Date	Fair market value of property	Income payment
Dec. 31	....	2,000
	400,000	5,000

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

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

	Product
Multiplication:	
0%×$2,000.	
25%×$3,000	$750
Sum of products	750

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

$5,000÷$100,000−$750=0.05038

(d) and (e) [Reserved] For further guidance, see §1.642(c)–6T(d) and (e).

(f) *Effective/applicability dates.* This section applies after April 30, 1999, and before May 1, 2009.

[T.D. 7105, 36 FR 6480, Apr. 6, 1971; 36 FR 9512, May 26, 1971; 36 FR 12290, June 30, 1971, as amended by T.D. 7955, 49 FR 19976, May 11, 1984; T.D. 8540, 59 FR 30105, June 10, 1994; T.D. 8819, 64 FR 23190, Apr. 30, 1999; T.D. 8886, 65 FR 36910, June 12, 2000; T.D. 9448, 74 FR 21440, May 7, 2009]

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

(a) through (c) [Reserved] For further guidance, see §1.642(c)–6(a) through (c).

(d) *Valuation.* The present value of the remainder interest in property transferred to a pooled income fund on or after May 1, 2009, is determined under paragraph (e) of this section. The present value of the remainder interest in property transferred to a pooled income fund for which the valuation date is before May 1, 2009, is determined under the following sections:

Valuation dates		Applicable regulations
After	Before	
	01–01–52	1.642(c)–6A(a).
12–31–51	01–01–71	1.642(c)–6A(b).
12–31–70	12–01–83	1.642(c)–6A(c).
11–30–83	05–01–89	1.642(c)–6A(d).
04–30–89	05–01–99	1.642(c)–6A(e).
04–30–99	05–01–09	1.642(c)–6A(f).

(e) *Present value of the remainder interest in the case of transfers to pooled income funds for which the valuation date is on or after May 1, 2009*—(1) *In general.* In the case of transfers to pooled income funds for which the valuation date is on or after May 1, 2009, the present value of a remainder interest is determined under this section. See, however, §1.7520–3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). The present value of a remainder interest that is dependent on the termination of the life of one individual is computed by the use of Table S in paragraph (e)(6) of this section. For purposes of the computations under this section, the age of an individual is the age at the individual's nearest birthday.

(2) *Transitional rules for valuation of transfers to pooled income funds.* (i) For purposes of sections 2055, 2106, or 2624, if on May 1, 2009, the decedent was mentally incompetent so that the disposition of the property could not be changed, and the decedent died on or after May 1, 2009, 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 on or after May 1, 2009, the present value of a remainder interest is determined as if the valuation date with respect to the decedent's gross estate is either before or after May 1, 2009, at the option of the decedent's executor.

(ii) For purposes of sections 170, 2055, 2106, 2522, or 2624, in the case of transfers to a pooled income fund for which the valuation date is on or after May 1, 2009, and before July 1, 2009, the present value of the remainder interest under

this section is determined by use of the section 7520 interest rate for the month in which the valuation date occurs (see §§ 1.7520–1(b) and 1.7520–2(a)(2)) and the appropriate actuarial tables under either paragraph (e)(6) of this section or § 1.642(c)–6A(f)(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 (e)(2)(ii) of this section, where the donor or decedent's executor is given the option to use the appropriate actuarial tables under either paragraph (e)(6) of this section or § 1.642(c)–6A(f)(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) *Present value of a remainder interest.* The present value of a remainder interest in property transferred to a pooled income fund is computed on the basis of—

(i) Life contingencies determined from the values of *lx* that are set forth in Table 2000CM in § 20.2031–7T(d)(7) (see § 20.2031–7A for certain prior periods); and

(ii) Discount at a rate of interest, compounded annually, equal to the highest yearly rate of return of the pooled income fund for the 3 taxable years immediately preceding its taxable year in which the transfer of property to the fund is made. For purposes of this paragraph (e), the yearly rate of return of a pooled income fund is determined as provided in § 1.642(c)–6(c) unless the highest rate of return is deemed to be the rate described in paragraph (e)(4) of this section for funds in existence less than 3 taxable years. For purposes of this paragraph (e)(3)(ii), the first taxable year of a pooled income fund is considered a taxable year even though the taxable year consists of less than 12 months. However, appropriate adjustments must be made to annualize the rate of return earned by the fund for that period.

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

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

(5) *Computation of value of remainder interest.* (i) The factor that is used in determining the present value of a remainder interest that is dependent on the termination of the life of one individual is the factor from Table S in paragraph (e)(6) of this section under the appropriate yearly rate of return opposite the number that corresponds to the age of the individual upon whose life the value of the remainder interest

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is based (See §1.642(c)–6A for certain prior periods). The tables in paragraph (e)(6) of this section include factors for yearly rates of return from 0.2 to 14 percent. Many actuarial factors not contained in the tables in paragraph (e)(6) of this section are contained in Table S in Internal Revenue Service Publication 1457, ''Actuarial Valuations Version 3A'' (2009). This publication will be available beginning May 1, 2009, at no charge, electronically via the IRS Internet site at *http://www.irs.gov*. For other situations, see §1.642(c)–6(b). If the yearly rate of return is a percentage that is between the yearly rates of return for which factors are provided, a linear interpolation must be made. The present value of the remainder interest is determined by multiplying the fair market value of the property on the valuation date by the appropriate remainder factor.

(ii) This paragraph (e)(5) may be illustrated by the following example:

Example. A, who is 54 years and 8 months, transfers $100,000 to a pooled income fund, and retains a life income interest in the property. The highest yearly rate of return earned by the fund for its 3 preceding taxable

years is 9.47 percent. In Table S, the remainder factor opposite 55 years under 9.4 percent is .16192 and under 9.6 percent is .15755. The present value of the remainder interest is $16,039.00, computed as follows:

Factor at 9.4 percent for age 55 .... .16192
Factor at 9.6 percent for age 55 .... .15755

Difference .... .00437
Interpolation adjustment:

$$\frac{9.47\% - 9.4\%}{0.2\%} = \frac{x}{.00437}$$

$$x = .00153$$

Factor at 9.4 percent for age 55 ... .16192
Less: Interpolation adjustment ... .00153

Interpolated factor .... .16039

Present value of remainder interest:
  ($100,000 × .16039) = $16,039.00.

(6) *Actuarial tables.* In the case of transfers for which the valuation date is on or after May 1, 2009, the present value of a remainder interest dependent on the termination of one life in the case of a transfer to a pooled income fund is determined by use of the following Table S:

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
0	.85816	.73751	.63478	.54723	.47252	.40872	.35416	.30747	.26745	.23313
1	.85889	.73863	.63604	.54844	.47355	.40948	.35459	.30752	.26711	.23239
2	.86054	.74145	.63968	.55260	.47802	.41409	.35922	.31209	.27155	.23664
3	.86221	.74433	.64339	.55687	.48263	.41887	.36404	.31685	.27619	.24112
4	.86390	.74725	.64716	.56121	.48733	.42374	.36898	.32175	.28098	.24575
5	.86560	.75018	.65097	.56561	.49209	.42871	.37401	.32675	.28588	.25050
6	.86731	.75314	.65482	.57006	.49692	.43375	.37913	.33186	.29090	.25538
7	.86902	.75611	.65868	.57454	.50180	.43885	.38432	.33704	.29601	.26035
8	.87073	.75909	.66258	.57907	.50674	.44403	.38960	.34233	.30122	.26544
9	.87246	.76209	.66651	.58364	.51173	.44928	.39497	.34771	.30654	.27064
10	.87419	.76511	.67046	.58826	.51679	.45459	.40042	.35319	.31197	.27596
11	.87592	.76814	.67445	.59291	.52190	.45998	.40596	.35876	.31750	.28139
12	.87766	.77119	.67845	.59761	.52706	.46544	.41157	.36443	.32313	.28693
13	.87939	.77424	.68247	.60232	.53225	.47094	.41723	.37015	.32884	.29255
14	.88112	.77728	.68649	.60704	.53746	.47646	.42293	.37592	.33460	.29823
15	.88284	.78031	.69050	.61176	.54267	.48199	.42865	.38172	.34038	.30394
16	.88455	.78333	.69449	.61647	.54788	.48752	.43437	.38752	.34619	.30968
17	.88625	.78633	.69848	.62117	.55309	.49307	.44012	.39336	.35203	.31546
18	.88795	.78933	.70246	.62588	.55830	.49863	.44589	.39923	.35791	.32129
19	.88964	.79232	.70644	.63059	.56354	.50422	.45170	.40514	.36385	.32719
20	.89132	.79532	.71044	.63534	.56882	.50987	.45757	.41114	.36987	.33317
21	.89301	.79832	.71445	.64010	.57413	.51555	.46350	.41719	.37597	.33925
22	.89470	.80133	.71847	.64488	.57947	.52129	.46948	.42332	.38216	.34541
23	.89639	.80434	.72251	.64970	.58486	.52708	.47554	.42954	.38844	.35168
24	.89808	.80737	.72658	.65456	.59031	.53295	.48169	.43586	.39484	.35809
25	.89978	.81042	.73068	.65947	.59583	.53890	.48795	.44230	.40137	.36464
26	.90149	.81349	.73482	.66443	.60141	.54494	.49430	.44886	.40804	.37134
27	.90320	.81657	.73899	.66944	.60707	.55107	.50076	.45554	.41484	.37819
28	.90492	.81968	.74319	.67450	.61278	.55728	.50733	.46233	.42178	.38520
29	.90665	.82279	.74741	.67960	.61856	.56356	.51398	.46924	.42884	.39233
30	.90837	.82591	.75165	.68473	.62438	.56990	.52070	.47623	.43601	.39959
31	.91010	.82904	.75592	.68989	.63024	.57631	.52751	.48333	.44329	.40698
32	.91182	.83218	.76020	.69509	.63616	.58278	.53440	.49052	.45068	.41449
33	.91355	.83532	.76449	.70031	.64212	.58931	.54137	.49780	.45818	.42213
34	.91527	.83847	.76880	.70556	.64811	.59589	.54839	.50516	.46578	.42988

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                             Table S
                   Based on Life Table 2000CM
                  Single Life Remainder Factors
                  Applicable on or After May 1, 2009

                           Interest Rate
-------------------------------------------------------------------------
AGE    0.2%    0.4%    0.6%    0.8%    1.0%    1.2%    1.4%    1.6%    1.8%    2.0%
-------------------------------------------------------------------------
 35  .91700 .84162 .77312 .71082 .65414 .60253 .55549 .51261 .47347 .43774
 36  .91872 .84477 .77744 .71611 .66021 .60921 .56266 .52014 .48127 .44572
 37  .92043 .84792 .78178 .72142 .66631 .61594 .56989 .52774 .48916 .45381
 38  .92215 .85107 .78613 .72675 .67244 .62272 .57718 .53544 .49715 .46201
 39  .92386 .85422 .79048 .73210 .67860 .62955 .58453 .54320 .50523 .47032

 40  .92557 .85736 .79483 .73746 .68479 .63641 .59194 .55104 .51340 .47873
 41  .92727 .86050 .79918 .74283 .69100 .64331 .59940 .55894 .52165 .48724
 42  .92896 .86364 .80354 .74820 .69723 .65024 .60690 .56691 .52998 .49585
 43  .93065 .86677 .80789 .75359 .70348 .65721 .61447 .57495 .53840 .50457
 44  .93234 .86990 .81225 .75899 .70976 .66422 .62208 .58305 .54690 .51338

 45  .93402 .87302 .81660 .76439 .71605 .67125 .62973 .59122 .55547 .52228
 46  .93569 .87613 .82095 .76980 .72236 .67832 .63743 .59945 .56413 .53129
 47  .93735 .87924 .82530 .77521 .72867 .68541 .64517 .60773 .57286 .54037
 48  .93901 .88233 .82964 .78062 .73501 .69253 .65295 .61606 .58166 .54955
 49  .94065 .88541 .83397 .78604 .74135 .69967 .66077 .62446 .59053 .55882

 50  .94229 .88849 .83830 .79145 .74771 .70684 .66864 .63292 .59949 .56819
 51  .94393 .89156 .84263 .79688 .75409 .71404 .67655 .64143 .60852 .57766
 52  .94556 .89462 .84695 .80230 .76048 .72127 .68450 .65001 .61763 .58722
 53  .94717 .89767 .85126 .80772 .76687 .72852 .69249 .65863 .62680 .59687
 54  .94878 .90070 .85555 .81313 .77326 .73577 .70050 .66730 .63603 .60658

 55  .95037 .90371 .85983 .81853 .77964 .74302 .70851 .67598 .64530 .61635
 56  .95195 .90670 .86406 .82388 .78599 .75024 .71651 .68465 .65457 .62613
 57  .95351 .90965 .86827 .82920 .79230 .75744 .72448 .69332 .66384 .63593
 58  .95505 .91257 .87243 .83447 .79857 .76459 .73242 .70195 .67309 .64573
 59  .95657 .91546 .87655 .83970 .80479 .77170 .74033 .71057 .68233 .65553

 60  .95807 .91832 .88064 .84490 .81098 .77879 .74822 .71918 .69158 .66534
 61  .95955 .92115 .88469 .85005 .81713 .78584 .75608 .72776 .70081 .67515
 62  .96101 .92395 .88869 .85515 .82323 .79283 .76388 .73630 .71001 .68494
 63  .96245 .92670 .89265 .86020 .82926 .79977 .77164 .74479 .71917 .69470
 64  .96387 .92942 .89655 .86518 .83524 .80665 .77933 .75323 .72828 .70443

 65  .96527 .93210 .90040 .87011 .84116 .81346 .78697 .76162 .73735 .71411
 66  .96665 .93476 .90423 .87502 .84706 .82027 .79461 .77002 .74645 .72385
 67  .96802 .93739 .90803 .87990 .85292 .82705 .80223 .77841 .75554 .73359
 68  .96937 .93999 .91179 .88472 .85874 .83378 .80980 .78676 .76461 .74331
 69  .97070 .94255 .91549 .88949 .86449 .84044 .81731 .79504 .77362 .75299
 70  .97200 .94506 .91914 .89419 .87016 .84702 .82473 .80326 .78256 .76260
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Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	0.2%	0.4%	0.6%	0.8%	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%
71	.97328	.94754	.92273	.89882	.87577	.85353	.83209	.81140	.79143	.77215
72	.97453	.94997	.92626	.90338	.88129	.85996	.83935	.81945	.80021	.78162
73	.97576	.95234	.92972	.90785	.88671	.86627	.84651	.82739	.80888	.79098
74	.97695	.95466	.93310	.91223	.89202	.87247	.85353	.83518	.81741	.80019
75	.97811	.95692	.93638	.91649	.89720	.87851	.86039	.84281	.82577	.80923
76	.97924	.95910	.93957	.92063	.90224	.88440	.86708	.85026	.83393	.81807
77	.98033	.96122	.94267	.92465	.90715	.89013	.87360	.85753	.84191	.82671
78	.98138	.96327	.94567	.92855	.91190	.89571	.87995	.86461	.84968	.83515
79	.98239	.96526	.94857	.93233	.91652	.90112	.88611	.87149	.85725	.84337
80	.98337	.96717	.95138	.93598	.92098	.90635	.89208	.87817	.86460	.85135
81	.98431	.96901	.95408	.93951	.92529	.91141	.89786	.88463	.87172	.85910
82	.98521	.97077	.95667	.94290	.92944	.91629	.90344	.89088	.87861	.86660
83	.98608	.97247	.95917	.94616	.93343	.92099	.90882	.89691	.88526	.87385
84	.98691	.97409	.96156	.94928	.93727	.92551	.91399	.90271	.89166	.88084
85	.98770	.97565	.96384	.95228	.94094	.92984	.91895	.90828	.89782	.88757
86	.98845	.97713	.96602	.95514	.94446	.93398	.92371	.91362	.90373	.89402
87	.98917	.97854	.96810	.95786	.94781	.93794	.92825	.91873	.90939	.90021
88	.98985	.97988	.97008	.96046	.95100	.94171	.93258	.92361	.91479	.90612
89	.99049	.98115	.97196	.96292	.95404	.94530	.93671	.92826	.91994	.91176
90	.99110	.98235	.97373	.96526	.95691	.94871	.94062	.93267	.92484	.91713
91	.99168	.98348	.97541	.96747	.95964	.95193	.94434	.93686	.92949	.92223
92	.99222	.98455	.97700	.96955	.96222	.95498	.94785	.94083	.93390	.92707
93	.99273	.98556	.97849	.97152	.96464	.95786	.95117	.94457	.93806	.93163
94	.99321	.98651	.97989	.97337	.96692	.96057	.95429	.94810	.94199	.93595
95	.99366	.98739	.98121	.97510	.96907	.96312	.95724	.95143	.94569	.94002
96	.99408	.98822	.98244	.97673	.97108	.96551	.95999	.95454	.94916	.94384
97	.99447	.98900	.98359	.97825	.97297	.96774	.96258	.95747	.95242	.94742
98	.99483	.98973	.98467	.97967	.97473	.96984	.96500	.96021	.95547	.95078
99	.99518	.99040	.98568	.98101	.97638	.97180	.96727	.96278	.95834	.95394
100	.99549	.99103	.98661	.98224	.97791	.97362	.96937	.96516	.96100	.95687
101	.99579	.99162	.98750	.98340	.97935	.97534	.97136	.96742	.96351	.95964
102	.99607	.99217	.98831	.98448	.98068	.97692	.97319	.96950	.96583	.96220
103	.99634	.99271	.98911	.98553	.98199	.97848	.97500	.97155	.96812	.96473
104	.99659	.99320	.98984	.98651	.98320	.97992	.97666	.97344	.97023	.96705
105	.99683	.99369	.99056	.98747	.98439	.98134	.97830	.97530	.97231	.96934
106	.99713	.99429	.99146	.98865	.98586	.98309	.98033	.97760	.97488	.97218
107	.99747	.99496	.99246	.98998	.98751	.98506	.98262	.98020	.97779	.97539
108	.99800	.99602	.99404	.99208	.99012	.98818	.98624	.98431	.98240	.98049
109	.99900	.99801	.99702	.99603	.99505	.99407	.99310	.99213	.99116	.99020

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                              Table S
                    Based on Life Table 2000CM
                   Single Life Remainder Factors
                   Applicable on or After May 1, 2009
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                           Interest Rate
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AGE	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%
0	.20365	.17830	.15648	.13767	.12144	.10741	.09528	.08476	.07564	.06772
1	.20251	.17677	.15458	.13542	.11885	.10451	.09209	.08131	.07194	.06379
2	.20656	.18060	.15817	.13877	.12197	.10740	.09476	.08376	.07420	.06586
3	.21084	.18466	.16200	.14236	.12533	.11054	.09767	.08647	.07670	.06817
4	.21527	.18888	.16600	.14613	.12887	.11385	.10076	.08935	.07938	.07066
5	.21984	.19324	.17013	.15004	.13255	.11730	.10399	.09237	.08220	.07329
6	.22454	.19773	.17440	.15408	.13636	.12089	.10736	.09553	.08515	.07605
7	.22933	.20233	.17879	.15824	.14030	.12460	.11085	.09880	.08822	.07892
8	.23425	.20705	.18330	.16254	.14436	.12844	.11447	.10221	.09142	.08193
9	.23930	.21191	.18795	.16697	.14857	.13243	.11824	.10576	.09476	.08507
10	.24446	.21689	.19273	.17153	.15292	.13655	.12214	.10945	.09824	.08835
11	.24975	.22200	.19764	.17623	.15740	.14081	.12619	.11328	.10187	.09177
12	.25515	.22724	.20268	.18107	.16202	.14521	.13037	.11724	.10563	.09533
13	.26064	.23256	.20782	.18600	.16674	.14972	.13466	.12132	.10949	.09900
14	.26620	.23796	.21303	.19101	.17154	.15430	.13903	.12547	.11344	.10273
15	.27179	.24340	.21829	.19607	.17639	.15894	.14344	.12968	.11743	.10652
16	.27742	.24887	.22358	.20117	.18128	.16361	.14790	.13391	.12145	.11034
17	.28309	.25439	.22893	.20632	.18622	.16834	.15241	.13821	.12554	.11421
18	.28881	.25997	.23434	.21154	.19123	.17314	.15699	.14258	.12969	.11815
19	.29461	.26563	.23983	.21684	.19633	.17803	.16167	.14703	.13393	.12218
20	.30050	.27139	.24543	.22226	.20156	.18304	.16646	.15161	.13829	.12633
21	.30649	.27726	.25114	.22779	.20689	.18817	.17138	.15631	.14277	.13060
22	.31259	.28323	.25697	.23344	.21235	.19342	.17642	.16114	.14739	.13500
23	.31879	.28934	.26293	.23923	.21795	.19882	.18161	.16612	.15215	.13955
24	.32515	.29559	.26904	.24519	.22372	.20440	.18699	.17128	.15710	.14429
25	.33166	.30201	.27534	.25133	.22969	.21018	.19256	.17665	.16226	.14924
26	.33833	.30861	.28182	.25767	.23586	.21616	.19835	.18224	.16764	.15440
27	.34517	.31538	.28849	.26420	.24224	.22236	.20436	.18804	.17324	.15980
28	.35217	.32233	.29535	.27093	.24882	.22877	.21058	.19407	.17907	.16542
29	.35932	.32944	.30237	.27784	.25558	.23537	.21701	.20031	.18511	.17126
30	.36661	.33670	.30956	.28492	.26253	.24216	.22362	.20674	.19135	.17730
31	.37403	.34411	.31691	.29217	.26965	.24914	.23044	.21338	.19779	.18355
32	.38160	.35167	.32442	.29960	.27697	.25631	.23745	.22022	.20445	.19002
33	.38930	.35939	.33211	.30721	.28447	.26368	.24467	.22727	.21133	.19671
34	.39713	.36724	.33993	.31497	.29213	.27123	.25207	.23451	.21839	.20360

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	2.2%	2.4%	2.6%	2.8%	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%
35	.40509	.37523	.34792	.32290	.29998	.27896	.25967	.24195	.22567	.21070
36	.41318	.38337	.35606	.33100	.30800	.28688	.26746	.24961	.23317	.21803
37	.42139	.39165	.36435	.33927	.31621	.29499	.27546	.25746	.24087	.22557
38	.42974	.40008	.37281	.34771	.32460	.30330	.28366	.26554	.24880	.23334
39	.43821	.40864	.38141	.35631	.33316	.31179	.29205	.27381	.25694	.24133
40	.44679	.41734	.39016	.36507	.34189	.32046	.30064	.28229	.26529	.24954
41	.45549	.42616	.39906	.37399	.35080	.32932	.30942	.29097	.27386	.25797
42	.46430	.43511	.40809	.38307	.35987	.33836	.31840	.29986	.28264	.26662
43	.47324	.44421	.41729	.39232	.36913	.34760	.32758	.30897	.29165	.27552
44	.48229	.45343	.42663	.40172	.37857	.35702	.33697	.31829	.30088	.28465
45	.49144	.46277	.43611	.41128	.38817	.36663	.34655	.32782	.31033	.29400
46	.50072	.47225	.44574	.42101	.39796	.37644	.35634	.33757	.32002	.30360
47	.51009	.48185	.45550	.43089	.40791	.38642	.36633	.34753	.32992	.31343
48	.51958	.49158	.46540	.44093	.41803	.39660	.37652	.35770	.34006	.32351
49	.52917	.50143	.47545	.45113	.42833	.40696	.38691	.36810	.35043	.33383
50	.53888	.51141	.48566	.46150	.43883	.41754	.39754	.37874	.36106	.34442
51	.54871	.52153	.49602	.47204	.44951	.42832	.40838	.38961	.37194	.35528
52	.55865	.53179	.50653	.48276	.46038	.43931	.41945	.40073	.38307	.36641
53	.56869	.54217	.51718	.49363	.47143	.45050	.43074	.41208	.39446	.37781
54	.57882	.55265	.52796	.50465	.48265	.46186	.44222	.42364	.40607	.38945
55	.58902	.56322	.53884	.51579	.49400	.47338	.45387	.43540	.41789	.40131
56	.59926	.57383	.54978	.52701	.50544	.48501	.46565	.44729	.42987	.41335
57	.60951	.58449	.56078	.53830	.51698	.49675	.47755	.45932	.44201	.42555
58	.61978	.59517	.57182	.54964	.52858	.50858	.48956	.47147	.45427	.43790
59	.63007	.60589	.58290	.56105	.54027	.52050	.50167	.48375	.46668	.45041
60	.64039	.61665	.59405	.57254	.55205	.53253	.51392	.49617	.47925	.46310
61	.65072	.62743	.60524	.58409	.56390	.54465	.52627	.50872	.49196	.47595
62	.66104	.63822	.61645	.59566	.57581	.55683	.53870	.52136	.50478	.48892
63	.67133	.64900	.62766	.60726	.58774	.56907	.55120	.53409	.51770	.50200
64	.68161	.65977	.63887	.61887	.59970	.58134	.56375	.54688	.53071	.51519
65	.69186	.67053	.65009	.63049	.61170	.59367	.57637	.55976	.54381	.52849
66	.70216	.68136	.66140	.64223	.62383	.60615	.58916	.57283	.55713	.54203
67	.71250	.69224	.67277	.65405	.63605	.61874	.60208	.58605	.57062	.55575
68	.72283	.70312	.68416	.66590	.64833	.63140	.61509	.59938	.58423	.56963
69	.73312	.71398	.69553	.67776	.66062	.64409	.62815	.61277	.59793	.58360
70	.74335	.72479	.70688	.68959	.67291	.65680	.64124	.62621	.61168	.59764

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                          Table S
              Based on Life Table 2000CM
              Single Life Remainder Factors
              Applicable on or After May 1, 2009

                        Interest Rate
-------------------------------------------------------------------------
AGE    2.2%    2.4%    2.6%    2.8%    3.0%    3.2%    3.4%    3.6%    3.8%    4.0%
-------------------------------------------------------------------------
 71   .75353  .73556  .71819  .70141  .68519  .66951  .65434  .63968  .62549  .61176
 72   .76364  .74626  .72945  .71318  .69744  .68220  .66745  .65317  .63933  .62593
 73   .77365  .75686  .74061  .72487  .70962  .69484  .68051  .66662  .65315  .64009
 74   .78350  .76733  .75164  .73643  .72167  .70735  .69346  .67997  .66688  .65417

 75   .79318  .77761  .76249  .74781  .73355  .71971  .70625  .69318  .68048  .66813
 76   .80266  .78769  .77314  .75899  .74524  .73187  .71886  .70621  .69390  .68192
 77   .81194  .79756  .78358  .76997  .75672  .74382  .73127  .71904  .70713  .69553
 78   .82100  .80722  .79380  .78072  .76798  .75556  .74346  .73166  .72016  .70894
 79   .82984  .81664  .80378  .79124  .77900  .76706  .75542  .74405  .73296  .72213

 80   .83843  .82582  .81351  .80149  .78976  .77830  .76711  .75618  .74550  .73507
 81   .84678  .83474  .82298  .81148  .80025  .78927  .77853  .76803  .75777  .74773
 82   .85487  .84339  .83217  .82119  .81045  .79994  .78966  .77959  .76974  .76009
 83   .86269  .85177  .84107  .83060  .82035  .81030  .80047  .79083  .78139  .77214
 84   .87024  .85986  .84968  .83970  .82993  .82035  .81095  .80174  .79271  .78385

 85   .87751  .86765  .85798  .84849  .83919  .83005  .82110  .81230  .80368  .79521
 86   .88450  .87515  .86597  .85696  .84811  .83942  .83089  .82251  .81428  .80619
 87   .89119  .88234  .87363  .86508  .85668  .84843  .84031  .83234  .82450  .81679
 88   .89760  .88922  .88099  .87289  .86492  .85708  .84938  .84180  .83434  .82700
 89   .90372  .89580  .88801  .88034  .87280  .86537  .85806  .85087  .84378  .83681

 90   .90954  .90207  .89471  .88746  .88032  .87329  .86637  .85954  .85282  .84620
 91   .91508  .90803  .90109  .89424  .88750  .88085  .87429  .86783  .86146  .85518
 92   .92033  .91369  .90714  .90068  .89432  .88803  .88184  .87572  .86969  .86374
 93   .92530  .91904  .91287  .90678  .90078  .89484  .88899  .88321  .87751  .87188
 94   .92999  .92411  .91830  .91256  .90690  .90130  .89578  .89032  .88493  .87961

 95   .93442  .92889  .92342  .91802  .91269  .90741  .90220  .89706  .89197  .88694
 96   .93858  .93338  .92824  .92316  .91813  .91316  .90825  .90340  .89859  .89385
 97   .94248  .93759  .93276  .92798  .92325  .91857  .91395  .90937  .90484  .90036
 98   .94614  .94155  .93701  .93252  .92807  .92367  .91931  .91500  .91073  .90650
 99   .94959  .94528  .94101  .93679  .93260  .92846  .92436  .92030  .91628  .91229

100   .95278  .94874  .94473  .94075  .93682  .93292  .92906  .92523  .92144  .91769
101   .95581  .95201  .94824  .94451  .94081  .93715  .93352  .92992  .92635  .92281
102   .95860  .95503  .95149  .94798  .94450  .94105  .93763  .93424  .93088  .92754
103   .96136  .95802  .95470  .95142  .94816  .94492  .94171  .93853  .93538  .93224
104   .96390  .96077  .95766  .95458  .95152  .94848  .94547  .94248  .93951  .93657

105   .96640  .96347  .96057  .95769  .95483  .95199  .94917  .94637  .94359  .94083
106   .96950  .96684  .96420  .96157  .95896  .95636  .95379  .95123  .94868  .94616
107   .97301  .97064  .96829  .96595  .96362  .96131  .95901  .95672  .95445  .95219
108   .97859  .97670  .97482  .97295  .97109  .96923  .96739  .96555  .96373  .96191
109   .98924  .98828  .98733  .98638  .98544  .98450  .98356  .98263  .98170  .98077
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Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
0	.06083	.05483	.04959	.04501	.04101	.03749	.03441	.03170	.02931	.02721
1	.05668	.05049	.04507	.04034	.03618	.03254	.02934	.02652	.02403	.02183
2	.05858	.05222	.04665	.04178	.03750	.03373	.03042	.02750	.02492	.02264
3	.06072	.05420	.04848	.04346	.03904	.03516	.03173	.02871	.02603	.02366
4	.06303	.05634	.05046	.04530	.04075	.03674	.03319	.03006	.02729	.02483
5	.06547	.05861	.05258	.04726	.04258	.03844	.03478	.03153	.02866	.02610
6	.06805	.06102	.05482	.04935	.04453	.04026	.03647	.03312	.03014	.02749
7	.07074	.06353	.05717	.05155	.04658	.04217	.03826	.03479	.03171	.02895
8	.07356	.06617	.05964	.05386	.04875	.04421	.04017	.03658	.03338	.03053
9	.07651	.06895	.06225	.05631	.05105	.04637	.04220	.03849	.03518	.03222
10	.07960	.07185	.06499	.05889	.05347	.04865	.04435	.04052	.03709	.03402
11	.08283	.07490	.06786	.06160	.05603	.05106	.04663	.04267	.03912	.03594
12	.08620	.07808	.07087	.06444	.05871	.05360	.04903	.04494	.04127	.03798
13	.08967	.08137	.07397	.06738	.06149	.05623	.05152	.04729	.04351	.04010
14	.09321	.08472	.07715	.07038	.06433	.05892	.05406	.04971	.04579	.04227
15	.09680	.08812	.08036	.07342	.06721	.06164	.05664	.05214	.04810	.04445
16	.10041	.09154	.08360	.07649	.07011	.06438	.05923	.05459	.05041	.04664
17	.10409	.09502	.08689	.07960	.07305	.06716	.06185	.05707	.05276	.04886
18	.10782	.09855	.09024	.08276	.07604	.06998	.06452	.05959	.05514	.05111
19	.11164	.10217	.09366	.08600	.07910	.07288	.06726	.06218	.05758	.05341
20	.11559	.10592	.09721	.08937	.08228	.07589	.07010	.06487	.06012	.05582
21	.11965	.10977	.10087	.09283	.08557	.07900	.07305	.06765	.06276	.05831
22	.12383	.11376	.10465	.09642	.08897	.08223	.07610	.07055	.06550	.06090
23	.12817	.11789	.10859	.10016	.09252	.08559	.07930	.07358	.06837	.06363
24	.13270	.12221	.11270	.10408	.09625	.08914	.08267	.07678	.07141	.06651
25	.13744	.12674	.11703	.10821	.10019	.09289	.08625	.08018	.07465	.06960
26	.14239	.13149	.12158	.11256	.10435	.09686	.09003	.08380	.07810	.07288
27	.14758	.13647	.12636	.11714	.10873	.10106	.09405	.08764	.08177	.07639
28	.15300	.14169	.13137	.12195	.11335	.10549	.09829	.09171	.08567	.08012
29	.15864	.14712	.13660	.12698	.11819	.11013	.10275	.09598	.08977	.08406
30	.16448	.15275	.14203	.13222	.12323	.11498	.10742	.10047	.09408	.08820
31	.17053	.15861	.14769	.13768	.12849	.12006	.11230	.10517	.09860	.09255
32	.17680	.16468	.15357	.14336	.13398	.12535	.11741	.11009	.10335	.09712
33	.18330	.17099	.15968	.14927	.13970	.13088	.12275	.11525	.10832	.10192
34	.19000	.17750	.16599	.15539	.14562	.13661	.12829	.12061	.11350	.10693

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
35	.19692	.18423	.17253	.16174	.15178	.14258	.13408	.12621	.11892	.11217
36	.20407	.19119	.17931	.16833	.15818	.14879	.14009	.13204	.12457	.11764
37	.21144	.19838	.18631	.17515	.16481	.15523	.14635	.13811	.13046	.12335
38	.21904	.20582	.19357	.18222	.17170	.16193	.15287	.14444	.13661	.12932
39	.22687	.21348	.20105	.18952	.17882	.16887	.15962	.15102	.14300	.13554
40	.23493	.22137	.20878	.19707	.18619	.17606	.16663	.15784	.14965	.14201
41	.24322	.22950	.21674	.20487	.19381	.18350	.17390	.16493	.15656	.14873
42	.25173	.23786	.22494	.21290	.20168	.19120	.18141	.17227	.16372	.15572
43	.26049	.24648	.23342	.22122	.20982	.19918	.18922	.17990	.17118	.16301
44	.26950	.25535	.24214	.22979	.21824	.20742	.19730	.18781	.17892	.17057
45	.27874	.26447	.25112	.23862	.22692	.21595	.20566	.19600	.18694	.17843
46	.28824	.27385	.26038	.24774	.23589	.22476	.21431	.20450	.19527	.18659
47	.29798	.28349	.26989	.25712	.24513	.23386	.22326	.21328	.20390	.19505
48	.30797	.29338	.27967	.26678	.25466	.24325	.23250	.22238	.21283	.20383
49	.31822	.30355	.28974	.27674	.26449	.25294	.24206	.23179	.22210	.21294
50	.32876	.31401	.30011	.28701	.27465	.26298	.25196	.24156	.23172	.22242
51	.33958	.32477	.31079	.29759	.28513	.27335	.26221	.25168	.24170	.23226
52	.35068	.33582	.32178	.30851	.29595	.28407	.27282	.26216	.25206	.24249
53	.36206	.34717	.33308	.31974	.30710	.29513	.28378	.27301	.26279	.25309
54	.37371	.35880	.34467	.33127	.31857	.30651	.29507	.28420	.27388	.26406
55	.38559	.37067	.35652	.34308	.33032	.31820	.30668	.29572	.28529	.27537
56	.39765	.38275	.36859	.35512	.34232	.33014	.31855	.30751	.29699	.28697
57	.40990	.39502	.38086	.36739	.35455	.34233	.33068	.31957	.30898	.29887
58	.42231	.40747	.39333	.37985	.36700	.35474	.34304	.33188	.32121	.31103
59	.43490	.42011	.40600	.39253	.37968	.36740	.35567	.34446	.33374	.32348
60	.44768	.43296	.41890	.40546	.39261	.38033	.36858	.35733	.34656	.33625
61	.46064	.44600	.43200	.41860	.40578	.39351	.38175	.37048	.35968	.34933
62	.47373	.45920	.44527	.43194	.41915	.40690	.39514	.38387	.37305	.36267
63	.48696	.47253	.45870	.44544	.43271	.42049	.40876	.39749	.38666	.37625
64	.50030	.48601	.47229	.45911	.44645	.43428	.42258	.41133	.40051	.39010
65	.51377	.49963	.48603	.47295	.46037	.44827	.43662	.42540	.41460	.40420
66	.52750	.51352	.50007	.48711	.47464	.46262	.45103	.43987	.42911	.41872
67	.54144	.52765	.51436	.50154	.48919	.47727	.46578	.45468	.44397	.43363
68	.55554	.54196	.52885	.51619	.50398	.49218	.48079	.46978	.45915	.44887
69	.56976	.55640	.54349	.53102	.51896	.50731	.49603	.48513	.47458	.46438
70	.58407	.57095	.55826	.54598	.53410	.52260	.51147	.50069	.49025	.48013

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
71	.59848	.58561	.57316	.56109	.54940	.53808	.52710	.51646	.50615	.49614
72	.61294	.60035	.58815	.57632	.56484	.55371	.54291	.53243	.52225	.51237
73	.62741	.61512	.60318	.59160	.58035	.56943	.55882	.54851	.53849	.52876
74	.64183	.62983	.61818	.60686	.59586	.58516	.57476	.56464	.55480	.54523
75	.65612	.64444	.63309	.62204	.61129	.60083	.59065	.58074	.57109	.56169
76	.67026	.65891	.64786	.63710	.62661	.61640	.60646	.59676	.58731	.57810
77	.68423	.67321	.66248	.65201	.64181	.63186	.62215	.61269	.60345	.59444
78	.69800	.68733	.67692	.66676	.65684	.64717	.63772	.62849	.61948	.61068
79	.71156	.70124	.69116	.68132	.67170	.66230	.65312	.64414	.63537	.62680
80	.72487	.71490	.70516	.69563	.68632	.67721	.66830	.65959	.65106	.64272
81	.73791	.72830	.71890	.70970	.70069	.69188	.68325	.67481	.66654	.65844
82	.75065	.74140	.73235	.72348	.71479	.70628	.69794	.68977	.68176	.67391
83	.76308	.75419	.74548	.73695	.72858	.72037	.71232	.70443	.69669	.68909
84	.77516	.76664	.75828	.75008	.74203	.73413	.72638	.71877	.71130	.70396
85	.78689	.77873	.77072	.76285	.75512	.74753	.74008	.73275	.72556	.71849
86	.79825	.79044	.78278	.77524	.76783	.76055	.75340	.74636	.73944	.73264
87	.80921	.80176	.79443	.78722	.78014	.77316	.76630	.75956	.75292	.74638
88	.81978	.81268	.80569	.79880	.79203	.78536	.77880	.77234	.76598	.75971
89	.82994	.82317	.81651	.80995	.80349	.79712	.79085	.78467	.77859	.77259
90	.83967	.83324	.82690	.82065	.81450	.80843	.80244	.79655	.79073	.78500
91	.84898	.84288	.83685	.83091	.82505	.81928	.81358	.80795	.80241	.79693
92	.85787	.85208	.84636	.84072	.83515	.82966	.82423	.81888	.81360	.80838
93	.86632	.86083	.85541	.85006	.84477	.83955	.83440	.82931	.82428	.81931
94	.87435	.86915	.86402	.85894	.85393	.84898	.84409	.83925	.83447	.82975
95	.88197	.87705	.87219	.86739	.86265	.85795	.85331	.84872	.84419	.83970
96	.88915	.88451	.87991	.87537	.87088	.86643	.86203	.85768	.85338	.84912
97	.89593	.89154	.88720	.88290	.87865	.87444	.87028	.86616	.86208	.85804
98	.90232	.89818	.89408	.89002	.88600	.88202	.87808	.87418	.87031	.86649
99	.90835	.90444	.90057	.89674	.89294	.88918	.88546	.88177	.87811	.87449
100	.91397	.91028	.90663	.90301	.89942	.89587	.89234	.88885	.88539	.88196
101	.91930	.91583	.91238	.90897	.90558	.90223	.89890	.89560	.89233	.88908
102	.92424	.92096	.91771	.91448	.91128	.90811	.90496	.90184	.89875	.89568
103	.92914	.92605	.92300	.91996	.91695	.91397	.91100	.90806	.90514	.90225
104	.93364	.93074	.92786	.92501	.92217	.91935	.91656	.91379	.91103	.90830
105	.93809	.93537	.93266	.92998	.92731	.92467	.92204	.91943	.91683	.91426
106	.94365	.94115	.93867	.93621	.93376	.93133	.92892	.92651	.92413	.92176
107	.94994	.94771	.94549	.94328	.94108	.93890	.93673	.93457	.93242	.93028
108	.96010	.95830	.95651	.95472	.95295	.95118	.94942	.94767	.94593	.94420
109	.97985	.97893	.97801	.97710	.97619	.97529	.97438	.97348	.97259	.97170

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
0	.02534	.02370	.02223	.02093	.01978	.01874	.01782	.01699	.01625	.01559
1	.01989	.01817	.01664	.01528	.01406	.01298	.01202	.01115	.01037	.00967
2	.02061	.01882	.01722	.01580	.01454	.01340	.01239	.01148	.01066	.00993
3	.02156	.01969	.01802	.01654	.01521	.01403	.01297	.01201	.01115	.01038
4	.02264	.02069	.01896	.01741	.01602	.01478	.01367	.01267	.01176	.01095
5	.02383	.02180	.01999	.01838	.01693	.01563	.01446	.01341	.01246	.01161
6	.02512	.02301	.02113	.01944	.01793	.01657	.01535	.01424	.01325	.01235
7	.02650	.02430	.02234	.02058	.01900	.01758	.01630	.01514	.01410	.01315
8	.02798	.02570	.02365	.02182	.02017	.01868	.01734	.01613	.01503	.01404
9	.02957	.02720	.02507	.02316	.02143	.01988	.01848	.01721	.01606	.01502
10	.03128	.02881	.02659	.02460	.02280	.02118	.01971	.01838	.01718	.01608
11	.03309	.03053	.02823	.02615	.02428	.02258	.02105	.01966	.01839	.01725
12	.03503	.03237	.02997	.02781	.02585	.02408	.02248	.02103	.01971	.01850
13	.03704	.03428	.03179	.02954	.02750	.02565	.02398	.02246	.02108	.01982
14	.03909	.03623	.03364	.03130	.02918	.02726	.02551	.02392	.02248	.02116
15	.04117	.03820	.03551	.03308	.03087	.02886	.02704	.02538	.02387	.02249
16	.04324	.04016	.03737	.03484	.03254	.03046	.02855	.02682	.02524	.02379
17	.04533	.04214	.03924	.03661	.03422	.03205	.03007	.02826	.02661	.02509
18	.04746	.04415	.04114	.03841	.03592	.03366	.03159	.02970	.02798	.02639
19	.04963	.04620	.04309	.04025	.03766	.03530	.03315	.03117	.02937	.02772
20	.05191	.04835	.04512	.04217	.03948	.03702	.03478	.03272	.03083	.02910
21	.05427	.05058	.04723	.04416	.04137	.03881	.03647	.03432	.03235	.03054
22	.05672	.05291	.04943	.04625	.04334	.04067	.03823	.03599	.03394	.03205
23	.05930	.05535	.05174	.04844	.04542	.04265	.04010	.03777	.03562	.03364
24	.06204	.05795	.05421	.05078	.04764	.04476	.04211	.03967	.03743	.03536
25	.06497	.06074	.05687	.05331	.05005	.04705	.04429	.04174	.03940	.03724
26	.06811	.06373	.05972	.05603	.05264	.04952	.04665	.04400	.04155	.03929
27	.07146	.06694	.06278	.05895	.05543	.05219	.04920	.04644	.04389	.04153
28	.07503	.07036	.06605	.06209	.05844	.05507	.05196	.04908	.04642	.04396
29	.07881	.07398	.06953	.06542	.06163	.05814	.05490	.05191	.04913	.04656
30	.08279	.07780	.07319	.06894	.06502	.06138	.05802	.05491	.05202	.04933
31	.08697	.08182	.07707	.07267	.06860	.06483	.06134	.05810	.05509	.05229
32	.09137	.08606	.08115	.07660	.07239	.06848	.06485	.06148	.05835	.05543
33	.09601	.09053	.08546	.08075	.07639	.07234	.06858	.06508	.06182	.05878
34	.10084	.09520	.08996	.08511	.08059	.07640	.07249	.06886	.06547	.06231

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Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
35	.10590	.10009	.09470	.08968	.08501	.08067	.07662	.07285	.06933	.06605
36	.11120	.10522	.09966	.09448	.08966	.08517	.08098	.07706	.07341	.06999
37	.11674	.11059	.10486	.09952	.09454	.08990	.08556	.08150	.07771	.07416
38	.12254	.11621	.11032	.10481	.09968	.09487	.09039	.08618	.08225	.07856
39	.12857	.12208	.11601	.11035	.10505	.10009	.09545	.09110	.08702	.08320
40	.13487	.12820	.12196	.11613	.11067	.10555	.10076	.09626	.09204	.08807
41	.14142	.13458	.12817	.12217	.11655	.11127	.10632	.10167	.09730	.09319
42	.14823	.14122	.13464	.12848	.12269	.11725	.11214	.10734	.10282	.09856
43	.15535	.14816	.14141	.13508	.12913	.12353	.11826	.11330	.10863	.10422
44	.16274	.15538	.14847	.14196	.13585	.13008	.12466	.11954	.11472	.11016
45	.17042	.16290	.15581	.14914	.14286	.13694	.13135	.12608	.12110	.11640
46	.17842	.17073	.16348	.15664	.15020	.14411	.13836	.13293	.12780	.12294
47	.18672	.17886	.17145	.16445	.15784	.15159	.14568	.14010	.13481	.12980
48	.19534	.18732	.17974	.17258	.16581	.15940	.15334	.14759	.14215	.13699
49	.20429	.19612	.18838	.18106	.17413	.16757	.16134	.15544	.14984	.14453
50	.21362	.20529	.19740	.18993	.18284	.17612	.16974	.16368	.15793	.15247
51	.22332	.21484	.20680	.19917	.19194	.18506	.17853	.17232	.16642	.16080
52	.23341	.22479	.21660	.20883	.20144	.19442	.18774	.18138	.17533	.16957
53	.24388	.23513	.22681	.21889	.21136	.20419	.19737	.19087	.18467	.17876
54	.25473	.24585	.23739	.22935	.22168	.21437	.20741	.20076	.19442	.18837
55	.26593	.25693	.24835	.24017	.23238	.22494	.21784	.21105	.20458	.19838
56	.27742	.26831	.25962	.25132	.24340	.23583	.22860	.22169	.21508	.20875
57	.28922	.28001	.27121	.26280	.25476	.24707	.23971	.23267	.22593	.21947
58	.30129	.29199	.28309	.27457	.26642	.25862	.25114	.24398	.23712	.23053
59	.31367	.30428	.29529	.28667	.27842	.27051	.26293	.25565	.24867	.24197
60	.32638	.31691	.30784	.29914	.29079	.28278	.27509	.26771	.26062	.25380
61	.33940	.32987	.32073	.31195	.30352	.29542	.28763	.28015	.27295	.26603
62	.35269	.34311	.33391	.32506	.31656	.30837	.30050	.29293	.28564	.27862
63	.36625	.35663	.34738	.33847	.32990	.32165	.31370	.30604	.29867	.29155
64	.38007	.37043	.36113	.35218	.34356	.33524	.32723	.31950	.31204	.30484
65	.39417	.38451	.37519	.36620	.35753	.34917	.34110	.33330	.32577	.31850
66	.40871	.39905	.38972	.38071	.37201	.36361	.35550	.34765	.34006	.33273
67	.42365	.41400	.40468	.39567	.38696	.37853	.37038	.36250	.35487	.34749
68	.43892	.42931	.42001	.41101	.40230	.39387	.38570	.37780	.37014	.36272
69	.45450	.44493	.43567	.42670	.41800	.40958	.40141	.39350	.38582	.37837
70	.47033	.46083	.45162	.44269	.43403	.42563	.41748	.40957	.40189	.39443

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
71	.48644	.47702	.46788	.45901	.45040	.44203	.43391	.42602	.41835	.41090
72	.50278	.49347	.48441	.47562	.46707	.45877	.45069	.44284	.43520	.42776
73	.51930	.51010	.50115	.49245	.48399	.47575	.46774	.45994	.45234	.44494
74	.53591	.52684	.51802	.50943	.50106	.49291	.48497	.47724	.46970	.46235
75	.55253	.54361	.53492	.52645	.51820	.51015	.50230	.49465	.48719	.47991
76	.56912	.56036	.55182	.54349	.53536	.52742	.51968	.51213	.50475	.49754
77	.58565	.57706	.56868	.56050	.55251	.54471	.53708	.52964	.52236	.51525
78	.60209	.59369	.58549	.57747	.56963	.56197	.55448	.54715	.53999	.53298
79	.61841	.61021	.60219	.59435	.58668	.57917	.57182	.56463	.55760	.55071
80	.63456	.62657	.61875	.61109	.60359	.59625	.58906	.58202	.57512	.56836
81	.65050	.64273	.63512	.62766	.62034	.61318	.60616	.59927	.59252	.58590
82	.66621	.65867	.65127	.64401	.63690	.62992	.62308	.61636	.60977	.60330
83	.68164	.67433	.66716	.66012	.65321	.64642	.63976	.63322	.62680	.62050
84	.69676	.68969	.68275	.67593	.66923	.66265	.65618	.64983	.64358	.63745
85	.71154	.70472	.69801	.69141	.68493	.67856	.67229	.66613	.66007	.65412
86	.72595	.71937	.71290	.70654	.70028	.69412	.68806	.68210	.67623	.67046
87	.73995	.73362	.72740	.72127	.71523	.70929	.70344	.69768	.69201	.68642
88	.75354	.74746	.74148	.73558	.72978	.72406	.71842	.71287	.70739	.70200
89	.76668	.76085	.75511	.74945	.74387	.73837	.73295	.72761	.72234	.71714
90	.77934	.77377	.76827	.76284	.75749	.75222	.74701	.74188	.73681	.73181
91	.79153	.78620	.78094	.77575	.77063	.76558	.76059	.75566	.75080	.74600
92	.80323	.79814	.79312	.78816	.78326	.77843	.77365	.76894	.76428	.75967
93	.81440	.80956	.80477	.80004	.79536	.79074	.78618	.78166	.77721	.77280
94	.82508	.82047	.81591	.81140	.80694	.80253	.79817	.79387	.78961	.78539
95	.83526	.83088	.82654	.82225	.81800	.81380	.80965	.80554	.80148	.79746
96	.84491	.84074	.83662	.83254	.82850	.82450	.82055	.81663	.81276	.80892
97	.85405	.85009	.84617	.84230	.83846	.83466	.83089	.82717	.82348	.81982
98	.86270	.85895	.85523	.85155	.84791	.84430	.84072	.83718	.83367	.83019
99	.87090	.86735	.86382	.86033	.85687	.85345	.85005	.84668	.84335	.84004
100	.87856	.87519	.87185	.86854	.86526	.86201	.85878	.85559	.85242	.84927
101	.88587	.88268	.87952	.87638	.87327	.87019	.86713	.86409	.86109	.85810
102	.89263	.88961	.88662	.88364	.88069	.87777	.87487	.87199	.86913	.86629
103	.89938	.89653	.89370	.89089	.88810	.88534	.88259	.87987	.87717	.87448
104	.90558	.90289	.90021	.89756	.89492	.89231	.88971	.88713	.88456	.88202
105	.91170	.90916	.90664	.90413	.90164	.89917	.89672	.89428	.89186	.88945
106	.91940	.91706	.91474	.91242	.91013	.90784	.90558	.90332	.90108	.89885
107	.92816	.92605	.92395	.92186	.91978	.91772	.91567	.91362	.91159	.90957
108	.94247	.94075	.93904	.93734	.93565	.93396	.93229	.93062	.92895	.92730
109	.97081	.96992	.96904	.96816	.96729	.96642	.96555	.96468	.96382	.96296

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
0	.01498	.01444	.01395	.01351	.01310	.01273	.01240	.01209	.01181	.01155
1	.00904	.00847	.00796	.00749	.00707	.00668	.00633	.00601	.00572	.00545
2	.00926	.00866	.00812	.00763	.00718	.00677	.00640	.00606	.00575	.00547
3	.00968	.00905	.00848	.00796	.00748	.00705	.00666	.00630	.00597	.00567
4	.01021	.00955	.00894	.00839	.00789	.00744	.00702	.00664	.00629	.00597
5	.01083	.01013	.00949	.00891	.00839	.00790	.00746	.00706	.00669	.00635
6	.01153	.01080	.01012	.00951	.00895	.00844	.00798	.00755	.00715	.00679
7	.01229	.01151	.01081	.01016	.00957	.00903	.00854	.00808	.00767	.00728
8	.01314	.01232	.01157	.01089	.01026	.00969	.00917	.00869	.00825	.00784
9	.01407	.01321	.01242	.01170	.01104	.01044	.00989	.00938	.00891	.00848
10	.01509	.01418	.01335	.01259	.01190	.01126	.01068	.01014	.00965	.00919
11	.01620	.01525	.01437	.01358	.01285	.01218	.01156	.01099	.01047	.00998
12	.01740	.01640	.01549	.01465	.01388	.01317	.01252	.01192	.01137	.01086
13	.01867	.01762	.01665	.01577	.01496	.01422	.01353	.01290	.01231	.01177
14	.01995	.01885	.01784	.01691	.01606	.01527	.01455	.01389	.01327	.01270
15	.02123	.02007	.01901	.01803	.01714	.01632	.01556	.01485	.01420	.01360
16	.02247	.02126	.02015	.01913	.01818	.01732	.01652	.01578	.01509	.01446
17	.02371	.02244	.02127	.02020	.01921	.01830	.01746	.01668	.01596	.01529
18	.02494	.02361	.02239	.02126	.02022	.01926	.01838	.01756	.01680	.01610
19	.02620	.02480	.02352	.02234	.02125	.02024	.01931	.01844	.01764	.01690
20	.02751	.02605	.02471	.02346	.02232	.02126	.02028	.01937	.01853	.01775
21	.02888	.02735	.02593	.02463	.02343	.02231	.02128	.02032	.01944	.01861
22	.03030	.02870	.02722	.02585	.02458	.02341	.02233	.02132	.02038	.01951
23	.03181	.03013	.02858	.02714	.02581	.02458	.02344	.02237	.02139	.02047
24	.03345	.03169	.03006	.02855	.02715	.02586	.02465	.02353	.02249	.02152
25	.03524	.03340	.03169	.03010	.02863	.02727	.02600	.02482	.02373	.02270
26	.03720	.03527	.03348	.03181	.03027	.02884	.02750	.02626	.02510	.02402
27	.03934	.03732	.03544	.03370	.03208	.03057	.02916	.02786	.02664	.02549
28	.04167	.03955	.03759	.03576	.03406	.03247	.03099	.02962	.02833	.02713
29	.04417	.04196	.03990	.03798	.03619	.03453	.03298	.03153	.03017	.02890
30	.04684	.04452	.04237	.04036	.03848	.03674	.03510	.03358	.03215	.03081
31	.04969	.04727	.04501	.04291	.04094	.03911	.03739	.03579	.03428	.03287
32	.05272	.05019	.04783	.04563	.04357	.04165	.03984	.03816	.03657	.03509
33	.05595	.05331	.05085	.04854	.04639	.04437	.04248	.04070	.03904	.03748
34	.05936	.05661	.05403	.05162	.04936	.04725	.04527	.04341	.04166	.04001

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                                   Table S
                        Based on Life Table 2000CM
                        Single Life Remainder Factors
                        Applicable on or After May 1, 2009

                                Interest Rate
------------------------------------------------------------------------------
AGE     8.2%    8.4%    8.6%    8.8%    9.0%    9.2%    9.4%    9.6%    9.8%   10.0%
------------------------------------------------------------------------------
 35   .06297  .06010  .05741  .05489  .05253  .05032  .04824  .04629  .04445  .04272
 36   .06679  .06380  .06100  .05837  .05590  .05358  .05140  .04935  .04742  .04561
 37   .07083  .06771  .06479  .06204  .05947  .05704  .05476  .05261  .05059  .04868
 38   .07511  .07186  .06881  .06595  .06326  .06072  .05834  .05609  .05397  .05196
 39   .07961  .07623  .07306  .07007  .06726  .06462  .06212  .05977  .05754  .05544

 40   .08434  .08083  .07753  .07442  .07149  .06873  .06612  .06366  .06133  .05913
 41   .08932  .08568  .08225  .07901  .07596  .07308  .07035  .06778  .06534  .06304
 42   .09455  .09077  .08720  .08384  .08066  .07766  .07481  .07213  .06958  .06717
 43   .10007  .09615  .09245  .08895  .08564  .08251  .07955  .07674  .07408  .07156
 44   .10586  .10180  .09796  .09433  .09089  .08763  .08454  .08162  .07884  .07621

 45   .11195  .10774  .10376  .09999  .09642  .09303  .08982  .08677  .08387  .08112
 46   .11835  .11400  .10987  .10596  .10225  .09873  .09539  .09222  .08920  .08633
 47   .12505  .12055  .11629  .11224  .10839  .10474  .10126  .09796  .09482  .09182
 48   .13209  .12745  .12303  .11884  .11485  .11106  .10746  .10402  .10075  .09764
 49   .13948  .13469  .13013  .12579  .12167  .11774  .11400  .11043  .10703  .10379

 50   .14727  .14233  .13762  .13314  .12887  .12481  .12093  .11723  .11370  .11033
 51   .15546  .15037  .14551  .14089  .13648  .13228  .12826  .12443  .12077  .11726
 52   .16407  .15884  .15384  .14907  .14452  .14018  .13603  .13206  .12826  .12463
 53   .17312  .16774  .16260  .15769  .15300  .14852  .14423  .14012  .13620  .13243
 54   .18259  .17707  .17179  .16674  .16191  .15729  .15286  .14862  .14456  .14067

 55   .19247  .18680  .18139  .17620  .17123  .16648  .16192  .15755  .15335  .14933
 56   .20270  .19690  .19135  .18602  .18092  .17603  .17134  .16684  .16251  .15836
 57   .21329  .20736  .20167  .19622  .19099  .18596  .18114  .17650  .17205  .16777
 58   .22422  .21816  .21235  .20677  .20140  .19625  .19130  .18653  .18195  .17754
 59   .23553  .22935  .22341  .21770  .21221  .20693  .20185  .19696  .19225  .18772

 60   .24725  .24095  .23489  .22906  .22345  .21805  .21285  .20783  .20300  .19834
 61   .25937  .25296  .24679  .24084  .23511  .22959  .22427  .21914  .21419  .20941
 62   .27185  .26534  .25906  .25300  .24716  .24153  .23609  .23084  .22577  .22088
 63   .28469  .27808  .27169  .26553  .25959  .25384  .24830  .24294  .23776  .23275
 64   .29789  .29119  .28471  .27845  .27240  .26656  .26091  .25544  .25016  .24504

 65   .31148  .30468  .29812  .29177  .28563  .27969  .27394  .26837  .26299  .25777
 66   .32564  .31877  .31213  .30570  .29948  .29345  .28761  .28195  .27647  .27115
 67   .34034  .33341  .32671  .32021  .31391  .30780  .30188  .29614  .29057  .28517
 68   .35552  .34855  .34179  .33523  .32887  .32270  .31671  .31089  .30524  .29976
 69   .37115  .36414  .35734  .35073  .34432  .33809  .33204  .32616  .32045  .31489
 70   .38719  .38016  .37332  .36668  .36023  .35396  .34786  .34193  .33616  .33054
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Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
71	.40366	.39662	.38977	.38311	.37663	.37032	.36419	.35821	.35240	.34674
72	.42053	.41350	.40665	.39998	.39349	.38716	.38100	.37500	.36916	.36346
73	.43774	.43073	.42389	.41723	.41074	.40441	.39824	.39222	.38636	.38063
74	.45519	.44821	.44140	.43476	.42829	.42197	.41580	.40979	.40391	.39818
75	.47280	.46587	.45910	.45250	.44605	.43975	.43360	.42759	.42173	.41599
76	.49051	.48364	.47693	.47037	.46396	.45770	.45158	.44560	.43975	.43403
77	.50830	.50150	.49486	.48836	.48201	.47580	.46972	.46377	.45795	.45225
78	.52613	.51942	.51286	.50644	.50015	.49400	.48797	.48208	.47630	.47064
79	.54396	.53736	.53089	.52456	.51835	.51227	.50632	.50048	.49476	.48915
80	.56174	.55525	.54888	.54265	.53653	.53054	.52466	.51890	.51325	.50770
81	.57941	.57305	.56681	.56068	.55467	.54878	.54299	.53731	.53174	.52627
82	.59696	.59073	.58461	.57861	.57272	.56693	.56125	.55566	.55018	.54480
83	.61430	.60822	.60224	.59637	.59061	.58494	.57937	.57389	.56851	.56322
84	.63142	.62549	.61966	.61393	.60830	.60276	.59731	.59196	.58669	.58150
85	.64825	.64249	.63682	.63124	.62575	.62035	.61503	.60980	.60465	.59958
86	.66477	.65918	.65367	.64825	.64291	.63765	.63248	.62738	.62236	.61741
87	.68092	.67550	.67016	.66490	.65972	.65462	.64959	.64463	.63975	.63493
88	.69669	.69145	.68628	.68119	.67618	.67123	.66635	.66154	.65680	.65212
89	.71201	.70696	.70198	.69706	.69221	.68742	.68270	.67805	.67345	.66892
90	.72688	.72201	.71721	.71246	.70779	.70317	.69861	.69411	.68966	.68528
91	.74126	.73658	.73196	.72739	.72289	.71844	.71404	.70970	.70541	.70117
92	.75513	.75063	.74620	.74181	.73748	.73320	.72897	.72479	.72066	.71657
93	.76844	.76414	.75988	.75568	.75152	.74741	.74334	.73932	.73535	.73142
94	.78123	.77711	.77303	.76901	.76502	.76108	.75718	.75332	.74951	.74573
95	.79348	.78954	.78565	.78179	.77798	.77421	.77047	.76677	.76312	.75950
96	.80513	.80137	.79765	.79397	.79032	.78671	.78314	.77960	.77610	.77263
97	.81621	.81262	.80908	.80556	.80208	.79864	.79522	.79184	.78849	.78517
98	.82674	.82333	.81995	.81660	.81328	.80999	.80673	.80351	.80031	.79713
99	.83677	.83352	.83030	.82711	.82395	.82082	.81771	.81463	.81158	.80855
100	.84616	.84307	.84001	.83697	.83396	.83097	.82801	.82507	.82216	.81927
101	.85514	.85221	.84930	.84641	.84355	.84070	.83788	.83509	.83231	.82956
102	.86348	.86069	.85792	.85517	.85245	.84974	.84706	.84439	.84175	.83912
103	.87182	.86918	.86655	.86395	.86136	.85880	.85625	.85372	.85121	.84872
104	.87950	.87699	.87450	.87203	.86957	.86713	.86471	.86231	.85992	.85755
105	.88706	.88468	.88232	.87998	.87765	.87534	.87304	.87076	.86849	.86624
106	.89664	.89444	.89225	.89008	.88792	.88577	.88364	.88152	.87941	.87731
107	.90756	.90557	.90358	.90160	.89964	.89768	.89574	.89380	.89188	.88997
108	.92565	.92401	.92238	.92075	.91914	.91753	.91592	.91433	.91274	.91116
109	.96211	.96125	.96041	.95956	.95872	.95788	.95704	.95620	.95537	.95455

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                          Table S
                 Based on Life Table 2000CM
                Single Life Remainder Factors
                Applicable on or After May 1, 2009

                       Interest Rate
-----------------------------------------------------------------------
AGE    10.2%  10.4%  10.6%  10.8%  11.0%  11.2%  11.4%  11.6%  11.8%  12.0%
-----------------------------------------------------------------------
  0   .01132 .01110 .01089 .01071 .01053 .01037 .01022 .01008 .00995 .00983
  1   .00520 .00497 .00476 .00457 .00439 .00423 .00407 .00393 .00379 .00367
  2   .00521 .00496 .00474 .00454 .00435 .00417 .00401 .00385 .00371 .00358
  3   .00539 .00513 .00490 .00468 .00447 .00429 .00411 .00395 .00380 .00366
  4   .00567 .00540 .00515 .00492 .00470 .00450 .00432 .00414 .00398 .00383

  5   .00603 .00574 .00547 .00523 .00500 .00478 .00459 .00440 .00423 .00407
  6   .00646 .00615 .00587 .00560 .00536 .00513 .00492 .00472 .00453 .00436
  7   .00693 .00660 .00630 .00602 .00576 .00551 .00529 .00508 .00488 .00469
  8   .00747 .00712 .00680 .00650 .00622 .00596 .00572 .00549 .00528 .00509
  9   .00808 .00771 .00737 .00705 .00675 .00648 .00622 .00598 .00576 .00555

 10   .00877 .00838 .00801 .00767 .00736 .00707 .00679 .00654 .00630 .00608
 11   .00954 .00912 .00873 .00838 .00804 .00773 .00744 .00717 .00692 .00668
 12   .01038 .00994 .00953 .00915 .00880 .00847 .00816 .00788 .00761 .00735
 13   .01127 .01081 .01038 .00998 .00960 .00925 .00893 .00862 .00833 .00806
 14   .01217 .01168 .01122 .01080 .01040 .01003 .00969 .00937 .00906 .00878

 15   .01305 .01253 .01205 .01160 .01118 .01079 .01042 .01008 .00976 .00946
 16   .01387 .01333 .01282 .01234 .01190 .01149 .01110 .01074 .01040 .01009
 17   .01467 .01409 .01356 .01306 .01259 .01216 .01175 .01137 .01101 .01067
 18   .01544 .01484 .01427 .01374 .01325 .01279 .01236 .01195 .01157 .01122
 19   .01621 .01557 .01497 .01442 .01390 .01341 .01295 .01253 .01213 .01175

 20   .01702 .01634 .01571 .01512 .01457 .01406 .01357 .01312 .01270 .01230
 21   .01784 .01713 .01646 .01584 .01526 .01471 .01420 .01372 .01327 .01285
 22   .01870 .01794 .01724 .01658 .01596 .01539 .01485 .01434 .01386 .01342
 23   .01961 .01881 .01807 .01737 .01672 .01611 .01554 .01500 .01449 .01402
 24   .02062 .01977 .01899 .01825 .01756 .01691 .01630 .01573 .01520 .01469

 25   .02175 .02085 .02002 .01924 .01851 .01782 .01718 .01657 .01600 .01547
 26   .02301 .02207 .02119 .02036 .01958 .01886 .01817 .01753 .01692 .01635
 27   .02443 .02343 .02250 .02162 .02080 .02003 .01930 .01862 .01798 .01737
 28   .02600 .02495 .02396 .02303 .02216 .02134 .02057 .01985 .01916 .01852
 29   .02771 .02660 .02555 .02457 .02365 .02278 .02197 .02120 .02047 .01979

 30   .02956 .02838 .02728 .02624 .02526 .02434 .02348 .02266 .02189 .02116
 31   .03155 .03031 .02914 .02804 .02701 .02604 .02512 .02425 .02344 .02266
 32   .03370 .03239 .03115 .02999 .02890 .02787 .02690 .02598 .02511 .02429
 33   .03601 .03463 .03333 .03210 .03095 .02985 .02883 .02785 .02693 .02606
 34   .03847 .03701 .03564 .03434 .03312 .03197 .03088 .02985 .02887 .02795
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Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
35	.04109	.03956	.03811	.03675	.03546	.03424	.03308	.03199	.03096	.02998
36	.04390	.04228	.04076	.03932	.03795	.03667	.03545	.03429	.03320	.03216
37	.04688	.04518	.04358	.04206	.04062	.03926	.03798	.03676	.03560	.03450
38	.05007	.04829	.04660	.04500	.04349	.04205	.04069	.03940	.03818	.03701
39	.05346	.05158	.04981	.04812	.04653	.04502	.04358	.04222	.04092	.03969
40	.05705	.05508	.05321	.05144	.04976	.04817	.04666	.04522	.04385	.04255
41	.06086	.05879	.05683	.05497	.05320	.05152	.04993	.04841	.04697	.04559
42	.06488	.06271	.06066	.05870	.05684	.05508	.05340	.05180	.05028	.04882
43	.06917	.06690	.06474	.06269	.06074	.05888	.05711	.05543	.05382	.05229
44	.07370	.07132	.06906	.06691	.06486	.06291	.06105	.05928	.05759	.05598
45	.07850	.07602	.07365	.07139	.06924	.06719	.06524	.06338	.06160	.05990
46	.08360	.08100	.07852	.07616	.07390	.07176	.06970	.06775	.06587	.06409
47	.08897	.08626	.08367	.08120	.07884	.07659	.07443	.07238	.07041	.06853
48	.09466	.09183	.08912	.08654	.08407	.08172	.07946	.07730	.07524	.07326
49	.10069	.09774	.09492	.09222	.08964	.08717	.08481	.08255	.08038	.07831
50	.10711	.10403	.10109	.09827	.09558	.09300	.09053	.08816	.08589	.08371
51	.11392	.11072	.10765	.10472	.10191	.09921	.09663	.09415	.09178	.08950
52	.12116	.11783	.11464	.11159	.10866	.10585	.10315	.10057	.09808	.09569
53	.12883	.12538	.12206	.11889	.11584	.11291	.11010	.10740	.10481	.10231
54	.13694	.13336	.12992	.12662	.12345	.12041	.11748	.11467	.11196	.10936
55	.14547	.14176	.13820	.13478	.13149	.12832	.12528	.12235	.11953	.11682
56	.15437	.15054	.14685	.14330	.13989	.13661	.13345	.13040	.12747	.12464
57	.16365	.15969	.15588	.15221	.14868	.14527	.14199	.13883	.13578	.13284
58	.17330	.16921	.16528	.16149	.15783	.15431	.15091	.14763	.14447	.14141
59	.18335	.17914	.17508	.17117	.16739	.16375	.16023	.15684	.15356	.15039
60	.19385	.18952	.18534	.18131	.17741	.17365	.17001	.16650	.16311	.15982
61	.20480	.20035	.19605	.19189	.18788	.18400	.18025	.17662	.17311	.16971
62	.21615	.21158	.20717	.20290	.19877	.19477	.19090	.18716	.18354	.18003
63	.22791	.22323	.21870	.21431	.21007	.20596	.20198	.19812	.19439	.19077
64	.24009	.23530	.23066	.22616	.22181	.21758	.21349	.20953	.20568	.20195
65	.25271	.24781	.24306	.23846	.23400	.22967	.22547	.22139	.21744	.21360
66	.26600	.26100	.25615	.25145	.24688	.24245	.23814	.23396	.22990	.22596
67	.27992	.27483	.26989	.26509	.26043	.25590	.25150	.24722	.24306	.23901
68	.29443	.28926	.28423	.27934	.27459	.26997	.26548	.26110	.25685	.25271
69	.30950	.30424	.29914	.29417	.28934	.28463	.28005	.27559	.27125	.26703
70	.32508	.31976	.31459	.30955	.30464	.29986	.29520	.29067	.28625	.28194

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
71	.34122	.33585	.33062	.32552	.32054	.31570	.31097	.30637	.30187	.29749
72	.35790	.35249	.34721	.34205	.33703	.33213	.32734	.32268	.31812	.31367
73	.37505	.36960	.36428	.35909	.35403	.34908	.34425	.33953	.33492	.33042
74	.39258	.38711	.38177	.37655	.37145	.36647	.36160	.35684	.35219	.34764
75	.41039	.40491	.39956	.39432	.38921	.38420	.37931	.37452	.36983	.36525
76	.42843	.42296	.41760	.41236	.40724	.40222	.39731	.39250	.38779	.38318
77	.44668	.44122	.43588	.43065	.42552	.42050	.41559	.41077	.40605	.40143
78	.46510	.45967	.45435	.44914	.44403	.43902	.43411	.42930	.42458	.41995
79	.48365	.47826	.47298	.46780	.46271	.45773	.45284	.44804	.44333	.43871
80	.50226	.49693	.49169	.48655	.48150	.47655	.47169	.46692	.46224	.45763
81	.52090	.51562	.51044	.50536	.50036	.49546	.49064	.48590	.48125	.47668
82	.53951	.53431	.52920	.52418	.51924	.51439	.50963	.50494	.50033	.49580
83	.55802	.55291	.54788	.54294	.53808	.53329	.52859	.52396	.51941	.51493
84	.57640	.57139	.56645	.56159	.55681	.55210	.54747	.54291	.53843	.53401
85	.59459	.58968	.58484	.58008	.57539	.57077	.56623	.56175	.55733	.55298
86	.61254	.60774	.60302	.59836	.59377	.58925	.58479	.58040	.57607	.57180
87	.63019	.62551	.62090	.61635	.61187	.60745	.60309	.59880	.59456	.59038
88	.64751	.64296	.63847	.63405	.62968	.62537	.62112	.61693	.61279	.60871
89	.66444	.66003	.65567	.65137	.64712	.64293	.63880	.63471	.63068	.62670
90	.68094	.67667	.67244	.66827	.66415	.66009	.65607	.65210	.64818	.64431
91	.69699	.69285	.68877	.68473	.68074	.67680	.67291	.66906	.66526	.66150
92	.71254	.70855	.70460	.70071	.69685	.69304	.68928	.68555	.68187	.67823
93	.72753	.72369	.71989	.71613	.71242	.70874	.70510	.70150	.69794	.69442
94	.74200	.73830	.73464	.73103	.72745	.72390	.72040	.71693	.71350	.71010
95	.75591	.75236	.74885	.74538	.74194	.73853	.73516	.73182	.72851	.72524
96	.76920	.76580	.76243	.75909	.75579	.75252	.74928	.74607	.74289	.73974
97	.78188	.77863	.77540	.77220	.76904	.76590	.76279	.75971	.75665	.75363
98	.79399	.79088	.78779	.78473	.78170	.77869	.77571	.77276	.76983	.76693
99	.80555	.80257	.79962	.79670	.79380	.79092	.78807	.78525	.78244	.77966
100	.81641	.81357	.81075	.80796	.80518	.80243	.79971	.79700	.79432	.79165
101	.82683	.82412	.82144	.81877	.81612	.81350	.81089	.80831	.80574	.80320
102	.83652	.83394	.83137	.82882	.82630	.82379	.82130	.81883	.81637	.81394
103	.84624	.84379	.84135	.83892	.83652	.83413	.83176	.82941	.82707	.82475
104	.85519	.85285	.85053	.84822	.84593	.84365	.84139	.83915	.83692	.83470
105	.86400	.86178	.85957	.85737	.85519	.85302	.85087	.84873	.84660	.84449
106	.87523	.87316	.87110	.86905	.86702	.86500	.86299	.86099	.85900	.85703
107	.88806	.88617	.88429	.88242	.88055	.87870	.87686	.87502	.87320	.87139
108	.90958	.90802	.90646	.90490	.90336	.90182	.90028	.89876	.89724	.89573
109	.95372	.95290	.95208	.95126	.95045	.94964	.94883	.94803	.94723	.94643

Table S
Based on Life Table 2000CM
Single Life Remainder Factors
Applicable on or After May 1, 2009

Interest Rate

AGE	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
0	.00972	.00961	.00951	.00941	.00932	.00924	.00916	.00908	.00901	.00894
1	.00355	.00345	.00334	.00325	.00316	.00307	.00299	.00292	.00285	.00278
2	.00346	.00334	.00323	.00313	.00303	.00294	.00286	.00278	.00270	.00263
3	.00353	.00340	.00329	.00318	.00307	.00298	.00289	.00280	.00272	.00264
4	.00369	.00356	.00343	.00332	.00321	.00310	.00300	.00291	.00283	.00274
5	.00392	.00377	.00364	.00352	.00340	.00329	.00318	.00308	.00299	.00290
6	.00420	.00405	.00391	.00377	.00365	.00353	.00342	.00331	.00321	.00311
7	.00452	.00436	.00421	.00406	.00393	.00380	.00368	.00357	.00346	.00336
8	.00490	.00473	.00457	.00441	.00427	.00413	.00400	.00388	.00376	.00365
9	.00535	.00517	.00499	.00483	.00467	.00453	.00439	.00426	.00413	.00402
10	.00587	.00567	.00548	.00531	.00514	.00499	.00484	.00470	.00456	.00444
11	.00645	.00624	.00605	.00586	.00568	.00551	.00536	.00521	.00506	.00493
12	.00711	.00689	.00668	.00648	.00629	.00611	.00595	.00579	.00563	.00549
13	.00781	.00757	.00735	.00714	.00694	.00675	.00657	.00640	.00624	.00609
14	.00851	.00826	.00802	.00780	.00759	.00739	.00720	.00702	.00684	.00668
15	.00918	.00891	.00866	.00842	.00820	.00799	.00779	.00759	.00741	.00724
16	.00979	.00950	.00924	.00899	.00875	.00853	.00832	.00811	.00792	.00774
17	.01035	.01006	.00978	.00951	.00926	.00902	.00880	.00859	.00838	.00819
18	.01088	.01057	.01027	.00999	.00973	.00948	.00924	.00901	.00880	.00860
19	.01139	.01106	.01075	.01045	.01017	.00990	.00965	.00942	.00919	.00898
20	.01192	.01157	.01124	.01092	.01063	.01035	.01008	.00983	.00959	.00936
21	.01245	.01208	.01173	.01139	.01108	.01078	.01050	.01023	.00998	.00974
22	.01300	.01260	.01222	.01187	.01154	.01122	.01092	.01064	.01037	.01011
23	.01357	.01315	.01275	.01238	.01202	.01168	.01137	.01106	.01078	.01051
24	.01422	.01377	.01334	.01294	.01257	.01221	.01187	.01155	.01124	.01095
25	.01496	.01448	.01403	.01361	.01320	.01282	.01246	.01212	.01180	.01149
26	.01582	.01531	.01483	.01438	.01395	.01354	.01316	.01279	.01244	.01211
27	.01680	.01626	.01575	.01527	.01481	.01437	.01396	.01357	.01320	.01285
28	.01791	.01734	.01679	.01628	.01579	.01533	.01489	.01447	.01408	.01370
29	.01914	.01853	.01795	.01740	.01688	.01639	.01592	.01548	.01505	.01465
30	.02048	.01982	.01921	.01862	.01807	.01754	.01704	.01657	.01612	.01569
31	.02193	.02124	.02058	.01996	.01937	.01881	.01828	.01777	.01729	.01683
32	.02351	.02278	.02208	.02142	.02079	.02019	.01962	.01908	.01857	.01808
33	.02523	.02445	.02371	.02300	.02234	.02170	.02109	.02052	.01997	.01944
34	.02707	.02624	.02545	.02470	.02399	.02331	.02267	.02205	.02146	.02091

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                            Table S
                 Based on Life Table 2000CM
                 Single Life Remainder Factors
                 Applicable on or After May 1, 2009

                          Interest Rate
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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%
------------------------------------------------------------------------
 35   .02905 .02817 .02733 .02653 .02577 .02505 .02436 .02371 .02308 .02249
 36   .03117 .03024 .02935 .02850 .02769 .02693 .02619 .02550 .02483 .02419
 37   .03345 .03246 .03151 .03061 .02976 .02894 .02816 .02742 .02671 .02603
 38   .03590 .03485 .03385 .03289 .03198 .03112 .03029 .02950 .02874 .02802
 39   .03852 .03740 .03634 .03533 .03436 .03344 .03256 .03172 .03092 .03015

 40   .04131 .04013 .03900 .03793 .03690 .03593 .03499 .03410 .03324 .03242
 41   .04428 .04303 .04184 .04070 .03962 .03858 .03759 .03664 .03573 .03486
 42   .04744 .04612 .04486 .04366 .04250 .04140 .04035 .03934 .03838 .03745
 43   .05083 .04943 .04810 .04683 .04561 .04444 .04333 .04226 .04123 .04025
 44   .05443 .05296 .05155 .05021 .04892 .04768 .04650 .04537 .04428 .04324

 45   .05827 .05672 .05523 .05381 .05245 .05114 .04989 .04869 .04754 .04643
 46   .06237 .06074 .05917 .05767 .05623 .05485 .05352 .05225 .05103 .04986
 47   .06673 .06500 .06335 .06177 .06025 .05879 .05739 .05605 .05475 .05351
 48   .07137 .06955 .06781 .06614 .06454 .06300 .06152 .06010 .05874 .05742
 49   .07632 .07441 .07258 .07082 .06913 .06750 .06595 .06444 .06300 .06161

 50   .08162 .07962 .07769 .07584 .07407 .07236 .07071 .06913 .06760 .06614
 51   .08731 .08520 .08318 .08124 .07937 .07757 .07583 .07416 .07256 .07101
 52   .09340 .09119 .08907 .08703 .08507 .08317 .08135 .07959 .07790 .07627
 53   .09991 .09760 .09538 .09324 .09118 .08919 .08728 .08543 .08365 .08193
 54   .10685 .10443 .10211 .09987 .09771 .09562 .09361 .09167 .08980 .08799

 55   .11420 .11168 .10925 .10690 .10464 .10246 .10035 .09832 .09635 .09445
 56   .12191 .11928 .11675 .11430 .11193 .10965 .10745 .10531 .10325 .10126
 57   .13001 .12727 .12462 .12207 .11960 .11721 .11491 .11268 .11052 .10843
 58   .13846 .13561 .13286 .13020 .12762 .12513 .12273 .12040 .11814 .11595
 59   .14732 .14436 .14150 .13873 .13605 .13346 .13095 .12851 .12616 .12388

 60   .15665 .15358 .15060 .14772 .14494 .14224 .13962 .13709 .13463 .13225
 61   .16642 .16324 .16016 .15717 .15428 .15147 .14875 .14611 .14355 .14107
 62   .17663 .17333 .17014 .16704 .16404 .16113 .15830 .15556 .15290 .15031
 63   .18726 .18385 .18055 .17734 .17423 .17121 .16828 .16544 .16267 .15999
 64   .19833 .19481 .19140 .18809 .18487 .18175 .17871 .17576 .17289 .17010

 65   .20987 .20624 .20273 .19931 .19598 .19275 .18961 .18656 .18358 .18069
 66   .22213 .21840 .21478 .21125 .20783 .20449 .20125 .19809 .19501 .19202
 67   .23508 .23125 .22753 .22390 .22037 .21694 .21360 .21034 .20716 .20407
 68   .24868 .24476 .24094 .23722 .23359 .23006 .22662 .22327 .22000 .21681
 69   .26291 .25889 .25498 .25117 .24745 .24383 .24030 .23685 .23349 .23020
 70   .27773 .27364 .26964 .26574 .26194 .25823 .25461 .25107 .24762 .24425
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                            Table S
                  Based on Life Table 2000CM
                  Single Life Remainder Factors
                  Applicable on or After May 1, 2009

                          Interest Rate
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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%
71	.29321	.28904	.28496	.28099	.27710	.27331	.26961	.26599	.26246	.25900
72	.30933	.30508	.30094	.29689	.29294	.28907	.28530	.28160	.27799	.27446
73	.32602	.32171	.31751	.31340	.30938	.30545	.30160	.29784	.29416	.29056
74	.34319	.33884	.33458	.33042	.32634	.32236	.31845	.31463	.31089	.30723
75	.36076	.35637	.35207	.34786	.34374	.33970	.33575	.33188	.32808	.32437
76	.37867	.37425	.36991	.36567	.36151	.35744	.35344	.34953	.34569	.34192
77	.39690	.39245	.38810	.38383	.37964	.37554	.37151	.36756	.36369	.35989
78	.41541	.41096	.40659	.40231	.39811	.39398	.38993	.38596	.38206	.37823
79	.43418	.42973	.42536	.42107	.41686	.41272	.40866	.40467	.40075	.39691
80	.45311	.44868	.44432	.44003	.43582	.43169	.42763	.42363	.41971	.41585
81	.47219	.46777	.46343	.45916	.45497	.45084	.44679	.44280	.43888	.43502
82	.49135	.48696	.48265	.47841	.47424	.47014	.46610	.46213	.45822	.45437
83	.51052	.50618	.50191	.49771	.49357	.48950	.48549	.48154	.47766	.47383
84	.52966	.52537	.52115	.51700	.51291	.50887	.50490	.50099	.49714	.49334
85	.54870	.54448	.54032	.53622	.53218	.52820	.52428	.52041	.51660	.51284
86	.56759	.56344	.55935	.55532	.55135	.54742	.54356	.53974	.53598	.53227
87	.58626	.58219	.57818	.57422	.57031	.56646	.56266	.55891	.55521	.55155
88	.60468	.60070	.59677	.59290	.58907	.58529	.58157	.57788	.57425	.57066
89	.62277	.61888	.61505	.61126	.60753	.60383	.60018	.59658	.59302	.58950
90	.64048	.63670	.63296	.62927	.62563	.62202	.61846	.61494	.61146	.60803
91	.65778	.65411	.65048	.64689	.64334	.63983	.63636	.63293	.62954	.62619
92	.67462	.67106	.66754	.66406	.66061	.65720	.65383	.65050	.64720	.64393
93	.69094	.68749	.68408	.68071	.67737	.67406	.67079	.66756	.66435	.66118
94	.70673	.70340	.70011	.69685	.69362	.69042	.68725	.68412	.68102	.67794
95	.72199	.71878	.71560	.71246	.70934	.70625	.70319	.70016	.69716	.69419
96	.73662	.73353	.73047	.72743	.72443	.72145	.71850	.71557	.71268	.70981
97	.75063	.74766	.74471	.74180	.73890	.73604	.73319	.73038	.72758	.72482
98	.76405	.76120	.75837	.75557	.75279	.75003	.74730	.74459	.74190	.73923
99	.77690	.77417	.77146	.76877	.76610	.76345	.76083	.75822	.75564	.75308
100	.78901	.78639	.78379	.78121	.77866	.77612	.77360	.77110	.76862	.76616
101	.80067	.79816	.79568	.79321	.79076	.78832	.78591	.78351	.78114	.77877
102	.81152	.80912	.80674	.80438	.80203	.79970	.79738	.79508	.79280	.79054
103	.82245	.82016	.81789	.81563	.81339	.81116	.80895	.80676	.80458	.80241
104	.83250	.83031	.82814	.82599	.82384	.82171	.81960	.81750	.81541	.81334
105	.84239	.84030	.83823	.83617	.83412	.83209	.83006	.82806	.82606	.82407
106	.85507	.85311	.85117	.84924	.84733	.84542	.84352	.84164	.83976	.83790
107	.86958	.86779	.86600	.86422	.86246	.86070	.85895	.85721	.85548	.85376
108	.89422	.89272	.89123	.88974	.88826	.88679	.88533	.88386	.88241	.88096
109	.94563	.94484	.94405	.94326	.94248	.94170	.94092	.94014	.93937	.93860

(f) *Effective/applicability date*. This section applies on or after May 1, 2009.

(g) *Expiration date*. This section expires on or before May 1, 2012.

[T.D. 9448, 74 FR 21440, May 7, 2009]

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

(a) *In general*—(1) *Amendment of certain funds*. A fund created before May 7, 1971, and not otherwise qualifying as a pooled income fund may be treated as a