12438	.11546	.10731	.09986	.09304	.08679	.0810
2	.16229	.15034	.13943	.12946	.12034	.11198	.10433	.09732	.09089	.0849
3	.16821	.15605	.14493	.13474	.12541	.11685	.10900	.10179	.09517	.0890
4	.17433	.16196	.15063	.14023	.13069	.12193	.11387	.10647	.09966	.0933
5	.18068	.16810	.15655	.14595	.13620	.12723	.11897	.11137	.10437	.0979
6 7 8 9 0 1	.18724	.17446	.16270	.15189	.14193	.13275	.12430	.11650	.10930	.1026
7	.19405	.18107	.16910	.15808	.14791	.13853	.12987	.12187	.11448	.1076
8 9 0 1	.20109	.18791	.17574	.16451	.15414	.14456	.13569	.12749	.11990	.1128
8 9 0 1	.20838	.19500	.18263	.17120	.16062	.15083	.14177	.13337	.12558	.1183
0	.21593	.20236	.18979	.17816	.16739	.15739	.14813	.13953	.13154	.1241
0	.22374	.20998	.19723	.18540	.17443	.16423	.15477	.14597	.13779	.1301
1	.23183	.21789	.20496	.19294	.18177	.17138	.16172	.15272	.14434	.1365
	.24021	.22611	.21299	.20079	.18943	.17885	.16899	.15980	.15123	.1432
2	.24889	.23463	.22134	.20896	.19741	.18665	.17660	.16721	.15845	.1502
	.25786	.24344	.23000	.21744	.20572	.19477	.18453	.17496	.16601	.1576
	.26712	.25257	.23896	.22625	.21435	.20322	.19281	.18305	.17391	.1653
	.27665	.26196	.24821	.23534	.22328	.21198	.20139	.19145	.18213	.1733
	.28644	.27163	.25774	.24472	.23251	.22105	.21028	.20018	.19068	.1817
	.29647	.28155	.26754	.25438	.24201	.23040	.21947	.20919	.19952	.1904
	.30676	.29173	.27760	.26431	.25181	.24004	.22896	.21852	.20868	.1994
	.31729	.30217	.28794	.27453	.26190	.24999	.23876	.22817	.21817	.208
	.32808	.31289	.29856	.28505	.27229	.26026	.24889	.23814	.22799	.2183
	.33912	.32387	.30946	.29585	.28299	.27083	.25933	.24845	.23815	.2284
	.35038	.33507	.32060	.30691	.29395	.28168	.27005	.25904	.24861	.238
	.36185	.34651	.33198	.31821	.30517	.29280	.28106	.26993	.25937	.249
-	.37352	.35815	.34358	.32976	.31664	.30418	.29234	.28110	.27042	.260
	.38539	.37002	.35542	.34155	.32836	.31583	.30390	.29256	.28177	.271
	.39746	.38209	.36748	.35358	.34034	.32774	.31574	.30431	.29342	.283
	.40971	.39437	.37976	.36584	.35257	.33992	.32785	.31634	.30536	.203
	.42212	.40682	.39222	.37829	.36500	.35231	.34019	.32862	.31756	.306
	.43464	.41939	.40482	.39090	.37759	.36488	.35272	.34109	.32996	.319
	.44726	.43207	.41754	.40364	.39034	.37761	.36542	.35375	.34257	.331
	.44720	.44488	.43041	.41655	.40326	.39053	.37833	.36662	.35540	.344
	.45999	.44466	.43041	.41055	.40320	.40367	.37833	.37974	.36848	.344
	.47280	.45785	.44345	.42904	.41039	.40307	.40484	.39311	.38184	.371
	.48589	.47098	.45007	.44293	.42972	.41703	.40464	.40671	.39544	
	.49903									.384 .398
		.49766	.48357	.47001 .48381	.45694 .47084	.44435	.43223	.42054	.40927	
	.52568	.51121	.49726			.45833	.44626	.43461	.42337	.412
	.53924	.52495	.51115	.49784	.48498	.47256	.46056	.44898	.43778	.426
	.55293	.53883	.52521	.51205	.49932	.48701	.47511	.46360	.45246	.441
	.56671	.55283	.53940	.52640	.51382	.50165	.48985	.47844	.46738	.456
	.58052	.56687	.55365	.54084	.52843	.51639	.50473	.49342	.48245	.471
	.59431	.58091	.56791	.55529	.54306	.53118	.51966	.50847	.49761	.4870
	.60804 .62168	.59490 .60881	.58213 .59629	.56973 .58411	.55768 .57227	.54598 .56076	.53461 .54955	.52357 .53866	.51283 .52806	.5023 .5173

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Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	.8%	6.0%
74	.63528	.62268	.61042	.59848	.58686	.57555	.56453	.55380	.54335	.53316
75	.64887	.63657	.62458	.61290	.60151	.57353	.57959	.56904	.55875	.54872
76	.66249	.65049	.63880	.62739	.61625	.60538	.59478	.58443	.57432	.56446
77	.67612	.66446	.65307	.64194	.63108	.62046	.61009	.59995	.59005	.58037
78	.68975	.67843	.66736	.65654	.64596	.63561	.62548	.61558	.60590	.59643
79	.70330	.69233	.68160	.67109	.66081	.65074	.64088	.63123	.62178	.61253
80	.71666	.70605	.69566	.68548	.67550	.66573	.65615	.64676	.63755	.62853
81	.72975 .74250	.71950	.70946 .72293	.69961 .71342	.68995 .70407	.68047 .69490	.67117 .68589	.66205 .67705	.65310 .66837	.64433 .65984
82 83	.74250	.73263 .74542	.72293	.71342	.70407	.70902	.70031	.69175	.68333	.67506
84	.76712	.75798	.74900	.74016	.73147	.72292	.71451	.70624	.69810	.69010
85	.77913	.77037	.76175	.75326	.74491	.73668	.72859	.72061	.71276	.70503
86	.79086	.78248	.77423	.76610	.75808	.75019	.74241	.73474	.72719	.71974
87	.80218	.79418	.78628	.77850	.77083	.76326	.75580	.74844	.74118	.73402
88	.81307	.80544	.79790	.79047	.78313	.77589	.76874	.76169	.75473	.74786
89 90	.82355	.81628	.80909	.80200	.79500	.78808 .79982	.78125	.77450	.76783	.76125 .77418
90	.83360 .84308	.82668 .83650	.81985 .83000	.81309 .82357	.80642 .81721	.79982	.79330 .80470	.78685 .79855	.78048 .79246	.78645
92	.85182	.84556	.83937	.83325	.82718	.82119	.81525	.80937	.80356	.79780
93	.85985	.85390	.84800	.84215	.83637	.83064	.82497	.81936	.81379	.80829
94	.86732	.86164	.85601	.85044	.84491	.83944	.83402	.82865	.82333	.81806
95	.87437	.86895	.86359	.85827	.85300	.84778	.84260	.83746	.83237	.82733
96	.88097	.87582	.87070	.86563	.86060	.85561	.85066	.84575	.84088	.83605
97	.88708	.88216	.87727	.87243	.86762	.86285	.85811	.85341	.84875	.84413
98 99	.89280 .89836	.88810 .89388	.88343 .88943	.87880 .88501	.87420 .88062	.86964 .87626	.86511 .87193	.86061 .86763	.85614 .86336	.85171 .85911
100	.90375	.89948	.89525	.89103	.88685	.88269	.87856	.87445	.87037	.86632
101	.90905	.90500	.90097	.89696	.89298	.88902	.88509	.88118	.87729	.87342
102	.91424	.91040	.90658	.90278	.89900	.89524	.89150	.88778	.88408	.88040
103	.91939	.91575	.91214	.90854	.90496	.90139	.89785	.89432	.89081	.88732
104	.92485	.92144	.91805	.91467	.91131	.90796	.90463	.90131	.89800	.89471
105	.93020	.92701	.92383	.92067	.91751	.91437	.91125	.90813	.90502	.90193
106 107	.93701 .94522	.93411 .94268	.93122 .94013	.92834 .93760	.92546 .93507	.92260 .93254	.91974 .93002	.91689 .92750	.91405 .92499	.91122 .92249
108	.95782	.95583	.95385	.95187	.94989	.932.34	.94593	.94396	.94199	.94002
109	.97900	.97800	.97700	.97600	.97500	.97400	.97300		.97100	.97000
Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
0	.02693	.02534	.02395	.02271	.02161	.02063	.01976	.01898	.01828	.01765
0 1	.02693 .01922	.02534 .01756	.02395 .01610	.02271 .01480	.02161 .01365	.02063 .01263	.01976 .01171	.01898 .01090	.01828 .01017	.01765 .00951
0 1 2	.02693	.02534 .01756 .01802	.02395 .01610 .01650	.02271 .01480 .01514	.02161 .01365 .01393	.02063 .01263 .01286	.01976 .01171 .01190	.01898 .01090 .01104	.01828 .01017 .01028	.01765 .00951 .00959
0 1	.02693 .01922 .01975	.02534 .01756	.02395 .01610	.02271 .01480	.02161 .01365	.02063 .01263	.01976 .01171	.01898 .01090	.01828 .01017	.01765 .00951
0 1 2 3 4 5 	.02693 .01922 .01975 .02056 .02155 .02266	.02534 .01756 .01802 .01876 .01967 .02071	.02395 .01610 .01650 .01717 .01800 .01896	.02271 .01480 .01514 .01575 .01652 .01741	.02161 .01365 .01393 .01449 .01520 .01603	.02063 .01263 .01286 .01336 .01401 .01479	.01976 .01171 .01190 .01235 .01296 .01368	.01898 .01090 .01104 .01145 .01201 .01269	.01828 .01017 .01028 .01064 .01116 .01179	.01765 .00951 .00959 .00992 .01039 .01098
0 2 3 4 5 6	.02693 .01922 .01975 .02056 .02155 .02266 .02389	.02534 .01756 .01802 .01876 .01967 .02071 .02184	.02395 .01610 .01650 .01717 .01800 .01896 .02003	.02271 .01480 .01514 .01575 .01652 .01741 .01841	.02161 .01365 .01393 .01449 .01520 .01603 .01696	.02063 .01263 .01286 .01336 .01401 .01479 .01566	.01976 .01171 .01190 .01235 .01296 .01368 .01450	.01898 .01090 .01104 .01145 .01201 .01269 .01345	.01828 .01017 .01028 .01064 .01116 .01179 .01251	.01765 .00951 .00959 .00992 .01039 .01098 .01166
0 1 2 3 4 5 6 7	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522	.02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242
0 1 2 3 4 5 6 7 8	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665	.02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821	.02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01640 .01750	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421
0 1 2 3 4 5 6 7 8	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665	.02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .03172 .03365	.02534 .01756 .01802 .01876 .02071 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02535 .02698 .02872	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01884 .02013 .02153 .02303	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01640 .01750 .01872 .02006 .02149	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01524 .01529 .01745 .01872 .02010	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884	.01765 .00951 .00959 .01039 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01769
0	.02693 .01922 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02890 .03172 .03365 .03566	.02534 .01756 .01802 .01876 .02071 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297	.02395 .01610 .01650 .01717 .01800 .01896 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01884 .02013 .02153 .02303 .02460	.01976 .01171 .01235 .01296 .01368 .01450 .01540 .01640 .01750 .01872 .02006 .02149 .02299	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01332 .01420 .01520 .01631 .01752 .01884 .02021	.01765 .00951 .00959 .01039 .01098 .011098 .011098 .011098 .01242 .01326 .01421 .01526 .01643 .01769 .01901
0	02693 01922 02056 02155 02266 02522 02665 02821 026990 03365 03365 03566 03770	.02534 .01756 .01802 .01876 .02071 .02071 .02184 .02309 .02444 .02590 .02450 .02450 .02750 .02922 .03106 .03297 .03490	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237	.02271 .01480 .01575 .01575 .01652 .01741 .01950 .02069 .02099 .02342 .02497 .02635 .02835 .02835 .03010	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02316 .02474 .02638 .02804	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01788 .01884 .02013 .02153 .02303 .02460 .02469	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01640 .01640 .01750 .01872 .02006 .02149 .02299 .022450	01898 01090 01104 01145 01201 01269 01345 01431 01524 01629 01745 01872 02010 02154 02298	.01828 .01017 .01028 .01064 .01116 .01179 .01251 .01322 .01420 .01420 .01520 .01631 .01752 .01884 .02021 .02159	.01765 .00951 .00992 .01039 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01421 .01526 .0143 .01769 .01901 .02033
0	.02693 01922 01975 02056 02266 02389 02522 02665 02821 02920 03172 03365 03566 03770	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02309 .02444 .02500 .02750 .02922 .03106 .03297 .03490 .03682	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .022384 .02535 .02698 .02872 .03054 .03237 .03419	.02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .021942 .02342 .02497 .02663 .02345 .03010 .03182	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02013 .02303 .02460 .02619 .02775	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01540 .01540 .01640 .01750 .02006 .02149 .02299 .02450 .02599	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01431 .01524 .01745 .01745 .01872 .02010 .02154 .02298	.01828 .01017 .01028 .01064 .01169 .01251 .01332 .01420 .01523 .01631 .01752 .01884 .02021 .02159	.01765 .00951 .00959 .01039 .01108 .01166 .01242 .01326 .01421 .01526 .01643 .01769 .01901 .02033 .02162
0	.02693 .01922 .01975 .02056 .02256 .02389 .02266 .02821 .02802 .02821 .02990 .03565 .03365 .03365 .033665 .033770 .03973 .04173	.02534 .01756 .01802 .01802 .02071 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297 .03490 .03682 .03871	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .022384 .02535 .02698 .02698 .02698 .02698 .02872 .03054 .03237 .03419 .03598	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02199 .02342 .02497 .02663 .02835 .03010 .03182	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02013 .02153 .02303 .02460 .02619 .02926	.01976 .01171 .01190 .01235 .01296 .01450 .01450 .01540 .01640 .01750 .02006 .02149 .02209 .022450 .02599 .02743	.01898 .01090 .01104 .01145 .01201 .01345 .01345 .01345 .01345 .01345 .01345 .01345 .01345 .01345 .01345 .01745 .01872 .02010 .02154 .02298 .02256	.01828 .01017 .01028 .01064 .01116 .01251 .01322 .01420 .01520 .01631 .01752 .01884 .02021 .02294 .02244	.01765 .00951 .00959 .00992 .01039 .01098 .01166 .01242 .01326 .01421 .01526 .01643 .01643 .01769 .01901 .02033 .02162
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .033665 .03566 .03770 .03566 .03770 .04372	.02534 .01756 .01802 .01876 .02071 .02071 .022184 .02590 .02590 .02590 .02922 .03106 .03297 .03490 .03821 .03871 .04059	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03755	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03352 .03519	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .022166 .02474 .02638 .02804 .02808 .03129 .03287	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02460 .02460 .02619 .02775 .02926 .03076	.01976 .01171 .011235 .01236 .01368 .01450 .01368 .01450 .01550 .01750 .01750 .01872 .02006 .02149 .02299 .022450 .022599 .022450 .02284	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02576 .02770	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02244 .02551	.01765 .00951 .00959 .01039 .01038 .01166 .01242 .01326 .01421 .01421 .01526 .01443 .01769 .01901 .02033 .02162 .02286
0	.02693 .01922 .01975 .02056 .02266 .02389 .02625 .02821 .02685 .02821 .03376 .03376 .03376 .03973 .04372 .04373	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .02444 .02590 .02444 .02590 .02492 .03106 .03297 .03490 .03682 .03871 .04059 .04248	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02384 .026388 .02698 .02698 .02698 .02698 .03644 .03237 .03953	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .02069 .02199 .02497 .02663 .02497 .02663 .02497 .02663 .03410 .03182 .03312 .03519 .03686	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02316 .02474 .02638 .02474 .02804 .02968 .03129 .03287 .03444	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01768 .01768 .01768 .01788 .01788 .02153 .02303 .02460 .02775 .02926 .03076 .03224	.01976 .01171 .01190 .01235 .01296 .01368 .01450 .01640 .01750 .01640 .01750 .02066 .02149 .02299 .02743 .02884 .03024	.01898 .01090 .01104 .01145 .01201 .01201 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02439 .022776 .02710 .02842	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01520 .01522 .01884 .02021 .02159 .02294 .02244 .02551 .02676	.01765 .00951 .00959 .00992 .01038 .01186 .01242 .01326 .01326 .01421 .01526 .01421 .01643 .01769 .01901 .02033 .02162 .02286 .02524
0	.02693 .01922 .01975 .02056 .02155 .02266 .02389 .02522 .02665 .02821 .02990 .033665 .03566 .03770 .03566 .03770 .04372	.02534 .01756 .01802 .01876 .02071 .02071 .022184 .02590 .02590 .02590 .02922 .03106 .03297 .03490 .03821 .03871 .04059	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02535 .02698 .02872 .03054 .03237 .03419 .03598 .03755	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .01950 .02069 .02199 .02342 .02497 .02663 .02835 .03010 .03352 .03519	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .022166 .02474 .02638 .02804 .02808 .03129 .03287	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01884 .02013 .02153 .02460 .02460 .02619 .02775 .02926 .03076	.01976 .01171 .011235 .01236 .01368 .01450 .01368 .01450 .01550 .01750 .01750 .01872 .02006 .02149 .02299 .022450 .022599 .022450 .02284	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01431 .01524 .01629 .01745 .01872 .02010 .02154 .02298 .02576 .02770	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01631 .01752 .01884 .02021 .02159 .02244 .02551	.01765 .00951 .00959 .01039 .01038 .01166 .01242 .01326 .01421 .01421 .01526 .01443 .01769 .01901 .02033 .02162 .02286
0	02693 01922 01975 02155 02266 02522 02665 02821 02821 03365 03376 03376 03973 04372 04373 044373 044780 04997	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .024590 .02922 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04443 .04647	.02395 .01610 .01650 .01717 .01800 .02003 .02120 .02246 .02384 .02535 .02872 .03054 .03237 .03959 .03953 .04137 .04329 .04532	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .02069 .02199 .02199 .02497 .02663 .02497 .02663 .02497 .02663 .03816 .03310 .03182 .033182 .03519 .03686 .03859 .03686 .03859 .04040 .04232	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02474 .02638 .02474 .02688 .03129 .03287 .03968 .03444 .03968 .03778	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01768 .01768 .02013 .02303 .02460 .02775 .02926 .03076 .03274 .03378 .03539 .03709	.01976 .01171 .011235 .01296 .01368 .01450 .01540 .01640 .01750 .01640 .02066 .02149 .02299 .02743 .02884 .03024 .03024 .03321 .03481	.01898 .01090 .01104 .01201 .01201 .01201 .01451 .01524 .01431 .01524 .01629 .01745 .02010 .02154 .02298 .02439 .02576 .02710 .02842 .02978 .03274	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01520 .01522 .01884 .02021 .02159 .02294 .02244 .02656 .02804 .02676 .02804 .02940 .02943	.01765 .00951 .00959 .00992 .01038 .01166 .01242 .01326 .01421 .01526 .01421 .01643 .01769 .01901 .02033 .02162 .02286 .02524 .02524 .02524 .02524 .02703 .02909
0	.02693 .01922 .01975 .02056 .02266 .02389 .02665 .02821 .02665 .02821 .03365 .03370 .03373 .04173 .04372 .04573 .04780 .04997 .05226 .05455	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .02424 .03106 .03297 .03496 .03297 .03496 .03682 .03871 .04059 .04248 .04443 .04647 .04862 .05088	.02395 .01610 .01650 .01717 .01800 .02020 .02246 .02384 .02535 .02698 .02872 .03054 .03419 .03598 .0375 .03453 .03453 .03953 .04137 .04532 .04755	.02271 .01480 .01514 .01575 .01652 .01741 .01841 .02069 .02199 .02199 .02497 .02663 .02835 .02643 .02835 .03182 .03352 .03352 .03352 .035859 .044040 .04232	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02474 .02638 .02474 .02868 .03129 .03287 .03968 .03129 .03287 .039444 .03967 .03978 .03958 .04148	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01884 .02013 .02453 .02303 .02460 .02775 .02926 .03274 .03284 .03378 .03709 .03888	.01976 .01171 .011235 .01296 .01368 .01450 .01640 .01750 .01640 .02149 .02299 .02743 .02299 .02743 .02599 .02743 .03024 .03024 .03169 .03321 .03481 .03650	.01898 .01090 .01104 .01145 .01201 .01269 .01345 .01524 .01629 .01745 .01872 .02010 .02154 .02439 .02439 .02576 .02710 .02842 .02978 .03274 .03433	.01828 .01017 .01028 .01064 .01179 .01251 .01420 .01520 .01520 .01631 .01752 .01884 .02021 .02294 .02244 .02251 .02294 .02244 .02551 .02676 .02804 .02940 .03083	.01765 .00951 .00959 .01992 .01038 .01166 .01242 .01326 .01421 .01526 .01421 .01643 .01769 .02162 .02286 .02406 .02524 .02646 .02773 .02909 .03052
0	02693 01922 01975 02266 02289 02522 02665 02821 02990 03172 03366 03770 03376 03770 03376 04372 04473 04473 04473 04473 04476 054573 04780 04997	02534 01756 01802 01876 02071 02071 02071 02071 020271 02020 0290 02920 03106 03297 03490 03490 03682 03490 03682 03490 04043 04443 04647 04647 04662 05088	.02395 .01610 .01650 .01717 .01800 .02003 .02246 .022384 .02535 .02698 .02698 .02698 .02698 .02698 .02698 .03054 .03054 .033598 .03755 .03953 .04137 .04329 .044532 .047459	.02271 .01480 .01514 .01552 .01652 .01741 .01950 .02069 .02199 .02342 .02347 .02663 .02342 .02835 .03010 .03182 .033519 .03686 .03519 .03686 .03859 .04040 .04232 .04645	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .01910 .02033 .02169 .02316 .02474 .02638 .02804 .02968 .03129 .03287 .03424 .03958 .03958 .04148	02063 01263 01286 01386 01401 01479 01566 01663 01768 02013 02153 02303 02460 02619 02775 02926 03076 03076 03378 03378 03379 033709 033709 033709	.01976 .01171 .01190 .01295 .01296 .01368 .01450 .01540 .01540 .01640 .01640 .01640 .02149 .02299 .02450 .022599 .02450 .022599 .02450 .022599 .02450 .02884 .03024 .03365 .03321 .03481 .03650 .03830	01898 01090 01104 01201 01201 01269 01345 01431 01524 01431 01524 01745 01745 01745 01745 01745 01745 01745 01745 01745 01745 01720 01745 01720 01720 01700 02288 02576 02710 02576 02710 02576 02710 02576 03274 03274 03423 03603	01828 01017 01028 01064 01116 01179 01251 01332 01420 01520 01420 01520 01631 01752 01884 02021 02159 02294 02551 02676 02804 02940 03083 03234	.01765 .00951 .00959 .01039 .01039 .01038 .01242 .01326 .01421 .01526 .01643 .01769 .02033 .02162 .02286 .02406 .022406 .022406 .022406 .02773 .02909 .03203
0	02693 01922 01975 02155 02266 02522 02665 02821 02890 03172 03566 03770 03973 04173 04372 04573 044573 044573 044573 04576 05226 05465 05716 05983	.02534 .01756 .01802 .01867 .02071 .02184 .02309 .02444 .02590 .02750 .02922 .03106 .03297 .03490 .03682 .03871 .04682 .04248 .04647 .04862 .053255	.02395 .01610 .01650 .01717 .01800 .02203 .02246 .02535 .02698 .02698 .02872 .03054 .03237 .03419 .03235 .03953 .04137 .04329 .04322 .04532 .04528	.02271 .01480 .01514 .01575 .01652 .01741 .01950 .02069 .02199 .02497 .02663 .02497 .02663 .02497 .02663 .03010 .03182 .03319 .03319 .03359 .03686 .03859 .04040 .04232 .04432 .046451	.02161 .01365 .01393 .01449 .01520 .01603 .01606 .01799 .01910 .02033 .02166 .02474 .02684 .02804 .02968 .03129 .03287 .03444 .03607 .03958 .04348 .04362	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .02153 .02013 .02153 .02460 .02619 .02775 .02926 .03076 .03076 .03026 .03378 .03709 .03539 .03709 .03888 .04077 .04280	.01976 .01171 .011235 .01296 .01368 .01450 .01540 .01540 .01640 .01750 .02066 .02149 .02099 .02450 .02450 .02599 .02743 .03824 .03321 .03481 .03481 .03650 .04021	01898 01090 01104 01145 01201 01201 01451 01524 01431 01524 01745 001745 01745 01745 01745 01745 01745 02010 02154 02298 02276 02710 02842 02978 03274 03274 03433 03603 03784	.01828 .01017 .01028 .01064 .01179 .01251 .01332 .01420 .01520 .01621 .01752 .01884 .02021 .02159 .02294 .02294 .02294 .02251 .02676 .02804 .02566	.01765 .00951 .00959 .00992 .01039 .01038 .01166 .01242 .01326 .01421 .01543 .01643 .01643 .02033 .02162 .02286 .02406 .02406 .02404 .02404 .02646 .02524 .02646 .02909 .03052 .03367
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0	02693 01922 01975 02056 02266 02389 02522 02665 02821 02925 03365 03376 03376 03376 03373 04372 04373 04372 04573 044780 05226 05465 05583 05586 05583 05586 05583 062666 065867 07225 07581 07956 0.08348	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .02922 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04462 .05578 .05783 .07457 .07833	.02395 .01610 .01650 .01717 .01800 .02246 .02384 .02535 .02872 .03054 .03237 .03953 .04137 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .05463 .05463 .05734 .06024 .06031 .06656 .06998	.02271 .01480 .01514 .01575 .01652 .02199 .02199 .02199 .022497 .02663 .02497 .02663 .02497 .02663 .03810 .03810 .03310 .03310 .03310 .033519 .03646 .03859 .04040 .04232 .04432 .04432 .04453 .04445 .04871 .05112 .05369 .05938 .06248 .06920	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02474 .02638 .02474 .02638 .02474 .02968 .03129 .03287 .03985 .04148 .04562 .04791 .05298 .05577 .05873 .06186 .06515	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01768 .01768 .02153 .02303 .02460 .02775 .02926 .03076 .03076 .03274 .03378 .03379 .03378 .03539 .03709 .03888 .04077 .04280 .04497 .04282 .04497 .04282 .05228 .05528 .05528 .05527 .06142	.01976 .01171 .011235 .01296 .01368 .01450 .01540 .01640 .01750 .02066 .02149 .02299 .02743 .02289 .02743 .02884 .03024 .03024 .03024 .03321 .03481 .03650 .03321 .04227 .04428 .04626 .04940 .05495 .05797	01898 01090 01104 01145 01201 01201 01451 01524 01431 01524 01431 01524 01432 02010 02154 02298 02439 02576 02710 02842 02978 03122 03274 03433 03603 03980 04416 04658 04916 04658	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01520 .01520 .01522 .01884 .02021 .02159 .02294 .02294 .02251 .02676 .02804 .02940 .02656 .02940 .02943 .03566 .03923 .03931 .03566 .033951 .04168 .04398 .04398 .04398	.01765 .00951 .00959 .0198 .01038 .01166 .01242 .01326 .01421 .01526 .01421 .01526 .01421 .01526 .01421 .02033 .01769 .02162 .02286 .02524 .02266 .02524 .022646 .02524 .02209 .03052 .03903 .033543 .03732 .03939 .03939 .04159 .04159 .04644 .04908
0	02693 01922 01975 02056 02286 02289 02522 02665 02821 02990 03172 03366 03770 033566 03770 03365 03770 04373 04372 04373 04473 04473 04473 04473 04473 04473 04476 05465 05716 05570000000000000000000000000000000000	02534 .01756 .01802 .01876 .01967 .02071 .02184 .02309 .02444 .02590 .02922 .03106 .03297 .03490 .03490 .03682 .03871 .04059 .04248 .04043 .04647 .04647 .04646 .05325 .05578 .055846 .06131 .06436 .06758 .07099 .07457 .07828 .08228	02395 .01610 .01650 .01717 .01800 .02203 .02246 .022384 .02535 .02698 .02638 .02638 .02638 .02638 .02638 .02638 .02638 .03054 .033598 .03755 .03953 .04137 .0429 .04532 .04745 .04969 .05208 .05744 .066361 .06656 .06938 .07358 .07358	02271 01480 01514 01572 01652 01741 01950 02069 02199 02342 02497 02663 02342 02497 02663 02342 02497 02663 03010 03182 03352 03352 033519 03686 033519 03686 033519 03686 04040 04432 04432 04445 04445 04645 04645 04645 05938 05938 06248 06575 06920 07282	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .02316 .02316 .02316 .02474 .02638 .03287 .03444 .03968 .03287 .03428 .03958 .04348 .04348 .04348 .04562 .04791 .05035 .05577 .05873 .06186 .06685	02063 01263 01286 01336 01401 01479 01566 01663 01768 02013 02153 02460 02619 02775 02926 03076 03276 03076 03224 03378 03378 03379 03378 04077 04280 044979 04729 04729 04729 04729 04729	01976 01171 01190 01235 01296 01368 01450 01540 01540 01640 01750 02006 02149 02299 02450 02299 02450 02299 02450 02299 02450 02299 02450 02299 02450 02884 03024 03361 03321 033830 04021 03830 04021 04488 04940 05210 05797 06116	01898 01090 01104 01125 01201 01269 01345 01431 01524 01629 01745 01745 01745 01745 01872 02010 02298 02270 02274 03274 03423 03603 03784 03980 04189 04416 04658 04916 05478	01828 01017 01028 01064 01116 01179 01251 01332 01420 01520 01631 01752 01631 01752 02159 02294 02551 02676 02402 02402 02402 03083 03234 03394 03395 03395 03395 04398 04455 044906 05455	01765 00951 00959 01039 01038 01166 01242 01326 01421 01526 01643 01769 02033 02162 02286 02406 02286 02406 02524 02646 02773 02909 03543 03367 033543 03367 03543 03722 03939 04159 04394 04644 04648 05189
0	02693 01922 01975 02056 02266 02522 02665 02821 0292 03365 03376 03376 03973 04372 04373 04373 04373 04373 04573 04573 04573 04573 05266 05583 05586 05583 05586 05583 05586 05583 055888 05588 05588 05588 05588 055888 055880 055880 055880 055880 0	.02534 .01756 .01802 .01876 .02071 .02184 .02309 .02444 .02590 .02922 .03106 .03297 .03490 .03682 .03871 .04059 .04248 .04462 .05578 .05578 .05578 .055846 .06558 .05578 .06436 .06758 .07457 .07833	.02395 .01610 .01650 .01717 .01800 .02246 .02384 .02535 .02872 .03054 .03237 .03953 .04137 .03953 .04137 .04329 .04532 .04745 .04969 .05208 .05463 .05463 .05734 .06024 .06031 .06656 .06998	.02271 .01480 .01514 .01575 .01652 .02199 .02199 .02199 .022497 .02663 .02497 .02663 .02497 .02663 .03810 .03810 .03310 .03310 .03310 .033519 .03646 .03859 .04040 .04232 .04432 .04432 .04453 .04445 .04871 .05112 .05369 .05938 .06248 .06575 .06920	.02161 .01365 .01393 .01449 .01520 .01603 .01696 .01799 .02033 .02169 .02474 .02638 .02474 .02638 .02474 .02968 .03129 .03287 .03985 .04148 .04562 .04791 .05298 .05577 .05873 .06186 .06515	.02063 .01263 .01286 .01336 .01401 .01479 .01566 .01663 .01768 .01768 .01768 .01768 .02153 .02303 .02460 .02775 .02926 .03076 .03076 .03274 .03378 .03379 .03378 .03539 .03709 .03888 .04077 .04280 .04497 .04282 .04497 .04282 .05228 .05528 .05528 .05527 .06142	.01976 .01171 .011235 .01296 .01368 .01450 .01540 .01640 .01750 .02066 .02149 .02299 .02743 .02289 .02743 .02884 .03024 .03024 .03024 .03321 .03481 .03650 .03321 .04227 .04428 .04626 .04940 .05495 .05797	01898 01090 01104 01145 01201 01201 01451 01524 01431 01524 01745	.01828 .01017 .01028 .01064 .01179 .01251 .01322 .01420 .01520 .01520 .01520 .01522 .01884 .02021 .02159 .02294 .02294 .02251 .02676 .02804 .02940 .02656 .02940 .02943 .03566 .03923 .03931 .03566 .033951 .04168 .04398 .04398 .04398	.01765 .00951 .00959 .0198 .01038 .01166 .01242 .01326 .01421 .01526 .01421 .01526 .01421 .01526 .01421 .02033 .01769 .02162 .02286 .02524 .02266 .02524 .022646 .02524 .02209 .03052 .03903 .033543 .03732 .03939 .03939 .04159 .04159 .04644 .04908

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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%
35		.10131	.09545	.09002	.08498	.08030	.07596	.07193	.06818	.06469	.061
		.10635	.10031	.09470	.08949	.08465	.08015	.07596	.07206	.06842	.065
		.11165	.10542	.09963	.09424	.08923	.08457	.08022	.07617	.07238	.068
		.11722	.11081	.10484	.09927	.09409	.08926	.08475	.08054	.07661	.072
		.12308	.11648	.11032	.10458	.09922	.09422	.08955	.08518	.08109	.077
		.12925	.12246	.11612	.11020	.10466	.09949	.09465	.09011	.08587	.081
		.13575	.12877	.12225	.11614	.11043	.10508	.10007	.09537	.09097	.086
		.14259 .14977	.13542 .14242	.12871 .13552	.12243 .12905	.11654 .12298	.11101 .11729	.10583 .11193	.10097 .10690	.09640 .10217	.092 .097
		.15731	.14242	.14269	.13604	.12250	.12391	.11838	.11318	.10217	.103
		.16516	.15743	.15017	.14334	.13691	.13086	.12516	.11979	.11472	.109
		.17334	.16544	.15800	.15099	.14438	.13816	.13228	.12674	.12150	.116
		.18184	.17375	.16613	.15895	.15217	.14576	.13972	.13400	.12860	.123
8		.19066	.18240	.17461	.16724	.16029	.15371	.14749	.14161	.13604	.130
19		.19981	.19138	.18342	.17588	.16875	.16201	.15562	.14956	.14383	.138
		.20931	.20072	.19259	.18489	.17759	.17067	.16412	.15790	.15199	.146
		.21917	.21042	.20212	.19426	.18679	.17971	.17299	.16660	.16054	.154
		.22933	.22043	.21198	.20395	.19633	.18909	.18220	.17566	.16943	.163
		.23981	.23076	.22216	.21399	.20621	.19881	.19176	.18506	.17867	.172
		.25060	.24141	.23267	.22434	.21642	.20886	.20166	.19480	.18826	.182
		.26171	.25239	.24351	.23504	.22697	.21927	.21192	.20491	.19821	.191
		.27313 .28487	.26369 .27531	.25468 .26618	.24608 .25746	.23787 .24912	.23003 .24114	.22254 .23351	.21538 .22621	.20854 .21923	.201 212.
		.29688	.28722	.27798	.26914	.24912	.25257	.23331	.23738	.23025	.223
		.30913	.29937	.29002	.28107	.27249	.26427	.25639	.24882	.24157	.234
		.32159	.31175	.30231	.29325	.28457	.27623	.26823	.26055	.25317	.246
1		.33429	.32437	.31485	.30571	.29692	.28848	.28037	.27257	.26507	.257
2		.34728	.33730	.32770	.31847	.30960	.30106	.29285	.28495	.27734	.270
3		.36057	.35053	.34087	.33157	.32262	.31400	.30569	.29769	.28998	.282
		.37412	.36404	.35433	.34498	.33596	.32726	.31887	.31078	.30298	.295
		.38794	.37783	.36809	.35868	.34961	.34085	.33239	.32422	.31633	.308
		.40205	.39193	.38216	.37272	.36361	.35479	.34628	.33804	.33008	.322
		.41650	.40639	.39661	.38715	.37800	.36915	.36059	.35230	.34428	.336
		.43126	.42117	.41139	.40193	.39277	.38390	.37530	.36697	.35890	.351
		.44628	.43622	.42648	.41703	.40787	.39898 .41433	.39037	.38201	.37391	.366
		.46150 .47683	.45149 .46689	.44178 .45723	.43236 .44785	.42321 .43873	.41433	.40571 .42126	.39735 .41290	.38922 .40476	.381 .396
		.49225	.48238	.47279	.46346	.45439	.42556	.43697	.41290	.42048	.412
		.50770	.49793	.48841	.47915	.47013	.46135	.45280	.44447	.43635	.428
		.52324	.51358	.50416	.49498	.48603	.47731	.46880	.46051	.45242	.444
		.53894	.52939	.52008	.51100	.50214	.49349	.48505	.47681	.46877	.460
		.55483	.54543	.53624	.52728	.51852	.50996	.50160	.49344	.48546	.477
		.57091	.56167	.55263	.54380	.53516	.52671	.51845	.51038	.50247	.494
8		.58716	.57809	.56922	.56053	.55203	.54372	.53557	.52760	.51980	.512
9		.60346	.59459	.58590	.57738	.56904	.56086	.55286	.54501	.53732	.529
0		.61969	.61102	.60252	.59419	.58601	.57800	.57014	.56243	.55487	.547
		.63571	.62726	.61897	.61082	.60283	.59499	.58729	.57974	.57232	.565
		.65146	.64324	.63515	.62722	.61942	.61176	.60423	.59683	.58957	.582
		.66693	.65893	.65108	.64335	.63575	.62828	.62093	.61371	.60660	.599
		.68222	.67447	.66684	.65934	.65195	.64468	.63753	.63049	.62356	.616
		.69742	.68993	.68255	.67528	.66812	.66106	.65411	.64727	.64053	.633
		.71241 .72696	.70517 .72000	.69805 .71313	.69102 .70635	.68410 .69967	.67727 .69307	.67054 .68656	.66390 .68014	.65736 .67381	.650 .667
		.72090	.72000	.71313	.70035	.71480	.70845	.70217	.69597	.68985	.683
		.75475	.74832	.74198	.73571	.72951	.72339	.71734	.71137	.70547	.699
		.76796	.76180	.75572	.74971	.74376	.73788	.73207	.72633	.72065	.715
		.78049	.77460	.76878	.76302	.75732	.75168	.74610	.74058	.73512	.729
		.79211	.78647	.78089	.77537	.76990	.76449	.75913	.75383	.74858	.743
		.80283	.79743	.79208	.78679	.78154	.77634	.77119	.76610	.76105	.756
		.81283	.80765	.80253	.79744	.79240	.78741	.78247	.77756	.77270	.767
5		.82233	.81737	.81245	.80757	.80274	.79795	.79320	.78849	.78382	.779
6		.83126	.82651	.82180	.81712	.81248	.80788	.80332	.79880	.79431	.789
		.83953	.83498	.83046	.82597	.82152	.81710	.81271	.80836	.80404	.799
		.84731	.84294	.83860	.83429	.83002	.82577	.82155	.81737	.81321	.809
		.85490	.85071	.84656	.84243	.83832	.83425	.83020	.82618	.82219	.818
		.86229	.85828	.85431	.85035	.84642	.84252	.83864	.83478	.83095	.827
		.86958	.86575	.86195	.85818	.85442	.85069	.84698	.84329	.83962	.835
		.87674	.87310	.86947	.86587	.86229	.85873	.85518	.85166	.84815	.844
		.88384	.88038	.87694	.87351	.87010	.86671	.86334	.85998	.85663	.853
		.89143	.88817	.88492	.88169	.87847	.87526	.87207	.86889	.86573	.862
		.89885	.89578	.89272	.88967	.88664	.88361	.88060	.87760	.87461	.871
		.90840 .91999	.90559 .91750	.90278 .91501	.89999 .91253	.89720 .91005	.89442 .90758	.89165 .90511	.88888 .90265	.88613 .90019	.883 .897

§1.664–4

Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
109	.96900	.96800	.96700	.96600	.96500	.96400	.96300	.96200	.96100	.9600
Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
)	.01709	.01658	.01612	.01570	.01532	.01497	.01466	.01437	.01410	.0138
1	.00892	.00839	.00791	.00747	.00708	.00672	.00639	.00609	.00582	.005
2	.00896	.00840	.00790	.00744	.00702	.00664	.00629	.00598	.00569	.0054
3	.00926	.00867	.00814	.00765	.00721	.00681	.00644	.00611	.00580	.005
4	.00970	.00908	.00851	.00800	.00753	.00711	.00672	.00636	.00604	.005
5	.01026	.00960	.00900	.00846	.00796	.00751	.00710	.00672	.00637	.006
5	.01089	.01019	.00956	.00899	.00846	.00799	.00755	.00715	.00678	.006
7	.01161 .01241	.01088 .01163	.01021 .01093	.00960 .01029	.00905 .00970	.00854 .00917	.00808 .00867	.00765 .00822	.00726 .00781	.006
9	.01241	.01103	.01033	.01023	.01045	.00917	.00936	.00889	.00781	.007
10	.01331	.01245	.01268	.01196	.01131	.01071	.01016	.00965	.00918	.008
11	.01543	.01453	.01370	.01295	.01226	.01162	.01104	.01051	.01001	.009
12	.01664	.01569	.01482	.01403	.01330	.01263	.01202	.01145	.01093	.010
13	.01791	.01691	.01600	.01516	.01440	.01369	.01304	.01245	.01190	.011
14	.01918	.01813	.01717	.01629	.01548	.01474	.01406	.01343	.01285	.012
15	.02041	.01931	.01831	.01738	.01653	.01576	.01504	.01437	.01376	.013
16	.02160	.02044	.01938	.01841	.01752	.01670	.01595	.01525	.01460	.014
17	.02274	.02152	.02041	.01940	.01846	.01760	.01680	.01607	.01539	.014
18	.02386	.02258	.02142	.02035	.01936	.01846	.01762	.01685	.01613	.015
19	.02500	.02367	.02245	.02132	.02029	.01933	.01845	.01764	.01689	.016
20	.02621	.02481	.02353 .02468	.02235	.02126	.02025	.01933	.01847	.01768	.016
21 22	.02749 .02884	.02603 .02730	.02408	.02344 .02458	.02229 .02338	.02124 .02227	.02026 .02124	.01936 .02029	.01852 .01940	.017 .018
23	.02884	.02730	.02589	.02458	.02338	.02227	.02124	.02029	.02035	.018
24	.03183	.03013	.02857	.02713	.02580	.02456	.02342	.02236	.02138	.020
25	.03350	.03172	.03008	.02857	.02717	.02587	.02467	.02355	.02251	.021
26	.03530	.03344	.03172	.03013	.02865	.02729	.02602	.02484	.02375	.022
27	.03727	.03532	.03351	.03183	.03028	.02885	.02751	.02627	.02511	.024
28	.03937	.03732	.03543	.03367	.03204	.03052	.02911	.02780	.02658	.025
29	.04162	.03947	.03748	.03564	.03392	.03233	.03084	.02946	.02818	.026
30	.04401	.04176	.03967	.03773	.03593	.03425	.03269	.03124	.02988	.028
31	.04654	.04419	.04200	.03996	.03807	.03630	.03466	.03312	.03169	.030
32	.04923	.04676	.04447	.04233	.04034	.03849	.03676	.03514	.03363	.032
33	.05210	.04952	.04711	.04487	.04278	.04083	.03901	.03731	.03571	.034
34	.05515	.05245	.04993	.04758	.04538	.04333	.04142	.03962	.03794	.036
35	.05841	.05558	.05295	.05048	.04818	.04603	.04401	.04212	.04035	.038
36	.06187	.05892	.05616	.05358	.05116	.04890	.04678	.04480	.04293	.041
37 38	.06555 .06949	.06247 .06627	.05958 .06325	.05688 .06043	.05435 .05777	.05198 .05528	.04975 .05295	.04766 .05075	.04570 .04868	.043 .046
39	.07368	.07032	.06717	.06421	.06143	.05882	.05637	.05406	.04808	.040
40	.07816	.07465	.07137	.06827	.06537	.06263	.06006	.05764	.05535	.053
41	.08295	.07930	.07587	.07264	.06960	.06674	.06405	.06150	.05910	.056
42	.08807	.08427	.08069	.07733	.07415	.07116	.06833	.06567	.06315	.060
43	.09352	.08957	.08585	.08233	.07902	.07589	.07294	.07014	.06750	.065
14	.09932	.09521	.09134	.08768	.08423	.08096	.07787	.07495	.07218	.069
45	.10543	.10117	.09715	.09334	.08974	.08634	.08311	.08005	.07716	.074
46	.11189	.10747	.10329	.09933	.09559	.09204	.08867	.08548	.08245	.079
47	.11866	.11408	.10974	.10564	.10174	.09805	.09454	.09121	.08805	.085
48	.12577	.12103	.11654	.11228	.10823	.10439	.10074	.09727	.09397	.090
19	.13323	.12833	.12368	.11926	.11506	.11107	.10728	.10366	.10022	.096
50	.14107	.13601	.13120	.12663	.12228	.11813	.11419	.11043	.10685	.103
51	.14928	.14407	.13910	.13437	.12987 .13781	.12558	.12149	.11758	.11386	.110
52 53	.15785 .16678	.15248 .16124	.14735 .15597	.14247 .15093	.13/81	.13337 .14153	.12913 .13714	.12508 .13294	.12122 .12893	.117 .125
54	.17606	.17037	.16493	.15974	.15478	.15004	.14550	.14116	.13700	.123
55	.18570	.17986	.17428	.16893	.16382	.15893	.15424	.14976	.14546	.141
56	.19573	.18974	.18400	.17851	.17325	.16821	.16338	.15875	.15430	.150
57	.20613	.20000	.19412	.18848	.18307	.17789	.17291	.16814	.16355	.159
58	.21688	.21060	.20458	.19880	.19325	.18792	.18280	.17788	.17316	.168
59	.22793	.22151	.21535	.20943	.20374	.19827	.19301	.18795	.18309	.178
50	.23927	.23272	.22642	.22036	.21454	.20893	.20354	.19834	.19334	.188
61	.25092	.24425	.23782	.23163	.22567	.21993	.21440	.20907	.20393	.198
62	.26295	.25616	.24961	.24329	.23721	.23134	.22568	.22021	.21494	.209
53	.27538	.26847	.26180	.25537	.24916	.24316	.23738	.23179	.22639	.221
64	.28817	.28116	.27438	.26783	.26150	.25539	.24949	.24377	.23825	.232
65	.30134	.29423	.28735	.28069	.27426	.26803	.26201	.25618	.25054	.245
56	.31493	.30772	.30075	.29399	.28746	.28113	.27500	.26906	.26331	.257
27	.32899	.32170	.31464	.30780	.30118	.29475	.28852	.28248	.27663	.270
57 58	.34349	.33614	.32901	.32209	.31538	.30887	.30256	.29643	.29047	.284

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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%
70	.37366	.36620	.35896	.35193	.34509	.33844	.33197		.31957	.31362
								.32568		
71 72	.38916 .40486	.38167 .39736	.37440 .39006	.36732 .38295	.36043 .37602	.35372 .36927	.34720 .36270	.34084 .35629	.33466 .35005	.32864 .34396
73	.42074	.41323	.40591	.39878	.39182	.38504	.37843	.37198	.36568	.35955
74	.43685	.42934	.42202	.41488	.40791	.40110	.39446	.38798	.38165	.37547
75	.45326	.44577	.43846	.43132	.42435	.41754	.41088	.40438	.39802	.39181
76	.47004	.46259	.45530	.44818	.44122	.43442	.42776	.42125	.41488	.40865
77	.48718	.47979	.47255	.46547	.45853	.45175	.44511	.43861	.43225	.42601
78	.50467	.49735	.49017	.48314	.47626	.46951	.46290	.45643	.45008	.44386
79	.52239	.51515	.50806	.50110	.49427	.48758	.48102	.47459	.46828	.46209
80	.54018	.53304	.52603	.51916	.51242	.50580	.49930	.49292	.48666	.48052
81	.55788	.55085	.54396	.53718	.53053	.52399	.51757	.51126	.50507	.49898
82 83	.57540 .59274	.56851 .58598	.56173 .57933	.55506 .57279	.54851 .56635	.54207 .56001	.53574 .55378	.52951 .54765	.52339 .54161	.51737 .53567
84	.61002	.60341	.59690	.59049	.58418	.57796	.57184	.56582	.55988	.55403
85	.62734	.62090	.61454	.60828	.60211	.59603	.59004	.58414	.57832	.57258
86	.64455	.63828	.63210	.62600	.61999	.61406	.60821	.60244	.59675	.59113
87	.66139	.65531	.64930	.64337	.63752	.63175	.62605	.62043	.61488	.60939
88	.67783	.67194	.66612	.66037	.65469	.64908	.64354	.63807	.63267	.62733
89	.69387	.68817	.68254	.67698	.67148	.66605	.66068	.65537	.65012	.64493
90	.70947	.70398	.69855	.69318	.68786	.68261	.67742	.67228	.66719	.66217
91	.72437	.71908	.71385	.70867	.70354	.69847	.69345	.68848	.68357	.67870
92 93	.73823 .75109	.73314 .74618	.72810 .74132	.72310 .73650	.71816 .73173	.71326 .72700	.70841	.70361 .71768	.69886 .71308	.69415 .70852
93	.75109	.74618 .75839	.74132 .75370	.73650	.73173	.72700	.72232 .73536	.71768 .73087	.71308	.70852
95	.77459	.77004	.76552	.76104	.75660	.75220	.74783	.74350	.73920	.73494
96	.78543	.78105	.77670	.77238	.76810	.76386	.75964	.75546	.75131	.74720
97	.79550	.79128	.78709	.78293	.77880	.77470	.77063	.76659	.76258	.75860
98	.80498	.80091	.79687	.79286	.78888	.78492	.78099	.77709	.77322	.76937
99	.81428	.81036	.80647	.80261	.79877	.79496	.79117	.78741	.78367	.77995
100	.82336	.81959	.81586	.81214	.80845	.80478	.80113	.79751	.79390	.79032
101	.83234	.82873	.82515	.82158	.81804	.81451	.81101	.80753	.80406	.80062
102	.84119	.83774	.83431	.83089	.82750	.82412	.82076	.81742	.81409	.81078
103	.84999 .85944	.84670	.84342	.84016	.83691 .84703	.83368	.83046 .84090	.82726	.82408	.82091
104 105	.86866	.85632 .86570	.85321 .86276	.85011 .85982	.85690	.84396 .85399	.84090	.83786 .84820	.83483 .84532	.83182 .84245
106	.88065	.87792	.87520	.87248	.86978	.86708	.86440	.86172	.85905	
										.85638 .87352
107 108	.89530 .91849	.89286 .91654	.89042 .91460	.88799	.88557 .91072	.88315 .90879	.88073	.87833 .90492	.87592 .90299	.87352 .90106
107	.89530	.89286	.89042	.88799	.88557	.88315	.88073	.87833	.87592	.87352
107 108	.89530 .91849	.89286 .91654	.89042 .91460	.88799 .91266	.88557 .91072	.88315 .90879	.88073 .90685	.87833 .90492	.87592 .90299	.87352 .90106
107 108 109	.89530 .91849 .95900	.89286 .91654 .95800 10.4%	.89042 .91460 .95700	.88799 .91266 .95600 10.8%	.88557 .91072 .95500 11.0%	.88315 .90879 .95400	.88073 .90685 .95300 11.4%	.87833 .90492 .95200	.87592 .90299 .95100	.87352 .90106 .95000
107 108 109 Age	.89530 .91849 .95900 10.2%	.89286 .91654 .95800	.89042 .91460 .95700 10.6%	.88799 .91266 .95600	.88557 .91072 .95500	.88315 .90879 .95400 11.2%	.88073 .90685 .95300	.87833 .90492 .95200 11.6%	.87592 .90299 .95100 11.8%	.87352 .90106 .95000 12.0%
107 108 109 Age 0 1 2	.89530 .91849 .95900 10.2% .01363	.89286 .91654 .95800 10.4% .01342	.89042 .91460 .95700 10.6% .01323	.88799 .91266 .95600 10.8% .01305	.88557 .91072 .95500 11.0% .01288	.88315 .90879 .95400 11.2% .01272	.88073 .90685 .95300 11.4% .01258	.87833 .90492 .95200 11.6% .01244	.87592 .90299 .95100 11.8% .01231	.87352 .90106 .95000 12.0% .01219
107 108 109 Age 0 1 2 3	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363
107 108 109 Age 0 1 2 3 4	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373
107 108 109 Age 0 1 2 3 4 5 1 2 4 5	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00459 .00475 .00501	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391
107 108 109 Age 0 2 3 4 6 	.89530 .91849 .95900 10.2% .01363 .00534 .00518 .00526 .00546 .00576 .00613	.89286 .91654 .95800 10.4% .01342 .00512 .00512 .00502 .00502 .00521 .00549 .00584	.89042 .91460 .95700 10.6% .01323 .00493 .00493 .00474 .00480 .00497 .00524 .00557	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00459 .00475 .00501 .00532	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00405 .00406 .00419 .00440 .00468	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415
107 108 109 Age 0 1 2 3 4 5 6 7	.89530 .91849 .95900 10.2% .01363 .00534 .00534 .00518 .00526 .00546 .00576 .00613 .00657	.89286 .91654 .95800 10.4% .01342 .00512 .00592 .00521 .00521 .00549 .00584 .00626	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00497 .00524 .00557 .00598	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00436 .00459 .00488 .00524	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00405 .00406 .00419 .00468 .00502	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00402 .00443 .00449 .00482	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446
107 108 109 Age 0 1 2 3 4 5 6 7 8	.89530 .91849 .95900 10.2% 01363 .00534 .00576 .00576 .00617 .00707	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00549 .00584 .00626 .00675	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571 .00616	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590	.88315 .90879 .95400 11.2% .01272 .00422 .00421 .00422 .00436 .00459 .00488 .00524 .00565	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00440 .00468 .00502 .00542	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00482 .00521	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446
107 108 109 Age 0 1 2 3 4 5 6 7 8 9	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00546 .00576 .00613 .00657 .00707	.89286 .91654 .95800 10.4% 01342 .00495 .00502 .00502 .00521 .00549 .00584 .00626 .00675 .00732	.89042 .91460 .95700 10.6% 01323 .00493 .00474 .00480 .00497 .00524 .005957	.88799 .91266 .95600 10.8% 01305 .00455 .00455 .00459 .00459 .00571 .00501 .00571 .00616 .00669	.88557 .91072 .95500 11.0% 01288 .00437 .00440 .00445 .00479 .00509 .00547 .00590 .00541	.88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00488 .00565 .00615	.88073 .90685 .95300 11.4% 01258 .00427 .00405 .00406 .00440 .00440 .00468 .00502 .00542 .00591	.87833 .90492 .95200 11.6% 0.1244 .00391 .00391 .00402 .00423 .00429 .00422 .00568	.87592 .90299 .95100 11.8% 01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00547	.87352 .90106 .95000 12.0% 01219 .00365 .00363 .00373 .00391 .00415 .00442 .00482
107 108 109 Age 0 1 2 3 4 5 6 7 8	.89530 .91849 .95900 10.2% 01363 .00534 .00576 .00576 .00617 .00707	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00524 .00549 .00584 .00626 .00675	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00497 .00524 .00557 .00598 .00644	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00501 .00532 .00571 .00616	.88557 .91072 .95500 11.0% .01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00590	.88315 .90879 .95400 11.2% .01272 .00422 .00421 .00422 .00436 .00459 .00488 .00524 .00565	.88073 .90685 .95300 11.4% .01258 .00427 .00405 .00406 .00419 .00440 .00440 .00468 .00502 .00542	.87833 .90492 .95200 11.6% .01244 .00414 .00391 .00391 .00402 .00423 .00449 .00482 .00521	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501	.87352 .90106 .95000 12.0% .01219 .00389 .00365 .00363 .00373 .00391 .00415 .00446
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10	.89530 .91849 .95900 10.2% .01363 .00534 .00546 .00546 .00546 .00546 .00546 .00546 .00546 .00576 .00633 .00777 .00766 .00913 .01000	.89286 .91654 .95800 10.4% .01342 .00512 .00592 .00502 .00521 .00544 .00626 .00738	.89042 .91460 .95700 10.6% .01323 .00493 .00474 .00480 .00474 .00527 .00558 .00548 .00649 .00699 .00764	.88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00459 .00501 .00532 .00571 .00516 .00666 .00669 .00732	.88557 .91072 .95500 11.0% 0.01288 .00458 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00641 .00702	.88315 .90879 .95400 11.2% .01272 .00442 .00421 .00422 .00459 .00459 .00459 .00615	.88073 .90685 .95300 11.4% 01258 .00427 .00405 .00405 .00406 .00419 .00440 .00468 .00502 .00542 .00591 .00649	.87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00449 .00482 .00521 .00568 .00624	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00376 .00406 .00402 .00404 .00547 .00602	87352 .90106 .95000 12.0% 0.0389 .00365 .00363 .00373 .003415 .00446 .00422 .00527
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13	.89530 .91849 .95900 10.2% .01363 .00526 .00546 .00576 .00613 .00657 .00707 .00766 .00835 .00913 .01000	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00524 .00626 .00675 .00732 .00738 .00738 .00874 .00959 .01048	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00497 .00524 .00557 .00598 .00644 .00659 .00764 .006838 .00920 .00764	88799 .91266 .95600 10.8% .01305 .00474 .00455 .00475 .00475 .00532 .00571 .00532 .00571 .00616 .00669 .00732 .00804 .00869	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00547 .00590 .00641 .00702 .00772 .00871 .00933	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00458 .00615 .00675 .00743 .00819 .00900	.88073 .90685 .95300 11.4% .01258 .00405 .00406 .00419 .00406 .00468 .00502 .00542 .00591 .00649 .00790 .00790 .00869	87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00482 .00482 .00568 .00624 .00568 .00624	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00464 .00547 .00464 .00501 .00547 .00665 .00737 .00813	87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00391 .00415 .00446 .00422 .00527 .00580 .00580 .00642 .00717
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00546 .00576 .00613 .00657 .00707 .00766 .00835 .00913 .01000 .01091	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00524 .00524 .00524 .00626 .00675 .00732 .00798 .00874 .00959 .01048 .01135	.89042 .91460 .95700 10.6% .01323 .00493 .00480 .00480 .00480 .00480 .00557 .00558 .00564 .00558 .00564 .00588 .00764 .00838 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00764 .00763 .00763 .00764 .00763 .00763 .00763 .00763 .00763 .00776 .00763 .00776 .00	88799 .91266 .95600 10.8% .01305 .00474 .00459 .00459 .00459 .00571 .00501 .00532 .00804 .00732 .00804 .00884 .00969 .01052	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00547 .00590 .00547 .00590 .00772 .00722 .00772 .00851 .00933 .01014	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00439 .00488 .00524 .00565 .00675 .00675 .00675 .006743 .00819 .00900	.88073 .90685 .95300 111.4% .01258 .00427 .00405 .00406 .00409 .004040 .00502 .00542 .00591 .00649 .00649 .00715 .00790 .00869 .00947	87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00402 .00423 .00424 .00521 .00482 .00689 .00624 .00689 .00840 .00840 .00840 .00840 .00840	.87592 .90299 .95100 11.8% .01231 .00401 .00376 .00376 .00387 .00464 .00501 .00442 .00602 .00665 .00737 .00813 .00887	87352 90106 95000 12.0% 0.01219 0.0365 0.0363 0.0373 0.0391 0.0416 0.0446 0.04482 0.0580 0.00642 0.0580 0.00642 0.0712 0.0786
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 12 13 14 15	.89530 .91849 .95900 10.2% .01363 .00534 .00578 .00576 .00576 .00673 .00707 .00706 .00706 .00766 .00835 .00706 .00913 .01001 .01181 .01267	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00548 .00675 .00732 .00798 .007798 .00874 .00874 .00959 .01048 .01135	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .00598 .00644 .00699 .00764 .00838 .00920 .01007 .01092 .01173	.88799 .91266 .95600 10.8% .00475 .00475 .00455 .00501 .00501 .00501 .00616 .00669 .00732 .00804 .00804 .00884 .00884 .00884 .00884 .00869 .01130	88557 .91072 .95500 11.0% .01288 .00437 .004040 .00455 .00479 .00590 .00641 .00702 .00851.00851 .00851 .00851 .008	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00459 .00458 .00615 .00675 .00743 .00819 .00819 .00900 .00979 .01054	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00449 .00542 .00591 .00542 .00591 .00591 .00790 .00790 .00947 .01019	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00423 .00423 .00423 .00424 .00521 .00568 .00624 .00568 .00689 .00762 .00840 .00987	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00406 .00404 .00404 .00501 .00501 .00547 .00662 .00737 .00813 .00885	87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .00642 .00712 .00787 .00860 .00928
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	.89530 .91849 .95900 10.2% .01363 .00524 .00576 .00576 .00657 .00766 .00657 .00766 .00835 .00913 .01000 .01091 .01365	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00524 .00626 .00675 .00732 .00798 .00738 .00798 .00798 .00798 .00724 .00959 .01048 .01294	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00497 .00524 .00557 .00598 .00649 .005598 .00649 .00659 .00764 .00838 .00920 .01007 .01092 .01173	88799 .91266 .95600 10.8% .01305 .00474 .00455 .00459 .00475 .00571 .00532 .00571 .00616 .00669 .00732 .00804 .00864 .00869 .01052 .01130	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01160	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00488 .00524 .00615 .00615 .00675 .00743 .00819 .00900 .00909 .01054 .01121	.88073 .90685 .95300 11.4% .01258 .00405 .00406 .00419 .00406 .00448 .00502 .00542 .00542 .00542 .00542 .00542 .00790 .00649 .00790 .00869 .00947 .010184	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00443 .00443 .00448 .00568 .00624 .00568 .00624 .00568 .00762 .00840 .00987 .01050	.87592 .90299 .95100 11.8% .01231 .00377 .00376 .00376 .00406 .00432 .00464 .00547 .00602 .00665 .00737 .00813 .00887 .00956 .01018	87352 90106 95000 12.0% 01219 00365 00363 00363 00373 00416 00446 00442 00527 00580 00642 00712 00787 00860 00928
107	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00576 .00635 .00657 .00707 .00766 .00835 .00913 .01000 .01091 .01181 .01267 .01345 .01418	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00524 .00626 .00675 .00738 .00738 .00798 .00798 .00798 .00798 .00798 .00731 .00798 .00731 .00738 .00731 .00738 .00731 .00738 .00731 .00738 .00731 .00738 .00731 .00738 .00	.89042 .91460 .95700 10.6% .01323 .00493 .00480 .00480 .00480 .00487 .00524 .00557 .00598 .00699 .00764 .00838 .006920 .00764 .00838 .00920 .01173 .01246 .01313	88799 91266 935600 10.8% .01305 .00474 .00455 .00475 .00501 .00532 .00571 .005616 .00669 .00732 .00804 .00884 .009689 .01052 .01130 .01201 .01266	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01160 .01222	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00429 .00438 .00524 .00565 .00615 .00675 .00675 .00743 .00619 .00900 .00979 .01054 .01121	88073 .90685 .95300 11.4% .01258 .00405 .00406 .00406 .00406 .00408 .00502 .00542 .00591 .00649 .00715 .00649 .00715 .00769 .00869 .00947 .01019 .01084 .01143	87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00423 .00449 .00423 .00449 .00424 .00689 .00668 .00624 .00689 .00668 .00916 .00840 .00847 .00840 .00841.00841 .00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00	.87592 .90299 .95100 11.8% .01231 .00401 .003776 .00387 .00464 .00501 .00547 .00665 .00737 .00813 .00887 .00887 .00816 .01073	87352 90106 95000 12.0% 0.01219 0.0365 0.0365 0.0363 0.0373 0.0391 0.0415 0.0446 0.0422 0.0527 0.0580 0.00580 0.00782 0.00782 0.00782 0.00860 0.00928 0.00988 0.00941
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 11 12 13 14 15 16 17 18	.89530 .91849 .95900 10.2% .01363 .00534 .00578 .00576 .00576 .00576 .00673 .00706 .00707 .00706 .00706 .00835 .00706 .00913 .01001 .01181 .01267 .01448	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00502 .00521 .00549 .00549 .00549 .00732 .00732 .007798 .00732 .007798 .00732	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .00598 .00644 .00559 .00644 .00699 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375	.88799 .91266 .95600 .0459 .00475 .00475 .00501 .00501 .00532 .00501 .00569 .00732 .00804 .00804 .00884 .00884 .00884 .00884 .00884 .00884 .00884 .0081201 .01201 .01226 .01326	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00590 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01229	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00459 .00459 .00615 .00675 .00675 .00743 .00819 .00970 .00979 .01054 .01121 .01184	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .00440 .00468 .00502 .00542 .00591 .00542 .00591 .00705 .00790 .00869 .00790 .00907 .01019 .01084 .01146	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00391 .00423 .00423 .00423 .00424 .00521 .005268 .00624 .00568 .00624 .006840 .00967 .01050 .01105	.87592 .90299 .95100 11.8% .01231 .00477 .00376 .00377 .00376 .00406 .00432 .00464 .00501 .00501 .00547 .00566 .00737 .00813 .00956 .01018 .01073 .01122	87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .00580 .00642 .00712 .00787 .00860 .00928 .00988 .01041 .01088
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	.89530 .91849 .95900 10.2% .01363 .00534 .00576 .00576 .00576 .00673 .00673 .00673 .00767 .00707 .00783 .00765 .00835 .00913 .01000 .01091 .01267 .01345 .01486 .01554	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00544 .00626 .006752 .00732 .00798 .00738 .00798 .0074 .00959 .01048 .01218 .01294 .01429	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00457 .00557 .00558 .00649 .00557 .00598 .00649 .00659 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01348	88799 91266 95600 10.8% 01305 .00474 .00455 .00459 .00459 .00501 .00532 .00571 .00566 .00669 .00732 .00804 .00884 .00969 .01130 .01201 .01266 .01385	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00547 .00509 .00547 .00702 .00702 .00772 .00851 .00933 .01014 .01093 .01014 .01160 .01222 .01279 .01336	88315 .90879 .95400 11.2% .01272 .00421 .00421 .00422 .00436 .00459 .00438 .00524 .00615 .00675 .00675 .00675 .00675 .00675 .00675 .00743 .00819 .00900 .00979 .01121 .01121 .01121	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .004408 .00502 .00591 .00649 .00591 .00649 .00790 .00869 .00790 .00869 .00790 .00869 .00794 .00128	87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00449 .00423 .00449 .00423 .00449 .00424 .00689 .00668 .00624 .00689 .00668 .00916 .00840 .00847 .00840 .00841.00841 .00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00841.00	.87592 .90299 .95100 11.8% .01231 .00377 .00376 .00377 .00406 .00432 .00464 .00547 .00602 .006547 .00602 .00655 .00737 .00813 .00887 .00956 .01018 .01073 .01120	87352 90106 95000 12.0% 01219 00365 00363 00363 00391 00415 00446 00482 00527 00580 00642 00712 00787 00860 00928 01041 01088 01135
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	.89530 .91849 .95900 10.2% .01363 .00528 .00576 .00576 .00576 .00657 .00707 .00766 .00835 .00913 .01091 .01181 .01267 .01345 .01418 .01426	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00502 .00521 .00549 .00549 .00549 .00732 .00732 .007798 .00732 .007798 .00732	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .00598 .00644 .00559 .00644 .00699 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375	88799 91266 935600 10.8% 01305 .00474 .00455 .00475 .00532 .00571 .00532 .00571 .00669 .00732 .00804 .00869 .01052 .01130 .01201 .01266 .01326 .01385 .01448	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00590 .00547 .00590 .00641 .00702 .00772 .00853 .01014 .01991 .01336 .01336	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00459 .00459 .00615 .00675 .00675 .00743 .00819 .00970 .00979 .01054 .01121 .01184	88073 .90685 .95300 11.4% .01258 .00405 .00406 .00406 .00406 .00408 .00502 .00591 .00649 .00591 .00649 .00715 .00699 .00715 .00790 .00869 .00947 .01019 .01086 .01143 .01196 .01248 .01303	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00442 .00482 .00482 .00568 .00624 .00568 .00624 .00568 .00762 .00840 .00987 .01050 .01107 .011050 .01208	.87592 .90299 .95100 11.8% .01231 .00477 .00376 .00377 .00376 .00406 .00432 .00464 .00501 .00501 .00547 .00566 .00737 .00813 .00956 .01018 .01073 .01122	87352 90106 95000 12.0% 0.01219 0.0365 0.0365 0.0363 0.0373 0.0391 0.0445 0.0446 0.0442 0.0527 0.0580 0.0642 0.0787 0.00860 0.00788 0.00788 0.00788 0.00788 0.00788 0.00788 0.00781 0.00787 0.00860 0.007888 0.00788 0.00788 0.00788 0
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	.89530 .91849 .95900 10.2% .01363 .00534 .00576 .00576 .00576 .00673 .00673 .00673 .00767 .00707 .00783 .00765 .00835 .00913 .01091 .01181 .01267 .01345 .01486 .01554	.89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00524 .00626 .00675 .00738 .00738 .00798 .00798 .00798 .00798 .00798 .0071218 .01135 .01218 .01294 .01364 .01364 .01429 .01494 .01562	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00497 .00524 .00557 .00598 .00644 .00557 .00598 .00764 .00692 .00764 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .01503	88799 91266 95600 10.8% 01305 .00474 .00455 .00459 .00459 .00501 .00532 .00571 .00566 .00669 .00732 .00804 .00884 .00969 .01130 .01201 .01266 .01385	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00509 .00547 .00509 .00547 .00509 .00547 .00702 .00702 .00772 .00851 .00933 .01014 .01093 .01014 .01160 .01222 .01279 .01336	88315 .90879 .95400 11.2% .01272 .00421 .00421 .00422 .00436 .00459 .00438 .00524 .00615 .00675 .00675 .00675 .00675 .00675 .00675 .00743 .00819 .00900 .00979 .01054 .01221 .01121 .01121 .01236 .01291 .01291 .01238 .01291 .01242 .01291 .01248 .01291 .01248 .01291 .01291 .01248 .01291 .01291 .01272 .00422 .00421 .00421 .00422 .00421 .00421 .00422 .00421 .00422 .00421 .00422 .00421 .00421 .00422 .00421 .00421 .00421 .00422 .00421 .004121 .004144 .004144 .004144 .004144 .0041444 .0041444 .0041444 .0041444 .0041444 .0041444 .0041444 .00414444 .00414444 .00414444444444	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .004408 .00502 .00591 .00649 .00591 .00649 .00790 .00869 .00790 .00869 .00790 .00869 .00794 .00128	87833 .90492 .95200 11.6% .01244 .00414 .00391 .00402 .00423 .00429 .00423 .00449 .00423 .00449 .00482 .00568 .00624 .00568 .00624 .00916 .00976 .00987 .01208 .01200	.87592 .90299 .95100 11.8% .01231 .00377 .00376 .00387 .00387 .00464 .00501 .00432 .00464 .00501 .00547 .00602 .00665 .00737 .00887 .00887 .00887 .00887 .00887 .00818 .01073 .01122 .01170 .01220	87352 90106 95000 12.0% 01219 00365 00363 00363 00391 00415 00446 00482 00527 00580 00642 00712 00787 00860 00928 01041 01088 01135
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21	.89530 .91849 .95900 10.2% .01363 .00534 .00578 .00576 .00576 .00673 .00766 .00873 .00766 .00835 .00706 .00913 .01001 .01181 .01267 .01345 .01418 .01486 .01554 .01626 .01702	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549 .00549 .00549 .00549 .00732 .00732 .00738 .00739 .01048 .01135 .01218 .01294 .01429 .01429 .01429 .01635	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .005588 .005598 .005644 .00644 .006599 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .01573	.88799 .91266 .95600 .0459 .00475 .00475 .00501 .00501 .00501 .00501 .00502 .00501 .00501 .00616 .00699 .00732 .00804 .00804 .00884 .00869 .01130 .01201 .01206 .01326 .01385 .01448 .01514	88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00479 .00590 .00547 .00590 .00641 .00702 .00772 .00851 .00933 .01014 .01091 .01222 .01279 .01336 .01360	88315 .90879 .95400 11.2% .01272 .00421 .00421 .00429 .00436 .00459 .00459 .00459 .00615 .00675 .00743 .00565 .00675 .00743 .00819 .00979 .01054 .01121 .01348 .01409	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .00440 .00468 .00502 .00542 .00591 .00542 .00591 .00591 .00705 .00790 .00869 .00790 .00947 .01019 .01084 .01143 .01196 .01303 .01361	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00391 .00391 .00423 .00423 .00429 .00423 .00424 .00689 .00521 .00568 .00568 .00562 .00568 .00562 .00840 .00976 .00987 .01050 .00987 .01158 .01266 .01316 .01366	.87592 .90299 .95100 11.8% .01231 .00471 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00501 .00547 .00560 .00737 .00813 .00956 .01073 .00956 .01018 .01220 .01122	87352 .90106 .95000 12.0% 01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .00482 .00712 .00787 .00860 .00928 .00988 .01041 .01088 .01135 .01183 .01235
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	.89530 .91849 .95900 10.2% .01363 .00518 .00526 .00576 .00576 .00576 .00776 .00766 .00913 .01001 .01181 .01267 .01345 .01418 .01524 .01426 .01702 .01782 .01868 .01962	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549 .00549 .00549 .00549 .00732 .00732 .00738 .00738 .00739 .01048 .01135 .01218 .01294 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01563 .01711 .01793 .01883	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .005588 .00557 .00598 .005644 .00649 .00644 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01573 .01573 .01573 .015724 .01809	.88799 .91266 .95600 .0459 .00475 .00459 .00501 .00501 .00501 .00532 .00571 .00532 .00571 .00616 .00669 .00732 .00804 .00804 .00808 .01052 .01130 .01201 .01206 .01326 .01326 .01326 .01326 .01326 .01326 .01514 .01584 .01540	.88557 .91072 .95500 11.0% .01288 .00437 .00440 .00455 .00509 .00509 .00641 .00722 .00851 .00851 .00851 .00851 .01014 .01222 .01279 .01326 .01460 .01526 .01460	88315 .90879 .95400 11.2% .01272 .00421 .00421 .00429 .00436 .00459 .00459 .00459 .00615 .00675 .00675 .00743 .00565 .00675 .00743 .00565 .00675 .00743 .00121 .01348 .01409 .01472 .01540 .01615	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .00440 .00468 .00502 .00542 .00591 .00649 .00591 .00591 .00591 .00591 .00705 .00790 .00869 .00790 .00947 .01084 .01196 .01248 .01303 .01361 .01422 .01487 .01558	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00391 .00391 .00423 .00423 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00425 .00424 .00521 .00525 .00521 .01555	.87592 .90299 .95100 11.8% .01231 .00401 .00377 .00376 .00387 .00406 .00432 .00464 .00501 .00501 .00547 .00560 .00737 .00867 .00956 .01073 .00956 .01018 .01220 .01220 .01274 .01330 .01455	87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .00482 .00787 .00580 .00988 .01041 .01088 .01235 .01288 .01345 .01345
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	.89530 .91849 .95900 10.2% .01363 .00534 .00576 .00576 .00576 .00673 .00673 .00707 .00767 .00707 .00767 .00707 .00782 .00707 .00782 .01818 .01486 .01554 .01486 .01554 .01782 .01782 .01868 .01962 .02065	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00521 .00549 .00548 .00675 .00732 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .00798 .01218 .01294 .01429 .01494 .01429 .01494 .014562 .01711 .01793 .01883 .01981	.89042 .91460 .95700 10.6% .01323 .00474 .00473 .00452 .00557 .00558 .00669 .00764 .00838 .00920 .01007 .01246 .01313 .01246 .01333 .01438 .01503 .01573 .01438 .01503 .01573 .01438 .01503 .01573 .01438 .01503 .01573 .01645 .01724 .01809 .01903	88799 91266 95600 10.8% 01305 .00474 .00455 .00459 .00501 .00502 .00501 .00502 .00501 .006169 .00732 .006169 .00732 .00804 .00969 .01130 .01201 .01220 .01325 .01488 .01524 .01385 .01544 .0158	88557 .91072 .95500 11.0% 01288 .00437 .00409 .00409 .00509 .00547 .00590 .00641 .00702 .00702 .00772 .00851 .00933 .01014 .01091 .01160 .01229 .01336 .01396 .01526 .01597 .01675	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00459 .00465 .00615 .00675 .00675 .00743 .00565 .006743 .00565 .006743 .00690 .00900 .00900 .00900 .00979 .01054 .01291 .012348 .01409 .01409 .01472 .01540 .01615 .01668	88073 .90685 .95300 11.4% 01258 .00405 .00406 .00449 .00440 .00448 .00502 .00542 .00542 .00542 .00542 .00542 .00542 .00591 .00649 .00790 .00869 .00715 .00790 .00869 .007915 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00865 .00715 .00790 .00865 .00715 .00790 .00865 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00790 .00715 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00705 .00715 .00755 .00755 .00755 .00755 .007555 .007555 .0075555555555	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00492 .00423 .00423 .00429 .00426 .00423 .00429 .00426 .00568 .00624 .00568 .00568 .00568 .00568 .00568 .00568 .00762 .00840 .00762 .00840 .00762 .00840 .00765 .00987 .01550 .01316 .01374 .01355 .01551	.87592 .90299 .95100 11.8% .01231 .00377 .00376 .00377 .00406 .00432 .00464 .00547 .00602 .00655 .00737 .00813 .00873 .00865 .01018 .01073 .011220 .01170 .01274 .01330 .01455	87352 90106 95000 12.0% 01219 00365 00363 00363 00373 00391 00445 00482 00527 00580 00642 00527 00580 00642 00787 00580 00642 00787 00860 00988 01041 01088 01135 01235 01288 01408 01478
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	.89530 .91849 .95900 10.2% .01363 .00528 .00546 .00576 .00576 .00657 .00767 .00767 .00765 .00635 .00913 .01000 .01091 .01267 .01345 .01418 .01428 .01554 .01524 .01526 .01762 .01868 .01962 .02065 .02178	89286 .91654 .95800 10.4% .01342 .00495 .00502 .00521 .00549 .00524 .00626 .00675 .00732 .00738 .00732 .00738 .00738 .00738 .00738 .00738 .00738 .01218 .01294 .01364 .01294 .01364 .01294 .01364 .01562 .01635 .01711 .01793 .01883 .01981 .02089	.89042 .91460 .95700 10.6% .01323 .00474 .00475 .00557 .00557 .00598 .00644 .00838 .00764 .01302 .01007 .01092 .01173 .01246 .01313 .01375 .0153 .01573 .01438 .01503 .01724 .01809 .01724 .01809 .01724 .01809 .01206	88799 91266 95600 10.8% 01305 .00474 .00455 .00459 .00475 .00571 .00532 .00571 .005616 .00732 .00732 .00864 .00864 .00869 .01130 .01201 .01266 .01326 .01326 .013285 .01448 .01514 .01584 .01514 .01585 .01740 .01829	88557 .91072 .95500 11.0% .01288 .00437 .00445 .004470 .00455 .00479 .00509 .00509 .00547 .00509 .00547 .00509 .00547 .00702 .00772 .00641 .00933 .01014 .00933 .01014 .01222 .01279 .01336 .01396 .01396 .01527 .01525 .01562 .01856	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00488 .00524 .00555 .00743 .00615 .00675 .00743 .00819 .00900 .00979 .01054 .01291 .01348 .01291 .01348 .01295 .01615 .01615 .01698 .01789	88073 .90685 .95300 11.4% .01258 .00405 .00406 .00419 .00406 .00419 .00406 .00408 .00502 .00542 .00591 .00649 .00790 .00649 .00790 .00699 .00947 .010184 .01758 .01248 .01248 .01638 .01725	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00449 .00423 .00449 .00462 .00568 .00624 .00568 .00624 .00568 .00762 .00840 .00987 .01050 .01107 .01158 .01260 .01374 .01374 .01505 .01565 .01565	.87592 .90299 .95100 11.8% .01231 .00377 .00376 .00387 .00464 .00547 .00464 .00547 .00462 .00665 .00737 .00956 .00737 .00956 .01078 .01073 .01220 .01170 .01220 .011220 .011220 .01274 .01330 .01390 .01455 .01528 .01609	87352 90106 95000 12.0% 0.01219 0.0365 0.0363 0.0373 0.0391 0.0415 0.0446 0.0422 0.0527 0.0580 0.0642 0.00787 0.00860 0.00928 0.00787 0.00988 0.01415 0.0188 0.01235 0.1183 0.1235 0.1478 0.1478 0.1476
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00576 .00576 .00673 .00766 .00835 .00776 .00766 .00835 .00700 .01091 .01267 .01345 .01418 .01486 .01554 .01426 .01702 .01782 .01868 .01962 .02303	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549 .00549 .00549 .00549 .00549 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .01218 .01218 .01294 .01429 .01429 .01429 .01429 .01429 .01429 .01429 .01635 .01711 .01793 .01883 .01883 .01981 .02089 .02209	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .00598 .00557 .00598 .00564 .00559 .00644 .00699 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .015735 .015735 .015755555555555555555555555555555555555	.88799 .91266 .95600 .00475 .00474 .00455 .00459 .00501 .00501 .00501 .00532 .00501 .00532 .00571 .00532 .00501 .00616 .00669 .00732 .00804 .00804 .00804 .00804 .00804 .01130 .01201 .01206 .01326 .01385 .01448 .01514 .01584 .01540 .01830 .01830 .01929 .02040	88557 .91072 .95500 11.0% .01288 .00438 .00438 .00440 .00455 .00479 .00590 .00547 .00590 .00641 .00702 .00590 .00641 .00702 .00851 .00933 .01014 .01091 .01222 .01279 .01396 .01460 .01526 .01465 .01762 .01762 .01762 .01863	88315 .90879 .95400 11.2% .01272 .00421 .00421 .00429 .00436 .00459 .00459 .00459 .00455 .00615 .00675 .00615 .00675 .00743 .00743 .00743 .00743 .00743 .01211 .01348 .01409 .01545 .01698 .01789 .01891	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .00449 .00542 .00542 .00591 .00649 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00715 .00790 .00869 .00947 .01198 .01196 .01248 .01303 .01361 .01361 .01487 .01558 .01628 .01725 .01824	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00391 .00391 .00423 .00423 .00423 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00424 .00425 .00424 .00425 .00425 .00425 .00521 .00525 .01581 .01565 .01760	.87592 .90299 .95100 11.8% .01231 .00406 .00377 .00376 .00406 .00406 .00406 .00406 .00501 .00501 .00547 .00503 .00566 .00737 .00867 .009867 .009866 .01073 .01122 .01170 .01220 .01274 .013300 .01455 .01528 .01609	87352 .90106 .95000 12.0% .01219 .00365 .00363 .00373 .00415 .00446 .00482 .00527 .00580 .00482 .00712 .00787 .00860 .00928 .00988 .01041 .01088 .01235 .01235 .01288 .01345 .01408 .01546
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	.89530 .91849 .95900 10.2% .01363 .00534 .00576 .00576 .00576 .00673 .00707 .00767 .00707 .00767 .00707 .00782 .00707 .01345 .01486 .01486 .01486 .01486 .01554 .01782 .01782 .01782 .01962 .02055 .02178 .02303 .02439	.89286 .91654 .95800 10.4% .01342 .00512 .00502 .00521 .00549 .00548 .00675 .00732 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007988 .007	.89042 .91460 .95700 10.6% .01323 .00474 .00473 .00477 .00527 .00557 .00598 .006493 .00557 .00524 .00639 .00764 .00830 .00920 .01107 .01246 .01373 .01246 .01373 .01438 .01573 .01438 .01573 .01438 .01573 .01438 .01573 .01573 .01573 .01573 .01573 .01573 .01573 .01573 .01573 .01645 .01724 .01809 .02247	88799 91266 95600 10.8% 01305 .00475 .00459 .00459 .00501 .00502 .00501 .00502 .00507 .00501 .00619 .00619 .00699 .00732 .00804 .00864 .00869 .01201 .01201 .01206 .01326 .01326 .01325 .01448 .01524 .015844 .015844 .015844 .015844 .015844444 .01584444444	88557 91072 95500 11.0% 01288 00437 00439 00439 00439 00479 00590 00641 00702 00772 00590 00641 00702 00772 00851 00933 01014 01160 01229 01336 01396 01396 01396 01526 01597 01675 01762 01856 01963 02079	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00459 .00465 .00615 .00615 .00675 .00743 .00565 .006743 .00565 .00675 .00743 .00565 .00743 .00565 .00743 .00565 .00743 .00819 .00900 .00979 .01054 .01221 .01236 .01291 .01236 .01291 .01236 .01291 .01254 .01291 .01615 .01698 .01789 .01898 .01789 .01615 .01698 .01789 .01698 .01789 .01615 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01698 .01789 .01	88073 .90685 .95300 11.4% 01258 .00405 .00406 .00449 .00440 .00448 .00502 .00542 .00542 .00541 .00649 .00551 .00591 .00591 .00549 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00869 .00715 .00790 .00790 .00715 .00790 .00700 .00790 .00790 .00790 .00790 .00790 .00790 .007000 .00700000000	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00423 .00429 .00423 .00424 .00521 .00568 .00689 .00524 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00568 .00762 .00840 .00987 .01505 .01260 .01316 .01374 .01581 .01565 .01581 .01566 .01576 .01566 .01566 .01566 .01576 .01566 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .01566 .01576 .015666 .015666 .015666 .015666 .015666 .015666 .015666 .015	.87592 .90299 .95100 11.8% .01231 .00376 .003377 .00406 .00406 .00547 .00662 .00737 .00813 .00887 .009566 .01122 .01122 .01274 .01330 .01274 .01330 .01275 .01274 .01330 .01274 .01300 .01274 .01300 .01455 .01528 .01609 .01700	87352 90106 95000 12.0% 01219 00365 00363 00363 00373 00391 00445 00482 00527 00580 00642 00787 00580 00642 00787 00860 00788 00788 00788 00788 00788 00788 00788 00788 00788 00788 00788 00788 00788 00787 00860 00928 00988 01135 01235 01235 01288 01404 01478 01556 01644 01740
107 108 109 Age 0 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 23 24 25 26 27	.89530 .91849 .95900 10.2% .01363 .00534 .00526 .00576 .00576 .00576 .00673 .00766 .00835 .00776 .00766 .00835 .00700 .01091 .01267 .01345 .01418 .01486 .01554 .01426 .01702 .01782 .01868 .01962 .02303	.89286 .91654 .95800 10.4% .01342 .00512 .00495 .00502 .00521 .00549 .00549 .00549 .00549 .00549 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .00732 .01243 .01243 .01294 .01429 .01429 .01429 .01429 .01429 .01429 .01535 .01711 .01793 .01883 .01883 .01281 .02089 .02209	.89042 .91460 .95700 10.6% .01323 .00474 .00480 .00474 .00524 .00557 .00598 .00557 .00598 .00564 .00559 .00644 .00699 .00764 .00838 .00920 .01007 .01092 .01173 .01246 .01313 .01375 .01438 .015735 .015735 .015755555555555555555555555555555555555	88799 91266 95600 10.8% 01305 .00474 .00455 .00459 .00459 .00571 .00532 .00571 .00566 .00732 .00571 .00669 .00732 .00884 .00969 .01130 .00884 .00969 .01120 .01266 .01385 .01448 .01514 .01584 .01514 .01583 .01429 .01929 .02200	88557 .91072 .95500 11.0% .01288 .00438 .00438 .00440 .00455 .00479 .00590 .00547 .00590 .00641 .00702 .00590 .00641 .00702 .00851 .00933 .01014 .01091 .01222 .01279 .01396 .01460 .01526 .01465 .01762 .01762 .01762 .01762 .01863	88315 .90879 .95400 11.2% .01272 .00421 .00422 .00436 .00459 .00458 .00524 .00555 .00675 .00675 .00675 .00675 .00675 .00675 .00675 .00675 .00743 .00819 .01291 .01348 .01291 .01348 .01291 .01348 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01540 .01550 .01565 .01565 .01565 .01565 .00675 .01565 .00675 .01565 .00753 .01565 .00675 .01565 .00753 .00615 .01565 .01565 .01565 .01565 .01565 .00753 .01565 .00675 .01565 .00675 .01575 .00743 .01565 .00675 .01565 .00743 .01565 .00675 .01565 .00753 .01565 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00754 .01565 .00753 .00753 .00755 .00753 .00753 .00753 .00755 .00753 .00753 .00753 .01565 .00753 .00753 .00755 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00753 .00754 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01574 .01575 .015744 .0157444 .015744 .01574444 .01574444 .0157444444444444444444444444444444	.88073 .90685 .95300 11.4% .01258 .00405 .00405 .00406 .00419 .00449 .00542 .00542 .00591 .00649 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00591 .00715 .01084 .01148 .01303 .01361 .01487 .01558 .01422	87833 .90492 .95200 11.6% .01244 .00391 .00391 .00402 .00423 .00442 .00423 .00442 .00462 .00462 .00462 .00462 .00462 .00462 .00462 .00462 .00462 .00462 .00568 .00568 .00987 .01550 .01260 .01374 .01505 .01565 .01565 .01565 .01565 .01760 .01863 .01976	.87592 .90299 .95100 11.8% .01231 .00406 .00377 .00376 .00406 .00406 .00406 .00406 .00501 .00501 .00547 .00503 .00547 .00662 .00737 .00887 .00956 .01073 .01122 .01170 .01220 .01274 .01330 .01455 .01528 .01609	87352 90106 95000 12.0% 0.01219 0.0365 0.00363 0.0363 0.0391 0.0415 0.0446 0.0422 0.0527 0.0580 0.0642 0.0712 0.0787 0.0580 0.00525 0.0787 0.0580 0.00787 0.0580 0.00928 0.0135 0.0188 0.01355 0.1183 0.1235 0.1288 0.13455 0.1408 0.14740 0.1556 0.1644 0.1740 0.01845

§1.664–4

Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
31	.02910	.02793	.02683	.02579	.02482	.02391	.02306	.02225	.02149	.02077
32	.03089	.02965	.02849	.02739	.02636	.02540	.02449	.02363	.02282	.02206
33	.03282	.03151	.03028	.02912	.02803	.02701	.02604	.02513	.02427	.02346
34	.03489	.03350	.03220	.03097	.02982	.02873	.02771	.02674	.02583	.02497
35	.03713	.03567	.03429	.03299	.03177	.03061	.02953	.02850	.02753	.02661
36	.03953	.03798	.03653	.03515	.03386	.03263	.03148	.03039	.02936	.02838
37 38	.04211 .04490	.04048 .04318	.03894 .04155	.03748 .04001	.03611 .03856	.03481 .03719	.03359 .03589	.03243 .03466	.03134 .03350	.03030 .03239
39	.04490	.04318	.04135	.04001	.03656	.03975	.03837	.03400	.03583	.03466
40	.05116	.04924	.04742	.04571	.04408	.04254	.04108	.03970	.03839	.03714
41	.05469	.05267	.05075	.04894	.04722	.04559	.04405	.04258	.04119	.03987
42	.05851	.05638	.05436	.05245	.05063	.04891	.04728	.04573	.04425	.04285
43	.06263	.06039	.05827	.05625	.05433	.05252	.05079	.04915	.04759	.04610
44	.06707	.06472	.06248	.06035	.05834	.05642	.05459	.05286	.05121	.04963
45	.07180	.06933	.06698	.06474	.06262	.06059	.05867	.05684 .06110	.05509	.05342
46 47	.07685 .08218	.07425 .07946	.07178 .07687	.06943 .07440	.06720 .07205	.06507 .06981	.06304 .06768	.06564	.05926 .06369	.05750 .06183
48	.08784	.08499	.08228	.07969	.077203	.07487	.07262	.07047	.06842	.06646
49	.09382	.09085	.08801	.08530	.08271	.08024	.07788	.07562	.07346	.07140
50	.10018	.09707	.09410	.09127	.08856	.08597	.08349	.08112	.07885	.07667
51	.10691	.10367	.10057	.09761	.09477	.09206	.08946	.08697	.08459	.08231
52	.11399	.11061	.10738	.10429	.10132	.09849	.09577	.09316	.09066	.08826
53	.12142	.11791	.11454	.11132	.10823	.10526	.10242	.09969	.09707	.09456
54 55	.12921 .13738	.12556 .13359	.12206 .12995	.11870 .12646	.11548 .12311	.11239 .11989	.10942 .11679	.10657 .11382	.10383 .11096	.10120 .10820
55 56	.13738	.13359	.12995	.12646	.12311	.12778	.12456	.11382	.11847	.11560
57	.15491	.15084	.14693	.14317	.13955	.13607	.13272	.12949	.12638	.12338
58	.16424	.16004	.15599	.15209	.14834	.14473	.14125	.13789	.13465	.13153
59	.17390	.16955	.16537	.16134	.15746	.15371	.15010	.14662	.14325	.14001
60	.18387	.17939	.17507	.17091	.16689	.16302	.15927	.15566	.15217	.14880
61	.19420	.18958	.18513	.18084	.17669	.17268	.16881	.16506	.16145	.15795
62 63	.20494 .21613	.20020 .21126	.19561	.19119	.18691	.18277	.17877	.17490	.17115	.16753
64	.22774	.21120	.20654 .21791	.20199 .21322	.19758 .20869	.20429	.18918 .20004	.18518 .19592	.18131 .19192	.17757 .18805
65	.23979	.23467	.22971	.22490	.22025	.21573	.21135	.20710	.20299	.19899
66	.25233	.24709	.24202	.23709	.23231	.22767	.22318	.21881	.21457	.21045
67	.26543	.26009	.25489	.24985	.24496	.24021	.23560	.23111	.22676	.22252
68	.27908	.27363	.26833	.26319	.25819	.25332	.24860	.24400	.23954	.23519
69	.29324	.28769	.28230	.27705	.27195	.26699	.26216	.25746	.25288	.24843
70 71	.30783 .32277	.30219 .31706	.29671 .31150	.29137 .30608	.28618 .30079	.28112 .29564	.27619 .29063	.27139 .28573	.26672 .28096	.26216 .27631
72	.33803	.33225	.32661	.32112	.31575	.31052	.30542	.30044	.29559	.29084
73	.35356	.34772	.34201	.33645	.33101	.32571	.32053	.31547	.31053	.30571
74	.36943	.36354	.35778	.35215	.34666	.34129	.33604	.33091	.32590	.32100
75	.38574	.37980	.37400	.36833	.36278	.35735	.35205	.34686	.34178	.33681
76	.40256	.39660	.39076	.38505	.37947	.37400	.36864	.36340	.35827	.35324
77 78	.41991 .43777	.41394 .43180	.40808 .42594	.40235 .42020	.39674 .41457	.39124 .40906	.38585 .40365	.38056 .39834	.37539 .39314	.37032 .38803
79	.45602	.45007	.44422	.42020	.43287	.40300	.40303	.41661	.41139	.40627
80	.47449	.46856	.46275	.45704	.45143	.44592	.44051	.43519	.42997	.42484
81	.49300	.48712	.48134	.47566	.47008	.46460	.45921	.45391	.44870	.44357
82	.51145	.50563	.49990	.49427	.48873	.48328	.47792	.47265	.46746	.46235
83	.52983	.52407	.51841	.51284	.50735	.50195	.49663	.49139	.48624	.48116
84	.54828	.54261	.53702	.53151	.52609	.52075	.51549	.51030	.50519	.50015
85 86	.56693 .58560	.56135 .58013	.55586 .57474	.55044 .56943	.54510 .56418	.53983	.53464 .55390	.52952 .54886	.52447 .54389	.51949 .53898
87	.60398	.59864	.59337	.58817	.58303	.55901 .57795	.57294	.56799	.56310	.55828
88	.62206	.61685	.61170	.60662	.60159	.59663	.59173	.58688	.58209	.57736
89	.63980	.63474	.62972	.62477	.61987	.61503	.61024	.60551	.60083	.59620
90	.65719	.65227	.64741	.64259	.63783	.63312	.62846	.62385	.61928	.61477
91	.67388	.66912	.66440	.65973	.65511	.65053	.64600	.64152	.63708	.63269
92	.68949	.68487	.68030	.67577	.67129	.66685	.66245	.65809	.65378	.64950
93	.70401	.69954	.69511	.69072	.68637	.68205	.67778	.67355	.66935	.66519
94 95	.71765 .73072	.71332 .72653	.70902 .72237	.70477 .71825	.70055 .71416	.69636 .71010	.69222 .70608	.68810 .70209	.68403 .69813	.67998 .69421
96	.74311	.72055	.73504	.73105	.72709	.72316	.70808	.70209	.71155	.70774
97	.75465	.75073	.74684	.74297	.73914	.73533	.73155	.72780	.72407	.72037
98	.76555	.76175	.75798	.75424	.75052	.74683	.74317	.73953	.73591	.73232
99	.77626	.77260	.76895	.76534	.76174	.75817	.75462	.75109	.74759	.74411
100	.78676	.78323	.77971	.77622	.77274	.76929	.76586	.76245	.75906	.75569
101	.79719	.79379	.79040	.78703	.78368	.78035	.77704	.77375	.77048	.76722
102 103	.80749 .81775	.80422 .81461	.80096 .81149	.79772 .80838	.79450 .80529	.79130 .80221	.78811 .79914	.78494 .79609	.78178 .79306	.77864 .79003
103	.82881	.82582	.82284	.81988	.81693	.81399	.81106		.80525	.80236

26 CFR Ch. I (4-1-05 Edition)

Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
05	.83959	.83674	.83391	.83108	.82826	.82546	.82267	.81988	.81711	.81435
06	.85373	.85108	.84844	.84581	.84319	.84058	.83797	.83537	.83278	.83020
07	.87113	.86875	.86636	.86399	.86161	.85925	.85689	.85453	.85218	.84984
08	.89913	.89721	.89529	.89337	.89145	.88953	.88762	.88571	.88380	.88189
09	.94900	.94800	.94700	.94600	.94500	.94400	.94300	.94200	.94100	.94000
Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
	.01208	.01197	.01187	.01177	.01168	.01159	.01151	.01143	.01135	.01128
	.00378	.00367	.00358	.00348	.00340	.00331	.00323	.00316	.00309	.00302
	.00353	.00342	.00331	.00322	.00312	.00304	.00295	.00288	.00280	.00273
	.00350	.00339	.00327	.00317	.00307	.00298	.00289	.00281	.00273	.00265
	.00359	.00347	.00335	.00324	.00313	.00303	.00294	.00285	.00276	.00268
	.00377	.00363	.00351	.00339	.00327	.00317	.00306	.00297	.00288	.00279
	.00400 .00430	.00386 .00414	.00372 .00400	.00359 .00386	.00347 .00373	.00335 .00360	.00325 .00349	.00314 .00338	.00305 .00327	.00295 .00317
	.00465	.00448	.00400	.00417	.00403	.00390	.00378	.00366	.00354	.00344
	.00508	.00490	.00473	.00457	.00442	.00428	.00414	.00402	.00389	.00378
0	.00560	.00541	.00523	.00506	.00490	.00475	.00460	.00446	.00433	.00421
1	.00620	.00600	.00581	.00563	.00546	.00529	.00514	.00499	.00485	.00472
2	.00689	.00668	.00647	.00628	.00610	.00593	.00576	.00560	.00545	.00531
3	.00763	.00740	.00718	.00698	.00678	.00660	.00642	.00626	.00610	.00595
4 5	.00834 .00901	.00810 .00875	.00787 .00851	.00766 .00828	.00745 .00807	.00726 .00786	.00707 .00767	.00689 .00748	.00673 .00730	.00657 .00714
6	.00959	.00875	.00851	.00883	.00807	.00788	.00787	.00748	.00730	.00714
7	.01011	.00983	.00956	.00930	.00907	.00884	.00862	.00842	.00822	.00804
8	.01057	.01027	.00999	.00972	.00947	.00923	.00900	.00879	.00858	.00839
9	.01101	.01070	.01040	.01012	.00985	.00960	.00936	.00914	.00892	.00871
0	.01148	.01115	.01083	.01054	.01026	.00999	.00974	.00950	.00927	.00905
1	.01197	.01162	.01129	.01098	.01068	.01040	.01014	.00988	.00964	.00941
2	.01249	.01211	.01176	.01143	.01112	.01082	.01054 .01098	.01027	.01002	.00978
3	.01304 .01364	.01264 .01322	.01227 .01283	.01192 .01246	.01159 .01210	.01127 .01177	.01098	.01069 .01115	.01042 .01087	.01017 .01060
5	.01431	.01387	.01205	.01306	.01268	.01233	.01199	.01168	.01137	.01109
6	.01506	.01459	.01415	.01373	.01333	.01295	.01260	.01226	.01194	.01163
7	.01591	.01541	.01494	.01449	.01407	.01367	.01329	.01293	.01259	.01226
8	.01684	.01631	.01580	.01533	.01488	.01445	.01405	.01367	.01330	.01296
9	.01785	.01728	.01675	.01624	.01577	.01531	.01488	.01447	.01408	.01372
0	.01893 .02010	.01833 .01946	.01776 .01885	.01723 .01828	.01672 .01773	.01623 .01722	.01578 .01673	.01534 .01627	.01493 .01582	.01453 .01540
2	.02010	.02066	.02002	.01940	.01883	.01722	.01776	.01726	.01679	.01634
3	.02270	.02197	.02128	.02063	.02002	.01943	.01887	.01835	.01784	.01736
4	.02415	.02338	.02265	.02195	.02130	.02067	.02008	.01951	.01897	.01846
5	.02574	.02492	.02414	.02340	.02270	.02203	.02140	.02080	.02022	.01967
6	.02746	.02658	.02575	.02496	.02422	.02350	.02283	.02218	.02157	.02098
7	.02932	.02838	.02750	.02666	.02586	.02510	.02438	.02369	.02303 .02464	.02241
8 9	.03135 .03355	.03035 .03249	.02941 .03149	.02851 .03053	.02766 .02962	.02685 .02876	.02608 .02793	.02534 .02715	.02464	.02397 .02568
.0	.03596	.03484	.03377	.03275	.03178	.03086	.02998	.02914	.02833	.02300
1	.03861	.03742	.03628	.03520	.03416	.03318	.03224	.03134	.03048	.02966
2	.04152	.04025	.03903	.03788	.03678	.03573	.03473	.03377	.03285	.03198
3	.04468	.04333	.04205	.04082	.03965	.03853	.03746	.03644	.03546	.03453
4	.04813	.04670	.04533	.04403	.04278	.04159	.04045	.03936	.03832	.03732
5 6	.05183 .05582	.05032 .05421	.04887 .05267	.04748 .05121	.04616 .04980	.04489 .04846	.04368 .04717	.04252 .04593	.04141 .04475	.04034 .04362
7	.06006	.05836	.05673	.055121	.04960	.04840	.05089	.04958	.04832	.04302
8	.06459	.06279	.06107	.05943	.05785	.05634	.05488	.05349	.05216	.05087
9	.06942	.06752	.06571	.06397	.06230	.06070	.05916	.05768	.05626	.05490
0	.07459	.07259	.07068	.06884	.06708	.06538	.06376	.06219	.06069	.05924
1	.08012	.07801	.07599	.07406	.07220	.07041	.06869	.06703	.06544	.06391
2	.08596	.08375	.08163	.07959	.07763	.07574	.07392	.07218	.07049	.06887
3	.09214	.08982	.08759	.08544	.08338	.08139	.07948 .08536	.07763 .08342	.07586	.07415
4 5	.09867 .10556	.09623 .10301	.09389 .10055	.09164 .09819	.08946 .09591	.08737 .09371	.08556	.08955	.08154 .08757	.07974 .08567
6	.11283	.11016	.10759	.10511	.10272	.10042	.09819	.09605	.09397	.09197
7	.12050	.11771	.11502	.11243	.10993	.10751	.10518	.10293	.10075	.09864
8	.12852	.12562	.12281	.12011	.11749	.11496	.11252	.11016	.10787	.10567
9	.13687	.13385	.13092	.12810	.12537	.12273	.12017	.11770	.11531	.11299
0	.14554	.14240	.13935	.13641	.13356	.13080	.12813	.12555	.12305	.12063
	.15457	.15130	.14813	.14507	.14210	.13923	.13644	.13375	.13113	.12860
1	16400	16060	1670/	15415						
2	.16402	.16063	.15734	.15415	.15107	.14808	.14518 15437	.14237	.13964	.13699
	.16402 .17393 .18429	.16063 .17042 .18065	.15734 .16700 .17712	.15415 .16370 .17369	.15107 .16049 .17036	.14808 .15738 .16714	.14518 .15437 .16400	.14237 .15144 .16096	.13964 .14860 .15800	.13699 .14584 .15513

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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%
66		.20645	.20257	.19880	.19513	.19157	.18810	.18473	.18146	.17827	.17517
67		.21841	.21441	.21052	.20673	.20305	.19947	.19599	.19259	.18929	.18608
68		.23096	.22685	.22284	.21895	.21515	.21146	.20786	.20436	.20094	.19762
69		.24409	.23987	.23575	.23175	.22784	.22404	.22033	.21672	.21320	.20976
70		.25772	.25339	.24918	.24507	.24106	.23715	.23333	.22961	.22598	.22244
71		.27178	.26735	.26304	.25882	.25471	.25070	.24679	.24296	.23923	.23559
72		.28622	.28170	.27729	.27298	.26877	.26467	.26065	.25673	.25290	.24915
73		.30100	.29639	.29189	.28749	.28320	.27899	.27489	.27087	.26694	.26310
74		.31621	.31152	.30694	.30246	.29807	.29378	.28959	.28548	.28146	.27753
75		.33195	.32719	.32253	.31797	.31351	.30914	.30486	.30067	.29657	.29255
76		.34832	.34350	.33877	.33415	.32961	.32517	.32082	.31656	.31238	.30828
77		.36535	.36047	.35570	.35101	.34642	.34192	.33750	.33317	.32892	.32475
78		.38302	.37811	.37329	.36856	.36392	.35937	.35490	.35051	.34621	.34198
79		.40124	.39630	.39145	.38669	.38201	.37742	.37291	.36848	.36413	.35985
80		.41980	.41485	.40998	.40520	.40050	.39588	.39134	.38688	.38249	.37818
81		.43854	.43358	.42871	.42392	.41921	.41457	.41001	.40553	.40112	.39678
82		.45733	.45238	.44752	.44273	.43802	.43338	.42881	.42431	.41989	.41553
83		.47616	.47123	.46638	.46161	.45690	.45227	.44770	.44320	.43877	.43441
84		.49519	.49030	.48548	.48073	.47604	.47143	.46688	.46239	.45797	.45361
85		.51458	.50974	.50496	.50025	.49560	.49102	.48650	.48204	.47763	.47329
86		.53413	.52935	.52463	.51998	.51538	.51084	.50636	.50194	.49758	.49327
87		.55351	.54881	.54416	.53957	.53503	.53055	.52613	.52176	.51744	.51317
		.57268	.56806	.56349	.55898	.55451	.55010	.54574	.54144	.53718	.53296
89		.59162	.58710	.58262	.57819	.57382	.56949	.56520	.56097	.55678	.55263
90		.61030	.60588	.60151	.59718	.59290	.58866	.58447	.58032	.57621	.57214
91		.62834	.62403	.61977	.61554	.61136	.60722	.60312	.59907	.59505	.59107
		.64527	.64107	.63692	.63280	.62872	.62468	.62068	.61672	.61279	.60890
		.66107	.65699	.65294	.64893	.64495	.64101	.63711	.63323	.62940	.62559
94		.67597	.67200	.66806	.66415	.66027	.65643	.65262	.64884	.64509	.64138
		.69031	.68645	.68262	.67881	.67504	.67130	.66759	.66390	.66025	.65662
		.70396	.70021	.69648	.69279	.68912	.68548	.68186	.67828	.67471	.67118
		.71670	.71305	.70943	.70584	.70227	.69872	.69520	.69171	.68824	.68480
		.72875	.72521	.72169	.71819	.71472	.71127	.70784	.70444	.70106	.69770
99		.74065	.73721	.73379	.73040	.72703	.72368	.72035	.71704	.71375	.71048
100))	.75234	.74901	.74570	.74241	.73914	.73589	.73265	.72944	.72625	.72307
	1	.76399	.76077	.75757	.75438	.75122	.74807	.74494	.74183	.73873	.73565
102	2	.77552	.77241	.76932	.76625	.76319	.76015	.75712	.75411	.75111	.74813
103	3	.78703	.78404	.78106	.77809	.77514	.77221	.76929	.76638	.76348	.76060
	1	.79948	.79662	.79377	.79093	.78810	.78528	.78248	.77969	.77691	.77414
105	5	.81159	.80885	.80612	.80340	.80069	.79799	.79530	.79262	.78995	.78729
106	3	.82763	.82506	.82250	.81995	.81741	.81488	.81235	.80983	.80732	.80482
107	7	.84749	.84516	.84283	.84051	.83819	.83587	.83356	.83126	.82896	.82666
108	3	.87999	.87808	.87618	.87428	.87238	.87049	.86859	.86670	.86481	.86293
109	9	.93900	.93800	.93700	.93600	.93500	.93400	.93300	.93200	.93100	.93000

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

[T.D. 8540, 59 FR 30117, June 10, 1994, as amended by T.D. 8819, 64 FR 23199, Apr. 30, 1999; T.D. 8886, 65 FR 36919, 36943, June 12, 2000]

TREATMENT OF EXCESS DISTRIBUTIONS OF TRUSTS APPLICABLE TO TAXABLE YEARS BEGINNING BEFORE JANUARY 1, 1969

§1.665(a)–0 Excess distributions by trusts; scope of subpart D.

Subpart D (section 665 and following), part I, subchapter J, chapter 1 of the Internal Revenue Code, in the case of trusts other than foreign trusts created by U.S. persons, is designed generally to prevent a shift of tax burden to a trust from a beneficiary or beneficiaries. In the case of a foreign trust created by a U.S. person, subpart D is designed to prevent certain other tax avoidance possibilities. To accomplish these ends, subpart D provides special rules for treatment of amounts paid, credited, or required to be distributed by a complex trust (subject to subpart C (section 661 and following) of such part I) in any year in excess of distributable net income for that year. Such an excess distribution is defined as an accumulation distribution, subject to the limitations in section 665 (b) or (c). An accumulation distribution, in the case of a trust other than a foreign trust created by a U.S. person, is "thrown back" to each of the 5 preceding years in inverse order. In the case of a foreign trust created by a U.S.