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| 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

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 |

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 |

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 |

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% |
|---|---|---|---|---|---|---|---|---|---|---|
| 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 |

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 |

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 |

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 |

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 |

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 |

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 |

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 |

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% |
|---|---|---|---|---|---|---|---|---|---|---|
| 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 |

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% |
|---|---|---|---|---|---|---|---|---|---|---|
| 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