



ADMINISTRATIVE RULES OF MONTANA

42.4.2708 DETERMINING PRESENT VALUE FOR THE ENDOWMENT CREDIT

- (1) For purposes of determining the endowment credit, the present value of a contribution is the amount reported to the Internal Revenue Service for that contribution. The present value of a gift contributed to a qualified endowment is based on its fair market value on the date of the gift.
- (2) As derived from the May 2009 IRS Publication 1457 titled "Actuarial Valuations," the life expectancy tables that shall be used when determining the life expectancy of the annuitant or joint life expectancy of the annuitants, within which the first partial or full-year payment of a deferred charitable gift annuity is required to begin in order for it to be deemed a planned gift for the purposes of 15-30-2327, MCA, are set forth in Tables 1 and 2.
 - (a) Example. The table indicates a 98-year-old annuitant has a life expectancy of 2.5 years. So the first partial year (such as a monthly, quarterly, or semi-annual payment), or full year payment mandated by the annuity contract, must be required to be paid no later than two and one-half years from the date the deferred annuity contract is created.

Table 1: Single Life Expectancies Based on 2000 CM Mortality

AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.	AGE	LIFE EXP.
0	76.8	13	64.5	26	52	39	39.8	52	28.1	65	17.7	78	9.4	91	4.1	104	1.7
1	76.3	14	63.5	27	51.1	40	38.8	53	27.2	66	17	79	8.9	92	3.9	105	1.5
2	75.4	15	62.5	28	50.1	41	37.9	54	26.4	67	16.3	80	8.4	93	3.6	106	1.4
3	74.4	16	61.6	29	49.2	42	37	55	25.5	68	15.6	81	7.9	94	3.4	107	1.2
4	73.4	17	60.6	30	48.2	43	36.1	56	24.7	69	14.9	82	7.4	95	3.1	108	1
5	72.4	18	59.6	31	47.3	44	35.2	57	23.9	70	14.2	83	7	96	2.9	109	0.5
6	71.4	19	58.7	32	46.3	45	34.3	58	23.1	71	13.6	84	6.6	97	2.7	110	0
7	70.4	20	57.7	33	45.4	46	33.4	59	22.3	72	12.9	85	6.2	98	2.5		
8	69.5	21	56.8	34	44.4	47	32.5	60	21.5	73	12.3	86	5.8	99	2.4		
9	68.5	22	55.8	35	43.5	48	31.6	61	20.7	74	11.7	87	5.4	100	2.2		
10	67.5	23	54.9	36	42.6	49	30.7	62	19.9	75	11.1	88	5.1	101	2.1		
11	66.5	24	54	37	41.6	50	29.8	63	19.2	76	10.5	89	4.7	102	1.9		
12	65.5	25	53	38	40.7	51	29	64	18.4	77	9.9	90	4.4	103	1.8		

Table 2: Two Life Expectancies Based on 2000 CM Mortality

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
20	20	65.6	20	65	58.0	21	21	64.6	21	66	57.0	22	23	63.1	22	68	56.0						
20	21	65.1	20	66	58.0	21	22	64.1	21	67	57.0	22	24	62.6	22	69	56.0						
20	22	64.6	20	67	57.9	21	23	63.6	21	68	57.0	22	25	62.2	22	70	56.0						
20	23	64.2	20	68	57.9	21	24	63.2	21	69	57.0	22	26	61.8	22	71	56.0						
20	24	63.8	20	69	57.9	21	25	62.8	21	70	56.9	22	27	61.4	22	72	56.0						
20	25	63.4	20	70	57.9	21	26	62.4	21	71	56.9	22	28	61.0	22	73	56.0						
20	26	63.0	20	71	57.9	21	27	62.0	21	72	56.9	22	29	60.7	22	74	55.9						
20	27	62.6	20	72	57.9	21	28	61.6	21	73	56.9	22	30	60.3	22	75	55.9						
20	28	62.3	20	73	57.9	21	29	61.3	21	74	56.9	22	31	60.0	22	76	55.9						
20	29	62.0	20	74	57.8	21	30	61.0	21	75	56.9	22	32	59.7	22	77	55.9						
20	30	61.7	20	75	57.8	21	31	60.7	21	76	56.9	22	33	59.4	22	78	55.9						
20	31	61.4	20	76	57.8	21	32	60.4	21	77	56.9	22	34	59.2	22	79	55.9						
20	32	61.1	20	77	57.8	21	33	60.2	21	78	56.9	22	35	58.9	22	80	55.9						
20	33	60.9	20	78	57.8	21	34	59.9	21	79	56.9	22	36	58.7	22	81	55.9						
20	34	60.7	20	79	57.8	21	35	59.7	21	80	56.8	22	37	58.5	22	82	55.9						
20	35	60.5	20	80	57.8	21	36	59.5	21	81	56.8	22	38	58.3	22	83	55.9						
20	36	60.3	20	81	57.8	21	37	59.3	21	82	56.8	22	39	58.1	22	84	55.9						
20	37	60.1	20	82	57.8	21	38	59.1	21	83	56.8	22	40	57.9	22	85	55.9						
20	38	59.9	20	83	57.8	21	39	58.9	21	84	56.8	22	41	57.8	22	86	55.9						
20	39	59.7	20	84	57.8	21	40	58.8	21	85	56.8	22	42	57.6	22	87	55.9						
20	40	59.6	20	85	57.8	21	41	58.6	21	86	56.8	22	43	57.5	22	88	55.9						
20	41	59.4	20	86	57.8	21	42	58.5	21	87	56.8	22	44	57.4	22	89	55.9						
20	42	59.3	20	87	57.8	21	43	58.3	21	88	56.8	22	45	57.2	22	90	55.9						
20	43	59.2	20	88	57.8	21	44	58.2	21	89	56.8	22	46	57.1	22	91	55.9						
20	44	59.1	20	89	57.8	21	45	58.1	21	90	56.8	22	47	57.0	22	92	55.9						
20	45	59.0	20	90	57.8	21	46	58.0	21	91	56.8	22	48	56.9	22	93	55.9						
20	46	58.9	20	91	57.8	21	47	57.9	21	92	56.8	22	49	56.8	22	94	55.9						
20	47	58.8	20	92	57.8	21	48	57.8	21	93	56.8	22	50	56.8	22	95	55.9						
20	48	58.7	20	93	57.8	21	49	57.7	21	94	56.8	22	51	56.7	22	96	55.9						
20	49	58.6	20	94	57.8	21	50	57.7	21	95	56.8	22	52	56.6	22	97	55.9						
20	50	58.6	20	95	57.8	21	51	57.6	21	96	56.8	22	53	56.6	22	98	55.9						
20	51	58.5	20	96	57.8	21	52	57.5	21	97	56.8	22	54	56.5	22	99	55.9						
20	52	58.4	20	97	57.8	21	53	57.5	21	98	56.8	22	55	56.4	22	100	55.9						
20	53	58.4	20	98	57.8	21	54	57.4	21	99	56.8	22	56	56.4	22	101	55.9						
20	54	58.3	20	99	57.8	21	55	57.4	21	100	56.8	22	57	56.4	22	102	55.9						
20	55	58.3	20	100	57.8	21	56	57.3	21	101	56.8	22	58	56.3	22	103	55.9						
20	56	58.2	20	101	57.8	21	57	57.3	21	102	56.8	22	59	56.3	22	104	55.9						
20	57	58.2	20	102	57.8	21	58	57.2	21	103	56.8	22	60	56.2	22	105	55.9						
20	58	58.2	20	103	57.8	21	59	57.2	21	104	56.8	22	61	56.2	22	106	55.9						
20	59	58.1	20	104	57.8	21	60	57.2	21	105	56.8	22	62	56.2	22	107	55.9						
20	60	58.1	20	105	57.8	21	61	57.1	21	106	56.8	22	63	56.1	22	108	55.9						
20	61	58.1	20	106	57.8	21	62	57.1	21	107	56.8	22	64	56.1	22	109	55.9						
20	62	58.0	20	107	57.8	21	63	57.1	21	108	56.8	22	65	56.1	23	23	62.6						
20	63	58.0	20	108	57.7	21	64	57.1	21	109	56.8	22	66	56.1	23	24	62.1						
20	64	58.0	20	109	57.7	21	65	57.0	22	22	63.6	22	67	56.0	23	25	61.7						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
23	26	61.2	23	71	55.0	24	30	59.0	24	75	54.1	25	35	56.8	25	80	53.1						
23	27	60.8	23	72	55.0	24	31	58.7	24	76	54.0	25	36	56.5	25	81	53.1						
23	28	60.4	23	73	55.0	24	32	58.4	24	77	54.0	25	37	56.2	25	82	53.1						
23	29	60.0	23	74	55.0	24	33	58.0	24	78	54.0	25	38	56.0	25	83	53.0						
23	30	59.7	23	75	55.0	24	34	57.7	24	79	54.0	25	39	55.8	25	84	53.0						
23	31	59.3	23	76	55.0	24	35	57.5	24	80	54.0	25	40	55.6	25	85	53.0						
23	32	59.0	23	77	55.0	24	36	57.2	24	81	54.0	25	41	55.4	25	86	53.0						
23	33	58.7	23	78	55.0	24	37	57.0	24	82	54.0	25	42	55.2	25	87	53.0						
23	34	58.5	23	79	55.0	24	38	56.7	24	83	54.0	25	43	55.0	25	88	53.0						
23	35	58.2	23	80	55.0	24	39	56.5	24	84	54.0	25	44	54.8	25	89	53.0						
23	36	58.0	23	81	55.0	24	40	56.3	24	85	54.0	25	45	54.7	25	90	53.0						
23	37	57.7	23	82	54.9	24	41	56.2	24	86	54.0	25	46	54.6	25	91	53.0						
23	38	57.5	23	83	54.9	24	42	56.0	24	87	54.0	25	47	54.4	25	92	53.0						
23	39	57.3	23	84	54.9	24	43	55.8	24	88	54.0	25	48	54.3	25	93	53.0						
23	40	57.1	23	85	54.9	24	44	55.7	24	89	54.0	25	49	54.2	25	94	53.0						
23	41	57.0	23	86	54.9	24	45	55.5	24	90	54.0	25	50	54.1	25	95	53.0						
23	42	56.8	23	87	54.9	24	46	55.4	24	91	54.0	25	51	54.0	25	96	53.0						
23	43	56.7	23	88	54.9	24	47	55.3	24	92	54.0	25	52	53.9	25	97	53.0						
23	44	56.5	23	89	54.9	24	48	55.2	24	93	54.0	25	53	53.9	25	98	53.0						
23	45	56.4	23	90	54.9	24	49	55.1	24	94	54.0	25	54	53.8	25	99	53.0						
23	46	56.3	23	91	54.9	24	50	55.0	24	95	54.0	25	55	53.7	25	100	53.0						
23	47	56.2	23	92	54.9	24	51	54.9	24	96	54.0	25	56	53.7	25	101	53.0						
23	48	56.1	23	93	54.9	24	52	54.8	24	97	54.0	25	57	53.6	25	102	53.0						
23	49	56.0	23	94	54.9	24	53	54.8	24	98	54.0	25	58	53.5	25	103	53.0						
23	50	55.9	23	95	54.9	24	54	54.7	24	99	54.0	25	59	53.5	25	104	53.0						
23	51	55.8	23	96	54.9	24	55	54.6	24	100	54.0	25	60	53.5	25	105	53.0						
23	52	55.7	23	97	54.9	24	56	54.6	24	101	54.0	25	61	53.4	25	106	53.0						
23	53	55.7	23	98	54.9	24	57	54.5	24	102	54.0	25	62	53.4	25	107	53.0						
23	54	55.6	23	99	54.9	24	58	54.5	24	103	54.0	25	63	53.3	25	108	53.0						
23	55	55.5	23	100	54.9	24	59	54.4	24	104	54.0	25	64	53.3	25	109	53.0						
23	56	55.5	23	101	54.9	24	60	54.4	24	105	54.0	25	65	53.3	26	26	59.6						
23	57	55.4	23	102	54.9	24	61	54.3	24	106	54.0	25	66	53.3	26	27	59.2						
23	58	55.4	23	103	54.9	24	62	54.3	24	107	54.0	25	67	53.2	26	28	58.7						
23	59	55.3	23	104	54.9	24	63	54.3	24	108	54.0	25	68	53.2	26	29	58.3						
23	60	55.3	23	105	54.9	24	64	54.2	24	109	54.0	25	69	53.2	26	30	57.8						
23	61	55.3	23	106	54.9	24	65	54.2	25	25	60.6	25	70	53.2	26	31	57.4						
23	62	55.2	23	107	54.9	24	66	54.2	25	26	60.1	25	71	53.2	26	32	57.1						
23	63	55.2	23	108	54.9	24	67	54.2	25	27	59.7	25	72	53.1	26	33	56.7						
23	64	55.2	23	109	54.9	24	68	54.2	25	28	59.2	25	73	53.1	26	34	56.4						
23	65	55.2	24	24	61.6	24	69	54.1	25	29	58.8	25	74	53.1	26	35	56.1						
23	66	55.1	24	25	61.1	24	70	54.1	25	30	58.4	25	75	53.1	26	36	55.8						
23	67	55.1	24	26	60.7	24	71	54.1	25	31	58.1	25	76	53.1	26	37	55.5						
23	68	55.1	24	27	60.2	24	72	54.1	25	32	57.7	25	77	53.1	26	38	55.3						
23	69	55.1	24	28	59.8	24	73	54.1	25	33	57.4	25	78	53.1	26	39	55.0						
23	70	55.1	24	29	59.4	24	74	54.1	25	34	57.1	25	79	53.1	26	40	54.8						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
26	41	54.6	26	86	52.1	27	48	52.6	27	93	51.1	28	56	50.9	28	101	50.2						
26	42	54.4	26	87	52.1	27	49	52.5	27	94	51.1	28	57	50.9	28	102	50.2						
26	43	54.2	26	88	52.1	27	50	52.4	27	95	51.1	28	58	50.8	28	103	50.2						
26	44	54.0	26	89	52.1	27	51	52.3	27	96	51.1	28	59	50.7	28	104	50.2						
26	45	53.9	26	90	52.1	27	52	52.2	27	97	51.1	28	60	50.7	28	105	50.2						
26	46	53.7	26	91	52.1	27	53	52.1	27	98	51.1	28	61	50.6	28	106	50.2						
26	47	53.6	26	92	52.1	27	54	52.0	27	99	51.1	28	62	50.6	28	107	50.2						
26	48	53.5	26	93	52.1	27	55	51.9	27	100	51.1	28	63	50.6	28	108	50.2						
26	49	53.3	26	94	52.1	27	56	51.8	27	101	51.1	28	64	50.5	28	109	50.2						
26	50	53.2	26	95	52.1	27	57	51.8	27	102	51.1	28	65	50.5	29	29	56.7						
26	51	53.1	26	96	52.1	27	58	51.7	27	103	51.1	28	66	50.5	29	30	56.2						
26	52	53.0	26	97	52.1	27	59	51.7	27	104	51.1	28	67	50.4	29	31	55.7						
26	53	53.0	26	98	52.1	27	60	51.6	27	105	51.1	28	68	50.4	29	32	55.3						
26	54	52.9	26	99	52.1	27	61	51.6	27	106	51.1	28	69	50.4	29	33	54.9						
26	55	52.8	26	100	52.1	27	62	51.5	27	107	51.1	28	70	50.3	29	34	54.5						
26	56	52.7	26	101	52.1	27	63	51.5	27	108	51.1	28	71	50.3	29	35	54.1						
26	57	52.7	26	102	52.1	27	64	51.4	27	109	51.1	28	72	50.3	29	36	53.8						
26	58	52.6	26	103	52.1	27	65	51.4	28	28	57.7	28	73	50.3	29	37	53.4						
26	59	52.6	26	104	52.1	27	66	51.4	28	29	57.2	28	74	50.3	29	38	53.1						
26	60	52.5	26	105	52.1	27	67	51.4	28	30	56.7	28	75	50.3	29	39	52.8						
26	61	52.5	26	106	52.1	27	68	51.3	28	31	56.3	28	76	50.3	29	40	52.6						
26	62	52.4	26	107	52.1	27	69	51.3	28	32	55.9	28	77	50.2	29	41	52.3						
26	63	52.4	26	108	52.1	27	70	51.3	28	33	55.5	28	78	50.2	29	42	52.1						
26	64	52.4	26	109	52.1	27	71	51.3	28	34	55.1	28	79	50.2	29	43	51.8						
26	65	52.3	27	27	58.7	27	72	51.3	28	35	54.8	28	80	50.2	29	44	51.6						
26	66	52.3	27	28	58.2	27	73	51.2	28	36	54.4	28	81	50.2	29	45	51.4						
26	67	52.3	27	29	57.7	27	74	51.2	28	37	54.1	28	82	50.2	29	46	51.3						
26	68	52.3	27	30	57.3	27	75	51.2	28	38	53.8	28	83	50.2	29	47	51.1						
26	69	52.3	27	31	56.9	27	76	51.2	28	39	53.5	28	84	50.2	29	48	50.9						
26	70	52.2	27	32	56.5	27	77	51.2	28	40	53.3	28	85	50.2	29	49	50.8						
26	71	52.2	27	33	56.1	27	78	51.2	28	41	53.0	28	86	50.2	29	50	50.7						
26	72	52.2	27	34	55.7	27	79	51.2	28	42	52.8	28	87	50.2	29	51	50.5						
26	73	52.2	27	35	55.4	27	80	51.2	28	43	52.6	28	88	50.2	29	52	50.4						
26	74	52.2	27	36	55.1	27	81	51.2	28	44	52.4	28	89	50.2	29	53	50.3						
26	75	52.2	27	37	54.8	27	82	51.2	28	45	52.2	28	90	50.2	29	54	50.2						
26	76	52.1	27	38	54.5	27	83	51.1	28	46	52.1	28	91	50.2	29	55	50.1						
26	77	52.1	27	39	54.3	27	84	51.1	28	47	51.9	28	92	50.2	29	56	50.0						
26	78	52.1	27	40	54.0	27	85	51.1	28	48	51.8	28	93	50.2	29	57	50.0						
26	79	52.1	27	41	53.8	27	86	51.1	28	49	51.6	28	94	50.2	29	58	49.9						
26	80	52.1	27	42	53.6	27	87	51.1	28	50	51.5	28	95	50.2	29	59	49.8						
26	81	52.1	27	43	53.4	27	88	51.1	28	51	51.4	28	96	50.2	29	60	49.8						
26	82	52.1	27	44	53.2	27	89	51.1	28	52	51.3	28	97	50.2	29	61	49.7						
26	83	52.1	27	45	53.0	27	90	51.1	28	53	51.2	28	98	50.2	29	62	49.7						
26	84	52.1	27	46	52.9	27	91	51.1	28	54	51.1	28	99	50.2	29	63	49.6						
26	85	52.1	27	47	52.7	27	92	51.1	28	55	51.0	28	100	50.2	29	64	49.6						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE	IND.	IND.		LIFE
1	2	EXP.		1	2	EXP.		1	2	EXP.		1	2	EXP.		1	2	EXP.		1	2	EXP.	
29	65	49.6		30	30	55.7		30	75	48.4		31	41	50.9		31	86	47.3		32	53	47.7	
29	66	49.5		30	31	55.2		30	76	48.4		31	42	50.6		31	87	47.3		32	54	47.6	
29	67	49.5		30	32	54.8		30	77	48.3		31	43	50.4		31	88	47.3		32	55	47.5	
29	68	49.5		30	33	54.3		30	78	48.3		31	44	50.1		31	89	47.3		32	56	47.4	
29	69	49.4		30	34	53.9		30	79	48.3		31	45	49.9		31	90	47.3		32	57	47.3	
29	70	49.4		30	35	53.5		30	80	48.3		31	46	49.7		31	91	47.3		32	58	47.2	
29	71	49.4		30	36	53.1		30	81	48.3		31	47	49.5		31	92	47.3		32	59	47.1	
29	72	49.4		30	37	52.8		30	82	48.3		31	48	49.3		31	93	47.3		32	60	47.1	
29	73	49.3		30	38	52.5		30	83	48.3		31	49	49.1		31	94	47.3		32	61	47.0	
29	74	49.3		30	39	52.1		30	84	48.3		31	50	49.0		31	95	47.3		32	62	46.9	
29	75	49.3		30	40	51.9		30	85	48.3		31	51	48.8		31	96	47.3		32	63	46.9	
29	76	49.3		30	41	51.6		30	86	48.3		31	52	48.7		31	97	47.3		32	64	46.8	
29	77	49.3		30	42	51.3		30	87	48.3		31	53	48.6		31	98	47.3		32	65	46.8	
29	78	49.3		30	43	51.1		30	88	48.3		31	54	48.5		31	99	47.3		32	66	46.7	
29	79	49.3		30	44	50.9		30	89	48.3		31	55	48.4		31	100	47.3		32	67	46.7	
29	80	49.3		30	45	50.7		30	90	48.3		31	56	48.3		31	101	47.3		32	68	46.7	
29	81	49.3		30	46	50.5		30	91	48.3		31	57	48.2		31	102	47.3		32	69	46.6	
29	82	49.2		30	47	50.3		30	92	48.3		31	58	48.1		31	103	47.3		32	70	46.6	
29	83	49.2		30	48	50.1		30	93	48.3		31	59	48.0		31	104	47.3		32	71	46.6	
29	84	49.2		30	49	50.0		30	94	48.3		31	60	48.0		31	105	47.3		32	72	46.5	
29	85	49.2		30	50	49.8		30	95	48.3		31	61	47.9		31	106	47.3		32	73	46.5	
29	86	49.2		30	51	49.7		30	96	48.3		31	62	47.8		31	107	47.3		32	74	46.5	
29	87	49.2		30	52	49.6		30	97	48.3		31	63	47.8		31	108	47.3		32	75	46.5	
29	88	49.2		30	53	49.5		30	98	48.2		31	64	47.7		31	109	47.3		32	76	46.5	
29	89	49.2		30	54	49.3		30	99	48.2		31	65	47.7		32	32	53.7		32	77	46.5	
29	90	49.2		30	55	49.3		30	100	48.2		31	66	47.7		32	33	53.2		32	78	46.4	
29	91	49.2		30	56	49.2		30	101	48.2		31	67	47.6		32	34	52.8		32	79	46.4	
29	92	49.2		30	57	49.1		30	102	48.2		31	68	47.6		32	35	52.4		32	80	46.4	
29	93	49.2		30	58	49.0		30	103	48.2		31	69	47.6		32	36	51.9		32	81	46.4	
29	94	49.2		30	59	48.9		30	104	48.2		31	70	47.5		32	37	51.5		32	82	46.4	
29	95	49.2		30	60	48.9		30	105	48.2		31	71	47.5		32	38	51.2		32	83	46.4	
29	96	49.2		30	61	48.8		30	106	48.2		31	72	47.5		32	39	50.8		32	84	46.4	
29	97	49.2		30	62	48.8		30	107	48.2		31	73	47.5		32	40	50.5		32	85	46.4	
29	98	49.2		30	63	48.7		30	108	48.2		31	74	47.4		32	41	50.2		32	86	46.4	
29	99	49.2		30	64	48.7		30	109	48.2		31	75	47.4		32	42	49.9		32	87	46.4	
29	100	49.2		30	65	48.6		31	31	54.7		31	76	47.4		32	43	49.6		32	88	46.4	
29	101	49.2		30	66	48.6		31	32	54.2		31	77	47.4		32	44	49.4		32	89	46.4	
29	102	49.2		30	67	48.6		31	33	53.8		31	78	47.4		32	45	49.1		32	90	46.4	
29	103	49.2		30	68	48.5		31	34	53.3		31	79	47.4		32	46	48.9		32	91	46.4	
29	104	49.2		30	69	48.5		31	35	52.9		31	80	47.4		32	47	48.7		32	92	46.4	
29	105	49.2		30	70	48.5		31	36	52.5		31	81	47.4		32	48	48.5		32	93	46.4	
29	106	49.2		30	71	48.4		31	37	52.2		31	82	47.3		32	49	48.3		32	94	46.4	
29	107	49.2		30	72	48.4		31	38	51.8		31	83	47.3		32	50	48.2		32	95	46.4	
29	108	49.2		30	73	48.4		31	39	51.5		31	84	47.3		32	51	48.0		32	96	46.3	
29	109	49.2		30	74	48.4		31	40	51.2		31	85	47.3		32	52	47.9		32	97	46.3	

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
32	98	46.3	33	66	45.8	34	35	51.3	34	80	44.5	35	50	45.8	35	95	43.5						
32	99	46.3	33	67	45.8	34	36	50.8	34	81	44.5	35	51	45.6	35	96	43.5						
32	100	46.3	33	68	45.7	34	37	50.4	34	82	44.5	35	52	45.4	35	97	43.5						
32	101	46.3	33	69	45.7	34	38	50.0	34	83	44.5	35	53	45.3	35	98	43.5						
32	102	46.3	33	70	45.7	34	39	49.6	34	84	44.5	35	54	45.1	35	99	43.5						
32	103	46.3	33	71	45.6	34	40	49.2	34	85	44.5	35	55	45.0	35	100	43.5						
32	104	46.3	33	72	45.6	34	41	48.9	34	86	44.5	35	56	44.8	35	101	43.5						
32	105	46.3	33	73	45.6	34	42	48.5	34	87	44.5	35	57	44.7	35	102	43.5						
32	106	46.3	33	74	45.6	34	43	48.2	34	88	44.5	35	58	44.6	35	103	43.5						
32	107	46.3	33	75	45.6	34	44	47.9	34	89	44.5	35	59	44.5	35	104	43.5						
32	108	46.3	33	76	45.5	34	45	47.7	34	90	44.5	35	60	44.4	35	105	43.5						
32	109	46.3	33	77	45.5	34	46	47.4	34	91	44.5	35	61	44.3	35	106	43.5						
33	33	52.7	33	78	45.5	34	47	47.2	34	92	44.5	35	62	44.3	35	107	43.5						
33	34	52.3	33	79	45.5	34	48	47.0	34	93	44.5	35	63	44.2	35	108	43.5						
33	35	51.8	33	80	45.5	34	49	46.8	34	94	44.5	35	64	44.1	35	109	43.5						
33	36	51.4	33	81	45.5	34	50	46.6	34	95	44.5	35	65	44.1	36	36	49.8						
33	37	51.0	33	82	45.5	34	51	46.4	34	96	44.5	35	66	44.0	36	37	49.3						
33	38	50.6	33	83	45.5	34	52	46.2	34	97	44.5	35	67	44.0	36	38	48.9						
33	39	50.2	33	84	45.4	34	53	46.1	34	98	44.5	35	68	43.9	36	39	48.4						
33	40	49.8	33	85	45.4	34	54	45.9	34	99	44.5	35	69	43.9	36	40	48.0						
33	41	49.5	33	86	45.4	34	55	45.8	34	100	44.5	35	70	43.8	36	41	47.6						
33	42	49.2	33	87	45.4	34	56	45.7	34	101	44.5	35	71	43.8	36	42	47.3						
33	43	48.9	33	88	45.4	34	57	45.6	34	102	44.4	35	72	43.8	36	43	46.9						
33	44	48.7	33	89	45.4	34	58	45.5	34	103	44.4	35	73	43.7	36	44	46.6						
33	45	48.4	33	90	45.4	34	59	45.4	34	104	44.4	35	74	43.7	36	45	46.3						
33	46	48.2	33	91	45.4	34	60	45.3	34	105	44.4	35	75	43.7	36	46	46.0						
33	47	47.9	33	92	45.4	34	61	45.2	34	106	44.4	35	76	43.7	36	47	45.7						
33	48	47.7	33	93	45.4	34	62	45.1	34	107	44.4	35	77	43.6	36	48	45.5						
33	49	47.5	33	94	45.4	34	63	45.1	34	108	44.4	35	78	43.6	36	49	45.2						
33	50	47.4	33	95	45.4	34	64	45.0	34	109	44.4	35	79	43.6	36	50	45.0						
33	51	47.2	33	96	45.4	34	65	45.0	35	35	50.8	35	80	43.6	36	51	44.8						
33	52	47.0	33	97	45.4	34	66	44.9	35	36	50.3	35	81	43.6	36	52	44.6						
33	53	46.9	33	98	45.4	34	67	44.9	35	37	49.8	35	82	43.6	36	53	44.5						
33	54	46.8	33	99	45.4	34	68	44.8	35	38	49.4	35	83	43.6	36	54	44.3						
33	55	46.7	33	100	45.4	34	69	44.8	35	39	49.0	35	84	43.6	36	55	44.1						
33	56	46.5	33	101	45.4	34	70	44.8	35	40	48.6	35	85	43.6	36	56	44.0						
33	57	46.4	33	102	45.4	34	71	44.7	35	41	48.2	35	86	43.5	36	57	43.9						
33	58	46.3	33	103	45.4	34	72	44.7	35	42	47.9	35	87	43.5	36	58	43.8						
33	59	46.3	33	104	45.4	34	73	44.7	35	43	47.6	35	88	43.5	36	59	43.7						
33	60	46.2	33	105	45.4	34	74	44.6	35	44	47.3	35	89	43.5	36	60	43.6						
33	61	46.1	33	106	45.4	34	75	44.6	35	45	47.0	35	90	43.5	36	61	43.5						
33	62	46.0	33	107	45.4	34	76	44.6	35	46	46.7	35	91	43.5	36	62	43.4						
33	63	46.0	33	108	45.4	34	77	44.6	35	47	46.5	35	92	43.5	36	63	43.3						
33	64	45.9	33	109	45.4	34	78	44.6	35	48	46.2	35	93	43.5	36	64	43.2						
33	65	45.9	34	34	51.8	34	79	44.6	35	49	46.0	35	94	43.5	36	65	43.2						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
36	66	43.1	37	38	48.3	37	83	41.7	38	56	42.4	38	101	40.7	39	75	40.0						
36	67	43.1	37	39	47.9	37	84	41.7	38	57	42.2	38	102	40.7	39	76	40.0						
36	68	43.0	37	40	47.5	37	85	41.7	38	58	42.1	38	103	40.7	39	77	40.0						
36	69	43.0	37	41	47.0	37	86	41.7	38	59	42.0	38	104	40.7	39	78	39.9						
36	70	42.9	37	42	46.7	37	87	41.7	38	60	41.8	38	105	40.7	39	79	39.9						
36	71	42.9	37	43	46.3	37	88	41.7	38	61	41.7	38	106	40.7	39	80	39.9						
36	72	42.8	37	44	45.9	37	89	41.7	38	62	41.6	38	107	40.7	39	81	39.9						
36	73	42.8	37	45	45.6	37	90	41.7	38	63	41.6	38	108	40.7	39	82	39.9						
36	74	42.8	37	46	45.3	37	91	41.7	38	64	41.5	38	109	40.7	39	83	39.9						
36	75	42.8	37	47	45.0	37	92	41.6	38	65	41.4	39	39	46.9	39	84	39.8						
36	76	42.7	37	48	44.8	37	93	41.6	38	66	41.3	39	40	46.4	39	85	39.8						
36	77	42.7	37	49	44.5	37	94	41.6	38	67	41.3	39	41	45.9	39	86	39.8						
36	78	42.7	37	50	44.3	37	95	41.6	38	68	41.2	39	42	45.5	39	87	39.8						
36	79	42.7	37	51	44.1	37	96	41.6	38	69	41.2	39	43	45.1	39	88	39.8						
36	80	42.7	37	52	43.9	37	97	41.6	38	70	41.1	39	44	44.7	39	89	39.8						
36	81	42.7	37	53	43.7	37	98	41.6	38	71	41.1	39	45	44.4	39	90	39.8						
36	82	42.6	37	54	43.5	37	99	41.6	38	72	41.0	39	46	44.0	39	91	39.8						
36	83	42.6	37	55	43.3	37	100	41.6	38	73	41.0	39	47	43.7	39	92	39.8						
36	84	42.6	37	56	43.2	37	101	41.6	38	74	41.0	39	48	43.4	39	93	39.8						
36	85	42.6	37	57	43.0	37	102	41.6	38	75	40.9	39	49	43.1	39	94	39.8						
36	86	42.6	37	58	42.9	37	103	41.6	38	76	40.9	39	50	42.8	39	95	39.8						
36	87	42.6	37	59	42.8	37	104	41.6	38	77	40.9	39	51	42.6	39	96	39.8						
36	88	42.6	37	60	42.7	37	105	41.6	38	78	40.9	39	52	42.4	39	97	39.8						
36	89	42.6	37	61	42.6	37	106	41.6	38	79	40.8	39	53	42.1	39	98	39.8						
36	90	42.6	37	62	42.5	37	107	41.6	38	80	40.8	39	54	41.9	39	99	39.8						
36	91	42.6	37	63	42.4	37	108	41.6	38	81	40.8	39	55	41.7	39	100	39.8						
36	92	42.6	37	64	42.3	37	109	41.6	38	82	40.8	39	56	41.6	39	101	39.8						
36	93	42.6	37	65	42.3	38	38	47.8	38	83	40.8	39	57	41.4	39	102	39.8						
36	94	42.6	37	66	42.2	38	39	47.4	38	84	40.8	39	58	41.3	39	103	39.8						
36	95	42.6	37	67	42.2	38	40	46.9	38	85	40.8	39	59	41.1	39	104	39.8						
36	96	42.6	37	68	42.1	38	41	46.5	38	86	40.7	39	60	41.0	39	105	39.8						
36	97	42.6	37	69	42.1	38	42	46.1	38	87	40.7	39	61	40.9	39	106	39.8						
36	98	42.6	37	70	42.0	38	43	45.7	38	88	40.7	39	62	40.8	39	107	39.8						
36	99	42.6	37	71	42.0	38	44	45.3	38	89	40.7	39	63	40.7	39	108	39.8						
36	100	42.6	37	72	41.9	38	45	45.0	38	90	40.7	39	64	40.6	39	109	39.8						
36	101	42.6	37	73	41.9	38	46	44.7	38	91	40.7	39	65	40.5	40	40	45.9						
36	102	42.6	37	74	41.9	38	47	44.3	38	92	40.7	39	66	40.4	40	41	45.4						
36	103	42.6	37	75	41.8	38	48	44.1	38	93	40.7	39	67	40.4	40	42	45.0						
36	104	42.6	37	76	41.8	38	49	43.8	38	94	40.7	39	68	40.3	40	43	44.5						
36	105	42.6	37	77	41.8	38	50	43.5	38	95	40.7	39	69	40.3	40	44	44.1						
36	106	42.6	37	78	41.8	38	51	43.3	38	96	40.7	39	70	40.2	40	45	43.7						
36	107	42.6	37	79	41.8	38	52	43.1	38	97	40.7	39	71	40.2	40	46	43.4						
36	108	42.6	37	80	41.7	38	53	42.9	38	98	40.7	39	72	40.1	40	47	43.0						
36	109	42.6	37	81	41.7	38	54	42.7	38	99	40.7	39	73	40.1	40	48	42.7						
37	37	48.8	37	82	41.7	38	55	42.5	38	100	40.7	39	74	40.0	40	49	42.4						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
40	50	42.1	40	95	38.9	41	71	38.4	42	48	41.5	42	93	37.0	43	71	36.6						
40	51	41.9	40	96	38.8	41	72	38.3	42	49	41.1	42	94	37.0	43	72	36.6						
40	52	41.6	40	97	38.8	41	73	38.3	42	50	40.8	42	95	37.0	43	73	36.5						
40	53	41.4	40	98	38.8	41	74	38.2	42	51	40.5	42	96	37.0	43	74	36.5						
40	54	41.2	40	99	38.8	41	75	38.2	42	52	40.2	42	97	37.0	43	75	36.4						
40	55	41.0	40	100	38.8	41	76	38.2	42	53	40.0	42	98	37.0	43	76	36.4						
40	56	40.8	40	101	38.8	41	77	38.1	42	54	39.7	42	99	37.0	43	77	36.4						
40	57	40.6	40	102	38.8	41	78	38.1	42	55	39.5	42	100	37.0	43	78	36.3						
40	58	40.5	40	103	38.8	41	79	38.1	42	56	39.3	42	101	37.0	43	79	36.3						
40	59	40.3	40	104	38.8	41	80	38.1	42	57	39.1	42	102	37.0	43	80	36.3						
40	60	40.2	40	105	38.8	41	81	38.1	42	58	38.9	42	103	37.0	43	81	36.2						
40	61	40.1	40	106	38.8	41	82	38.0	42	59	38.7	42	104	37.0	43	82	36.2						
40	62	39.9	40	107	38.8	41	83	38.0	42	60	38.6	42	105	37.0	43	83	36.2						
40	63	39.8	40	108	38.8	41	84	38.0	42	61	38.4	42	106	37.0	43	84	36.2						
40	64	39.7	40	109	38.8	41	85	38.0	42	62	38.3	42	107	37.0	43	85	36.2						
40	65	39.7	41	41	44.9	41	86	38.0	42	63	38.2	42	108	37.0	43	86	36.2						
40	66	39.6	41	42	44.5	41	87	38.0	42	64	38.1	42	109	37.0	43	87	36.2						
40	67	39.5	41	43	44.0	41	88	38.0	42	65	38.0	43	43	43.0	43	88	36.1						
40	68	39.4	41	44	43.6	41	89	38.0	42	66	37.9	43	44	42.5	43	89	36.1						
40	69	39.4	41	45	43.2	41	90	38.0	42	67	37.8	43	45	42.1	43	90	36.1						
40	70	39.3	41	46	42.8	41	91	37.9	42	68	37.7	43	46	41.6	43	91	36.1						
40	71	39.3	41	47	42.4	41	92	37.9	42	69	37.6	43	47	41.2	43	92	36.1						
40	72	39.2	41	48	42.1	41	93	37.9	42	70	37.6	43	48	40.9	43	93	36.1						
40	73	39.2	41	49	41.8	41	94	37.9	42	71	37.5	43	49	40.5	43	94	36.1						
40	74	39.1	41	50	41.5	41	95	37.9	42	72	37.4	43	50	40.2	43	95	36.1						
40	75	39.1	41	51	41.2	41	96	37.9	42	73	37.4	43	51	39.8	43	96	36.1						
40	76	39.1	41	52	40.9	41	97	37.9	42	74	37.4	43	52	39.5	43	97	36.1						
40	77	39.0	41	53	40.7	41	98	37.9	42	75	37.3	43	53	39.3	43	98	36.1						
40	78	39.0	41	54	40.4	41	99	37.9	42	76	37.3	43	54	39.0	43	99	36.1						
40	79	39.0	41	55	40.2	41	100	37.9	42	77	37.2	43	55	38.8	43	100	36.1						
40	80	39.0	41	56	40.0	41	101	37.9	42	78	37.2	43	56	38.5	43	101	36.1						
40	81	39.0	41	57	39.8	41	102	37.9	42	79	37.2	43	57	38.3	43	102	36.1						
40	82	38.9	41	58	39.7	41	103	37.9	42	80	37.2	43	58	38.1	43	103	36.1						
40	83	38.9	41	59	39.5	41	104	37.9	42	81	37.1	43	59	37.9	43	104	36.1						
40	84	38.9	41	60	39.4	41	105	37.9	42	82	37.1	43	60	37.8	43	105	36.1						
40	85	38.9	41	61	39.2	41	106	37.9	42	83	37.1	43	61	37.6	43	106	36.1						
40	86	38.9	41	62	39.1	41	107	37.9	42	84	37.1	43	62	37.5	43	107	36.1						
40	87	38.9	41	63	39.0	41	108	37.9	42	85	37.1	43	63	37.4	43	108	36.1						
40	88	38.9	41	64	38.9	41	109	37.9	42	86	37.1	43	64	37.2	43	109	36.1						
40	89	38.9	41	65	38.8	42	42	44.0	42	87	37.1	43	65	37.1	44	44	42.0						
40	90	38.9	41	66	38.7	42	43	43.5	42	88	37.1	43	66	37.0	44	45	41.6						
40	91	38.9	41	67	38.6	42	44	43.0	42	89	37.0	43	67	36.9	44	46	41.1						
40	92	38.9	41	68	38.6	42	45	42.6	42	90	37.0	43	68	36.8	44	47	40.7						
40	93	38.9	41	69	38.5	42	46	42.2	42	91	37.0	43	69	36.8	44	48	40.3						
40	94	38.9	41	70	38.4	42	47	41.8	42	92	37.0	43	70	36.7	44	49	39.9						

AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.
IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2	
44	50	39.5	44	95	35.2	45	75	34.7	46	56	36.4	46	101	33.4	47	83	32.7
44	51	39.2	44	96	35.2	45	76	34.6	46	57	36.2	46	102	33.4	47	84	32.6
44	52	38.9	44	97	35.2	45	77	34.6	46	58	35.9	46	103	33.4	47	85	32.6
44	53	38.6	44	98	35.2	45	78	34.6	46	59	35.7	46	104	33.4	47	86	32.6
44	54	38.3	44	99	35.2	45	79	34.5	46	60	35.5	46	105	33.4	47	87	32.6
44	55	38.0	44	100	35.2	45	80	34.5	46	61	35.3	46	106	33.4	47	88	32.6
44	56	37.8	44	101	35.2	45	81	34.5	46	62	35.1	46	107	33.4	47	89	32.6
44	57	37.6	44	102	35.2	45	82	34.4	46	63	35.0	46	108	33.4	47	90	32.5
44	58	37.4	44	103	35.2	45	83	34.4	46	64	34.8	46	109	33.4	47	91	32.5
44	59	37.2	44	104	35.2	45	84	34.4	46	65	34.7	47	47	39.1	47	92	32.5
44	60	37.0	44	105	35.2	45	85	34.4	46	66	34.6	47	48	38.7	47	93	32.5
44	61	36.8	44	106	35.2	45	86	34.4	46	67	34.4	47	49	38.2	47	94	32.5
44	62	36.7	44	107	35.2	45	87	34.4	46	68	34.3	47	50	37.8	47	95	32.5
44	63	36.5	44	108	35.2	45	88	34.3	46	69	34.2	47	51	37.4	47	96	32.5
44	64	36.4	44	109	35.2	45	89	34.3	46	70	34.1	47	52	37.0	47	97	32.5
44	65	36.3	45	45	41.1	45	90	34.3	46	71	34.1	47	53	36.7	47	98	32.5
44	66	36.2	45	46	40.6	45	91	34.3	46	72	34.0	47	54	36.4	47	99	32.5
44	67	36.1	45	47	40.1	45	92	34.3	46	73	33.9	47	55	36.0	47	100	32.5
44	68	36.0	45	48	39.7	45	93	34.3	46	74	33.9	47	56	35.7	47	101	32.5
44	69	35.9	45	49	39.3	45	94	34.3	46	75	33.8	47	57	35.5	47	102	32.5
44	70	35.8	45	50	38.9	45	95	34.3	46	76	33.8	47	58	35.2	47	103	32.5
44	71	35.8	45	51	38.6	45	96	34.3	46	77	33.7	47	59	35.0	47	104	32.5
44	72	35.7	45	52	38.2	45	97	34.3	46	78	33.7	47	60	34.8	47	105	32.5
44	73	35.6	45	53	37.9	45	98	34.3	46	79	33.6	47	61	34.6	47	106	32.5
44	74	35.6	45	54	37.6	45	99	34.3	46	80	33.6	47	62	34.4	47	107	32.5
44	75	35.5	45	55	37.4	45	100	34.3	46	81	33.6	47	63	34.2	47	108	32.5
44	76	35.5	45	56	37.1	45	101	34.3	46	82	33.6	47	64	34.0	47	109	32.5
44	77	35.5	45	57	36.9	45	102	34.3	46	83	33.5	47	65	33.9	48	48	38.2
44	78	35.4	45	58	36.6	45	103	34.3	46	84	33.5	47	66	33.8	48	49	37.7
44	79	35.4	45	59	36.4	45	104	34.3	46	85	33.5	47	67	33.6	48	50	37.3
44	80	35.4	45	60	36.2	45	105	34.3	46	86	33.5	47	68	33.5	48	51	36.9
44	81	35.4	45	61	36.1	45	106	34.3	46	87	33.5	47	69	33.4	48	52	36.5
44	82	35.3	45	62	35.9	45	107	34.3	46	88	33.5	47	70	33.3	48	53	36.1
44	83	35.3	45	63	35.7	45	108	34.3	46	89	33.4	47	71	33.2	48	54	35.7
44	84	35.3	45	64	35.6	45	109	34.3	46	90	33.4	47	72	33.2	48	55	35.4
44	85	35.3	45	65	35.5	46	46	40.1	46	91	33.4	47	73	33.1	48	56	35.1
44	86	35.3	45	66	35.4	46	47	39.6	46	92	33.4	47	74	33.0	48	57	34.8
44	87	35.3	45	67	35.3	46	48	39.2	46	93	33.4	47	75	33.0	48	58	34.5
44	88	35.2	45	68	35.2	46	49	38.8	46	94	33.4	47	76	32.9	48	59	34.3
44	89	35.2	45	69	35.1	46	50	38.4	46	95	33.4	47	77	32.9	48	60	34.1
44	90	35.2	45	70	35.0	46	51	38.0	46	96	33.4	47	78	32.8	48	61	33.8
44	91	35.2	45	71	34.9	46	52	37.6	46	97	33.4	47	79	32.8	48	62	33.6
44	92	35.2	45	72	34.8	46	53	37.3	46	98	33.4	47	80	32.7	48	63	33.4
44	93	35.2	45	73	34.8	46	54	37.0	46	99	33.4	47	81	32.7	48	64	33.3
44	94	35.2	45	74	34.7	46	55	36.7	46	100	33.4	47	82	32.7	48	65	33.1

AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.	AGE		JOINT LIFE EXP.
IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2		IND. 1	IND. 2	
48	66	33.0	49	50	36.8	49	95	30.8	50	80	30.2	51	66	30.7	52	53	34.0
48	67	32.8	49	51	36.3	49	96	30.7	50	81	30.1	51	67	30.5	52	54	33.5
48	68	32.7	49	52	35.9	49	97	30.7	50	82	30.1	51	68	30.4	52	55	33.1
48	69	32.6	49	53	35.5	49	98	30.7	50	83	30.1	51	69	30.2	52	56	32.7
48	70	32.5	49	54	35.2	49	99	30.7	50	84	30.0	51	70	30.1	52	57	32.4
48	71	32.4	49	55	34.8	49	100	30.7	50	85	30.0	51	71	30.0	52	58	32.0
48	72	32.3	49	56	34.5	49	101	30.7	50	86	30.0	51	72	29.9	52	59	31.7
48	73	32.2	49	57	34.2	49	102	30.7	50	87	30.0	51	73	29.8	52	60	31.4
48	74	32.2	49	58	33.9	49	103	30.7	50	88	30.0	51	74	29.7	52	61	31.1
48	75	32.1	49	59	33.6	49	104	30.7	50	89	29.9	51	75	29.6	52	62	30.8
48	76	32.0	49	60	33.4	49	105	30.7	50	90	29.9	51	76	29.5	52	63	30.6
48	77	32.0	49	61	33.1	49	106	30.7	50	91	29.9	51	77	29.5	52	64	30.4
48	78	32.0	49	62	32.9	49	107	30.7	50	92	29.9	51	78	29.4	52	65	30.2
48	79	31.9	49	63	32.7	49	108	30.7	50	93	29.9	51	79	29.4	52	66	30.0
48	80	31.9	49	64	32.5	49	109	30.7	50	94	29.9	51	80	29.3	52	67	29.8
48	81	31.8	49	65	32.4	50	50	36.3	50	95	29.9	51	81	29.3	52	68	29.6
48	82	31.8	49	66	32.2	50	51	35.8	50	96	29.9	51	82	29.2	52	69	29.5
48	83	31.8	49	67	32.1	50	52	35.4	50	97	29.9	51	83	29.2	52	70	29.3
48	84	31.8	49	68	31.9	50	53	35.0	50	98	29.9	51	84	29.2	52	71	29.2
48	85	31.7	49	69	31.8	50	54	34.6	50	99	29.9	51	85	29.2	52	72	29.1
48	86	31.7	49	70	31.7	50	55	34.2	50	100	29.9	51	86	29.1	52	73	29.0
48	87	31.7	49	71	31.6	50	56	33.9	50	101	29.9	51	87	29.1	52	74	28.9
48	88	31.7	49	72	31.5	50	57	33.5	50	102	29.9	51	88	29.1	52	75	28.8
48	89	31.7	49	73	31.4	50	58	33.2	50	103	29.9	51	89	29.1	52	76	28.7
48	90	31.7	49	74	31.3	50	59	33.0	50	104	29.8	51	90	29.1	52	77	28.7
48	91	31.7	49	75	31.3	50	60	32.7	50	105	29.8	51	91	29.0	52	78	28.6
48	92	31.7	49	76	31.2	50	61	32.4	50	106	29.8	51	92	29.0	52	79	28.5
48	93	31.6	49	77	31.2	50	62	32.2	50	107	29.8	51	93	29.0	52	80	28.5
48	94	31.6	49	78	31.1	50	63	32.0	50	108	29.8	51	94	29.0	52	81	28.4
48	95	31.6	49	79	31.1	50	64	31.8	50	109	29.8	51	95	29.0	52	82	28.4
48	96	31.6	49	80	31.0	50	65	31.6	51	51	35.4	51	96	29.0	52	83	28.4
48	97	31.6	49	81	31.0	50	66	31.4	51	52	34.9	51	97	29.0	52	84	28.3
48	98	31.6	49	82	30.9	50	67	31.3	51	53	34.5	51	98	29.0	52	85	28.3
48	99	31.6	49	83	30.9	50	68	31.1	51	54	34.0	51	99	29.0	52	86	28.3
48	100	31.6	49	84	30.9	50	69	31.0	51	55	33.7	51	100	29.0	52	87	28.3
48	101	31.6	49	85	30.9	50	70	30.9	51	56	33.3	51	101	29.0	52	88	28.2
48	102	31.6	49	86	30.9	50	71	30.8	51	57	32.9	51	102	29.0	52	89	28.2
48	103	31.6	49	87	30.8	50	72	30.7	51	58	32.6	51	103	29.0	52	90	28.2
48	104	31.6	49	88	30.8	50	73	30.6	51	59	32.3	51	104	29.0	52	91	28.2
48	105	31.6	49	89	30.8	50	74	30.5	51	60	32.0	51	105	29.0	52	92	28.2
48	106	31.6	49	90	30.8	50	75	30.4	51	61	31.8	51	106	29.0	52	93	28.2
48	107	31.6	49	91	30.8	50	76	30.4	51	62	31.5	51	107	29.0	52	94	28.2
48	108	31.6	49	92	30.8	50	77	30.3	51	63	31.3	51	108	29.0	52	95	28.2
48	109	31.6	49	93	30.8	50	78	30.3	51	64	31.1	51	109	29.0	52	96	28.1
49	49	37.2	49	94	30.8	50	79	30.2	51	65	30.9	52	52	34.4	52	97	28.1

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
52	98	28.1	53	86	27.4	54	75	27.2	55	65	28.1	56	56	30.7	56	101	24.7						
52	99	28.1	53	87	27.4	54	76	27.1	55	66	27.9	56	57	30.3	56	102	24.7						
52	100	28.1	53	88	27.4	54	77	27.0	55	67	27.7	56	58	29.8	56	103	24.7						
52	101	28.1	53	89	27.4	54	78	27.0	55	68	27.5	56	59	29.4	56	104	24.7						
52	102	28.1	53	90	27.4	54	79	26.9	55	69	27.3	56	60	29.1	56	105	24.7						
52	103	28.1	53	91	27.3	54	80	26.8	55	70	27.1	56	61	28.7	56	106	24.7						
52	104	28.1	53	92	27.3	54	81	26.8	55	71	27.0	56	62	28.4	56	107	24.7						
52	105	28.1	53	93	27.3	54	82	26.7	55	72	26.8	56	63	28.1	56	108	24.7						
52	106	28.1	53	94	27.3	54	83	26.7	55	73	26.7	56	64	27.8	56	109	24.7						
52	107	28.1	53	95	27.3	54	84	26.7	55	74	26.6	56	65	27.5	57	57	29.8						
52	108	28.1	53	96	27.3	54	85	26.6	55	75	26.5	56	66	27.2	57	58	29.3						
52	109	28.1	53	97	27.3	54	86	26.6	55	76	26.4	56	67	27.0	57	59	28.9						
53	53	33.5	53	98	27.3	54	87	26.6	55	77	26.3	56	68	26.8	57	60	28.5						
53	54	33.0	53	99	27.3	54	88	26.6	55	78	26.2	56	69	26.6	57	61	28.2						
53	55	32.6	53	100	27.3	54	89	26.5	55	79	26.1	56	70	26.4	57	62	27.8						
53	56	32.2	53	101	27.3	54	90	26.5	55	80	26.0	56	71	26.2	57	63	27.5						
53	57	31.8	53	102	27.3	54	91	26.5	55	81	26.0	56	72	26.1	57	64	27.2						
53	58	31.4	53	103	27.3	54	92	26.5	55	82	25.9	56	73	25.9	57	65	26.9						
53	59	31.1	53	104	27.3	54	93	26.5	55	83	25.9	56	74	25.8	57	66	26.6						
53	60	30.8	53	105	27.3	54	94	26.5	55	84	25.8	56	75	25.7	57	67	26.4						
53	61	30.5	53	106	27.3	54	95	26.5	55	85	25.8	56	76	25.6	57	68	26.1						
53	62	30.2	53	107	27.2	54	96	26.4	55	86	25.8	56	77	25.5	57	69	25.9						
53	63	29.9	53	108	27.2	54	97	26.4	55	87	25.7	56	78	25.4	57	70	25.7						
53	64	29.7	53	109	27.2	54	98	26.4	55	88	25.7	56	79	25.3	57	71	25.5						
53	65	29.5	54	54	32.5	54	99	26.4	55	89	25.7	56	80	25.3	57	72	25.4						
53	66	29.3	54	55	32.1	54	100	26.4	55	90	25.7	56	81	25.2	57	73	25.2						
53	67	29.1	54	56	31.7	54	101	26.4	55	91	25.7	56	82	25.1	57	74	25.1						
53	68	28.9	54	57	31.3	54	102	26.4	55	92	25.6	56	83	25.1	57	75	25.0						
53	69	28.7	54	58	30.9	54	103	26.4	55	93	25.6	56	84	25.0	57	76	24.8						
53	70	28.6	54	59	30.5	54	104	26.4	55	94	25.6	56	85	25.0	57	77	24.7						
53	71	28.4	54	60	30.2	54	105	26.4	55	95	25.6	56	86	25.0	57	78	24.6						
53	72	28.3	54	61	29.9	54	106	26.4	55	96	25.6	56	87	24.9	57	79	24.6						
53	73	28.2	54	62	29.6	54	107	26.4	55	97	25.6	56	88	24.9	57	80	24.5						
53	74	28.1	54	63	29.3	54	108	26.4	55	98	25.6	56	89	24.9	57	81	24.4						
53	75	28.0	54	64	29.0	54	109	26.4	55	99	25.6	56	90	24.9	57	82	24.3						
53	76	27.9	54	65	28.8	55	55	31.6	55	100	25.6	56	91	24.8	57	83	24.3						
53	77	27.8	54	66	28.6	55	56	31.2	55	101	25.6	56	92	24.8	57	84	24.2						
53	78	27.8	54	67	28.4	55	57	30.7	55	102	25.6	56	93	24.8	57	85	24.2						
53	79	27.7	54	68	28.2	55	58	30.3	55	103	25.6	56	94	24.8	57	86	24.2						
53	80	27.7	54	69	28.0	55	59	30.0	55	104	25.6	56	95	24.8	57	87	24.1						
53	81	27.6	54	70	27.8	55	60	29.6	55	105	25.6	56	96	24.8	57	88	24.1						
53	82	27.6	54	71	27.7	55	61	29.3	55	106	25.6	56	97	24.8	57	89	24.1						
53	83	27.5	54	72	27.6	55	62	29.0	55	107	25.6	56	98	24.8	57	90	24.1						
53	84	27.5	54	73	27.4	55	63	28.7	55	108	25.6	56	99	24.8	57	91	24.0						
53	85	27.5	54	74	27.3	55	64	28.4	55	109	25.5	56	100	24.8	57	92	24.0						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
57	93	24.0	58	86	23.4	59	80	23.0	60	75	22.8	61	71	22.9	62	68	23.1						
57	94	24.0	58	87	23.3	59	81	22.9	60	76	22.7	61	72	22.7	62	69	22.8						
57	95	24.0	58	88	23.3	59	82	22.8	60	77	22.6	61	73	22.5	62	70	22.6						
57	96	24.0	58	89	23.3	59	83	22.8	60	78	22.4	61	74	22.3	62	71	22.3						
57	97	24.0	58	90	23.3	59	84	22.7	60	79	22.3	61	75	22.1	62	72	22.1						
57	98	23.9	58	91	23.2	59	85	22.6	60	80	22.2	61	76	22.0	62	73	21.9						
57	99	23.9	58	92	23.2	59	86	22.6	60	81	22.2	61	77	21.9	62	74	21.7						
57	100	23.9	58	93	23.2	59	87	22.6	60	82	22.1	61	78	21.7	62	75	21.5						
57	101	23.9	58	94	23.2	59	88	22.5	60	83	22.0	61	79	21.6	62	76	21.3						
57	102	23.9	58	95	23.2	59	89	22.5	60	84	21.9	61	80	21.5	62	77	21.2						
57	103	23.9	58	96	23.2	59	90	22.5	60	85	21.9	61	81	21.4	62	78	21.0						
57	104	23.9	58	97	23.1	59	91	22.4	60	86	21.8	61	82	21.3	62	79	20.9						
57	105	23.9	58	98	23.1	59	92	22.4	60	87	21.8	61	83	21.3	62	80	20.8						
57	106	23.9	58	99	23.1	59	93	22.4	60	88	21.8	61	84	21.2	62	81	20.7						
57	107	23.9	58	100	23.1	59	94	22.4	60	89	21.7	61	85	21.1	62	82	20.6						
57	108	23.9	58	101	23.1	59	95	22.4	60	90	21.7	61	86	21.1	62	83	20.5						
57	109	23.9	58	102	23.1	59	96	22.4	60	91	21.7	61	87	21.0	62	84	20.5						
58	58	28.9	58	103	23.1	59	97	22.4	60	92	21.6	61	88	21.0	62	85	20.4						
58	59	28.4	58	104	23.1	59	98	22.3	60	93	21.6	61	89	21.0	62	86	20.4						
58	60	28.0	58	105	23.1	59	99	22.3	60	94	21.6	61	90	20.9	62	87	20.3						
58	61	27.6	58	106	23.1	59	100	22.3	60	95	21.6	61	91	20.9	62	88	20.3						
58	62	27.3	58	107	23.1	59	101	22.3	60	96	21.6	61	92	20.9	62	89	20.2						
58	63	26.9	58	108	23.1	59	102	22.3	60	97	21.6	61	93	20.9	62	90	20.2						
58	64	26.6	58	109	23.1	59	103	22.3	60	98	21.6	61	94	20.8	62	91	20.2						
58	65	26.3	59	59	28.0	59	104	22.3	60	99	21.6	61	95	20.8	62	92	20.1						
58	66	26.0	59	60	27.5	59	105	22.3	60	100	21.5	61	96	20.8	62	93	20.1						
58	67	25.7	59	61	27.1	59	106	22.3	60	101	21.5	61	97	20.8	62	94	20.1						
58	68	25.5	59	62	26.7	59	107	22.3	60	102	21.5	61	98	20.8	62	95	20.1						
58	69	25.3	59	63	26.4	59	108	22.3	60	103	21.5	61	99	20.8	62	96	20.1						
58	70	25.0	59	64	26.0	59	109	22.3	60	104	21.5	61	100	20.8	62	97	20.0						
58	71	24.9	59	65	25.7	60	60	27.1	60	105	21.5	61	101	20.8	62	98	20.0						
58	72	24.7	59	66	25.4	60	61	26.7	60	106	21.5	61	102	20.8	62	99	20.0						
58	73	24.5	59	67	25.1	60	62	26.3	60	107	21.5	61	103	20.8	62	100	20.0						
58	74	24.4	59	68	24.9	60	63	25.9	60	108	21.5	61	104	20.7	62	101	20.0						
58	75	24.2	59	69	24.6	60	64	25.5	60	109	21.5	61	105	20.7	62	102	20.0						
58	76	24.1	59	70	24.4	60	65	25.2	61	61	26.2	61	106	20.7	62	103	20.0						
58	77	24.0	59	71	24.2	60	66	24.8	61	62	25.8	61	107	20.7	62	104	20.0						
58	78	23.9	59	72	24.0	60	67	24.5	61	63	25.4	61	108	20.7	62	105	20.0						
58	79	23.8	59	73	23.8	60	68	24.3	61	64	25.0	61	109	20.7	62	106	20.0						
58	80	23.7	59	74	23.7	60	69	24.0	61	65	24.6	62	62	25.3	62	107	20.0						
58	81	23.6	59	75	23.5	60	70	23.8	61	66	24.3	62	63	24.9	62	108	20.0						
58	82	23.6	59	76	23.4	60	71	23.5	61	67	24.0	62	64	24.5	62	109	20.0						
58	83	23.5	59	77	23.3	60	72	23.3	61	68	23.7	62	65	24.1	63	63	24.5						
58	84	23.5	59	78	23.2	60	73	23.2	61	69	23.4	62	66	23.8	63	64	24.0						
58	85	23.4	59	79	23.1	60	74	23.0	61	70	23.2	62	67	23.4	63	65	23.7						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
63	66	23.3	64	65	23.2	65	65	22.8	66	66	21.9	67	68	20.7	68	71	19.1						
63	67	22.9	64	66	22.8	65	66	22.4	66	67	21.5	67	69	20.3	68	72	18.8						
63	68	22.6	64	67	22.4	65	67	22.0	66	68	21.1	67	70	20.0	68	73	18.5						
63	69	22.3	64	68	22.1	65	68	21.6	66	69	20.8	67	71	19.6	68	74	18.2						
63	70	22.0	64	69	21.8	65	69	21.3	66	70	20.4	67	72	19.3	68	75	18.0						
63	71	21.7	64	70	21.5	65	70	20.9	66	71	20.1	67	73	19.0	68	76	17.7						
63	72	21.5	64	71	21.2	65	71	20.6	66	72	19.8	67	74	18.8	68	77	17.5						
63	73	21.3	64	72	20.9	65	72	20.4	66	73	19.5	67	75	18.5	68	78	17.3						
63	74	21.0	64	73	20.7	65	73	20.1	66	74	19.3	67	76	18.3	68	79	17.1						
63	75	20.9	64	74	20.4	65	74	19.9	66	75	19.1	67	77	18.1	68	80	17.0						
63	76	20.7	64	75	20.2	65	75	19.6	66	76	18.9	67	78	17.9	68	81	16.8						
63	77	20.5	64	76	20.1	65	76	19.4	66	77	18.7	67	79	17.7	68	82	16.7						
63	78	20.4	64	77	19.9	65	77	19.3	66	78	18.5	67	80	17.6	68	83	16.5						
63	79	20.2	64	78	19.7	65	78	19.1	66	79	18.3	67	81	17.4	68	84	16.4						
63	80	20.1	64	79	19.6	65	79	18.9	66	80	18.2	67	82	17.3	68	85	16.3						
63	81	20.0	64	80	19.5	65	80	18.8	66	81	18.0	67	83	17.2	68	86	16.2						
63	82	19.9	64	81	19.3	65	81	18.7	66	82	17.9	67	84	17.1	68	87	16.2						
63	83	19.8	64	82	19.2	65	82	18.6	66	83	17.8	67	85	17.0	68	88	16.1						
63	84	19.8	64	83	19.2	65	83	18.5	66	84	17.7	67	86	16.9	68	89	16.0						
63	85	19.7	64	84	19.1	65	84	18.4	66	85	17.6	67	87	16.8	68	90	16.0						
63	86	19.6	64	85	19.0	65	85	18.3	66	86	17.6	67	88	16.8	68	91	15.9						
63	87	19.6	64	86	18.9	65	86	18.2	66	87	17.5	67	89	16.7	68	92	15.9						
63	88	19.5	64	87	18.9	65	87	18.2	66	88	17.4	67	90	16.6	68	93	15.8						
63	89	19.5	64	88	18.8	65	88	18.1	66	89	17.4	67	91	16.6	68	94	15.8						
63	90	19.5	64	89	18.8	65	89	18.1	66	90	17.3	67	92	16.6	68	95	15.8						
63	91	19.4	64	90	18.7	65	90	18.0	66	91	17.3	67	93	16.5	68	96	15.8						
63	92	19.4	64	91	18.7	65	91	18.0	66	92	17.3	67	94	16.5	68	97	15.7						
63	93	19.4	64	92	18.7	65	92	18.0	66	93	17.2	67	95	16.5	68	98	15.7						
63	94	19.3	64	93	18.6	65	93	17.9	66	94	17.2	67	96	16.4	68	99	15.7						
63	95	19.3	64	94	18.6	65	94	17.9	66	95	17.2	67	97	16.4	68	100	15.7						
63	96	19.3	64	95	18.6	65	95	17.9	66	96	17.1	67	98	16.4	68	101	15.7						
63	97	19.3	64	96	18.6	65	96	17.9	66	97	17.1	67	99	16.4	68	102	15.7						
63	98	19.3	64	97	18.6	65	97	17.8	66	98	17.1	67	100	16.4	68	103	15.7						
63	99	19.3	64	98	18.5	65	98	17.8	66	99	17.1	67	101	16.4	68	104	15.6						
63	100	19.3	64	99	18.5	65	99	17.8	66	100	17.1	67	102	16.4	68	105	15.6						
63	101	19.3	64	100	18.5	65	100	17.8	66	101	17.1	67	103	16.3	68	106	15.6						
63	102	19.2	64	101	18.5	65	101	17.8	66	102	17.1	67	104	16.3	68	107	15.6						
63	103	19.2	64	102	18.5	65	102	17.8	66	103	17.1	67	105	16.3	68	108	15.6						
63	104	19.2	64	103	18.5	65	103	17.8	66	104	17.0	67	106	16.3	68	109	15.6						
63	105	19.2	64	104	18.5	65	104	17.8	66	105	17.0	67	107	16.3	69	69	19.5						
63	106	19.2	64	105	18.5	65	105	17.8	66	106	17.0	67	108	16.3	69	70	19.1						
63	107	19.2	64	106	18.5	65	106	17.8	66	107	17.0	67	109	16.3	69	71	18.7						
63	108	19.2	64	107	18.5	65	107	17.7	66	108	17.0	68	68	20.3	69	72	18.4						
63	109	19.2	64	108	18.5	65	108	17.7	66	109	17.0	68	69	19.9	69	73	18.0						
64	64	23.6	64	109	18.5	65	109	17.7	67	67	21.1	68	70	19.5	69	74	17.7						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
69	75	17.5	70	80	15.8	71	86	14.4	72	93	13.3	73	101	12.4	75	75	14.9						
69	76	17.2	70	81	15.6	71	87	14.3	72	94	13.2	73	102	12.4	75	76	14.5						
69	77	17.0	70	82	15.5	71	88	14.2	72	95	13.2	73	103	12.4	75	77	14.2						
69	78	16.7	70	83	15.3	71	89	14.1	72	96	13.2	73	104	12.4	75	78	13.9						
69	79	16.6	70	84	15.2	71	90	14.1	72	97	13.1	73	105	12.4	75	79	13.6						
69	80	16.4	70	85	15.1	71	91	14.0	72	98	13.1	73	106	12.3	75	80	13.3						
69	81	16.2	70	86	15.0	71	92	13.9	72	99	13.1	73	107	12.3	75	81	13.1						
69	82	16.1	70	87	14.9	71	93	13.9	72	100	13.1	73	108	12.3	75	82	12.9						
69	83	15.9	70	88	14.8	71	94	13.9	72	101	13.0	73	109	12.3	75	83	12.7						
69	84	15.8	70	89	14.7	71	95	13.8	72	102	13.0	74	74	15.6	75	84	12.5						
69	85	15.7	70	90	14.7	71	96	13.8	72	103	13.0	74	75	15.2	75	85	12.4						
69	86	15.6	70	91	14.6	71	97	13.8	72	104	13.0	74	76	14.9	75	86	12.2						
69	87	15.5	70	92	14.6	71	98	13.7	72	105	13.0	74	77	14.6	75	87	12.1						
69	88	15.4	70	93	14.5	71	99	13.7	72	106	13.0	74	78	14.3	75	88	12.0						
69	89	15.4	70	94	14.5	71	100	13.7	72	107	13.0	74	79	14.0	75	89	11.9						
69	90	15.3	70	95	14.5	71	101	13.7	72	108	12.9	74	80	13.8	75	90	11.8						
69	91	15.3	70	96	14.4	71	102	13.7	72	109	12.9	74	81	13.6	75	91	11.7						
69	92	15.2	70	97	14.4	71	103	13.6	73	73	16.3	74	82	13.4	75	92	11.6						
69	93	15.2	70	98	14.4	71	104	13.6	73	74	16.0	74	83	13.2	75	93	11.5						
69	94	15.1	70	99	14.4	71	105	13.6	73	75	15.6	74	84	13.0	75	94	11.5						
69	95	15.1	70	100	14.3	71	106	13.6	73	76	15.3	74	85	12.9	75	95	11.4						
69	96	15.1	70	101	14.3	71	107	13.6	73	77	15.0	74	86	12.7	75	96	11.4						
69	97	15.1	70	102	14.3	71	108	13.6	73	78	14.7	74	87	12.6	75	97	11.3						
69	98	15.0	70	103	14.3	71	109	13.6	73	79	14.5	74	88	12.5	75	98	11.3						
69	99	15.0	70	104	14.3	72	72	17.1	73	80	14.3	74	89	12.4	75	99	11.3						
69	100	15.0	70	105	14.3	72	73	16.7	73	81	14.1	74	90	12.3	75	100	11.3						
69	101	15.0	70	106	14.3	72	74	16.4	73	82	13.9	74	91	12.2	75	101	11.2						
69	102	15.0	70	107	14.3	72	75	16.0	73	83	13.7	74	92	12.2	75	102	11.2						
69	103	15.0	70	108	14.2	72	76	15.7	73	84	13.5	74	93	12.1	75	103	11.2						
69	104	15.0	70	109	14.2	72	77	15.5	73	85	13.4	74	94	12.0	75	104	11.2						
69	105	15.0	71	71	17.9	72	78	15.2	73	86	13.3	74	95	12.0	75	105	11.2						
69	106	14.9	71	72	17.5	72	79	15.0	73	87	13.1	74	96	12.0	75	106	11.1						
69	107	14.9	71	73	17.1	72	80	14.8	73	88	13.0	74	97	11.9	75	107	11.1						
69	108	14.9	71	74	16.8	72	81	14.6	73	89	13.0	74	98	11.9	75	108	11.1						
69	109	14.9	71	75	16.5	72	82	14.4	73	90	12.9	74	99	11.9	75	109	11.1						
70	70	18.7	71	76	16.2	72	83	14.2	73	91	12.8	74	100	11.8	76	76	14.1						
70	71	18.3	71	77	15.9	72	84	14.1	73	92	12.7	74	101	11.8	76	77	13.8						
70	72	17.9	71	78	15.7	72	85	13.9	73	93	12.7	74	102	11.8	76	78	13.5						
70	73	17.6	71	79	15.5	72	86	13.8	73	94	12.6	74	103	11.8	76	79	13.2						
70	74	17.3	71	80	15.3	72	87	13.7	73	95	12.6	74	104	11.8	76	80	12.9						
70	75	17.0	71	81	15.1	72	88	13.6	73	96	12.5	74	105	11.7	76	81	12.7						
70	76	16.7	71	82	14.9	72	89	13.5	73	97	12.5	74	106	11.7	76	82	12.5						
70	77	16.4	71	83	14.8	72	90	13.5	73	98	12.5	74	107	11.7	76	83	12.2						
70	78	16.2	71	84	14.6	72	91	13.4	73	99	12.5	74	108	11.7	76	84	12.1						
70	79	16.0	71	85	14.5	72	92	13.3	73	100	12.4	74	109	11.7	76	85	11.9						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
76	86	11.7	77	98	10.2	79	80	11.8	80	95	8.9	82	83	10.0	83	101	7.3						
76	87	11.6	77	99	10.2	79	81	11.5	80	96	8.8	82	84	9.7	83	102	7.3						
76	88	11.5	77	100	10.2	79	82	11.3	80	97	8.8	82	85	9.5	83	103	7.2						
76	89	11.3	77	101	10.1	79	83	11.0	80	98	8.7	82	86	9.3	83	104	7.2						
76	90	11.2	77	102	10.1	79	84	10.8	80	99	8.7	82	87	9.1	83	105	7.2						
76	91	11.2	77	103	10.1	79	85	10.6	80	100	8.7	82	88	8.9	83	106	7.1						
76	92	11.1	77	104	10.1	79	86	10.4	80	101	8.6	82	89	8.7	83	107	7.1						
76	93	11.0	77	105	10.0	79	87	10.2	80	102	8.6	82	90	8.6	83	108	7.0						
76	94	10.9	77	106	10.0	79	88	10.1	80	103	8.6	82	91	8.5	83	109	7.0						
76	95	10.9	77	107	10.0	79	89	9.9	80	104	8.5	82	92	8.3	84	84	9.2						
76	96	10.8	77	108	10.0	79	90	9.8	80	105	8.5	82	93	8.2	84	85	8.9						
76	97	10.8	77	109	9.9	79	91	9.7	80	106	8.5	82	94	8.1	84	86	8.7						
76	98	10.8	78	78	12.8	79	92	9.6	80	107	8.4	82	95	8.1	84	87	8.5						
76	99	10.7	78	79	12.5	79	93	9.5	80	108	8.4	82	96	8.0	84	88	8.3						
76	100	10.7	78	80	12.2	79	94	9.4	80	109	8.4	82	97	7.9	84	89	8.1						
76	101	10.7	78	81	11.9	79	95	9.4	81	81	10.9	82	98	7.9	84	90	7.9						
76	102	10.6	78	82	11.6	79	96	9.3	81	82	10.6	82	99	7.8	84	91	7.8						
76	103	10.6	78	83	11.4	79	97	9.3	81	83	10.3	82	100	7.8	84	92	7.6						
76	104	10.6	78	84	11.2	79	98	9.2	81	84	10.1	82	101	7.7	84	93	7.5						
76	105	10.6	78	85	11.0	79	99	9.2	81	85	9.8	82	102	7.7	84	94	7.4						
76	106	10.6	78	86	10.8	79	100	9.1	81	86	9.6	82	103	7.6	84	95	7.3						
76	107	10.5	78	87	10.7	79	101	9.1	81	87	9.5	82	104	7.6	84	96	7.2						
76	108	10.5	78	88	10.5	79	102	9.1	81	88	9.3	82	105	7.6	84	97	7.1						
76	109	10.5	78	89	10.4	79	103	9.0	81	89	9.1	82	106	7.6	84	98	7.1						
77	77	13.5	78	90	10.3	79	104	9.0	81	90	9.0	82	107	7.5	84	99	7.0						
77	78	13.1	78	91	10.2	79	105	9.0	81	91	8.9	82	108	7.5	84	100	6.9						
77	79	12.8	78	92	10.1	79	106	9.0	81	92	8.7	82	109	7.4	84	101	6.9						
77	80	12.5	78	93	10.0	79	107	8.9	81	93	8.6	83	83	9.7	84	102	6.9						
77	81	12.3	78	94	9.9	79	108	8.9	81	94	8.6	83	84	9.4	84	103	6.8						
77	82	12.0	78	95	9.9	79	109	8.9	81	95	8.5	83	85	9.2	84	104	6.8						
77	83	11.8	78	96	9.8	80	80	11.5	81	96	8.4	83	86	9.0	84	105	6.7						
77	84	11.6	78	97	9.7	80	81	11.2	81	97	8.3	83	87	8.8	84	106	6.7						
77	85	11.4	78	98	9.7	80	82	10.9	81	98	8.3	83	88	8.6	84	107	6.7						
77	86	11.3	78	99	9.7	80	83	10.7	81	99	8.2	83	89	8.4	84	108	6.6						
77	87	11.1	78	100	9.6	80	84	10.4	81	100	8.2	83	90	8.2	84	109	6.6						
77	88	11.0	78	101	9.6	80	85	10.2	81	101	8.2	83	91	8.1	85	85	8.6						
77	89	10.9	78	102	9.6	80	86	10.0	81	102	8.1	83	92	8.0	85	86	8.4						
77	90	10.7	78	103	9.5	80	87	9.8	81	103	8.1	83	93	7.9	85	87	8.2						
77	91	10.6	78	104	9.5	80	88	9.7	81	104	8.1	83	94	7.8	85	88	8.0						
77	92	10.6	78	105	9.5	80	89	9.5	81	105	8.0	83	95	7.7	85	89	7.8						
77	93	10.5	78	106	9.5	80	90	9.4	81	106	8.0	83	96	7.6	85	90	7.6						
77	94	10.4	78	107	9.5	80	91	9.3	81	107	8.0	83	97	7.5	85	91	7.4						
77	95	10.4	78	108	9.4	80	92	9.2	81	108	7.9	83	98	7.4	85	92	7.3						
77	96	10.3	78	109	9.4	80	93	9.1	81	109	7.9	83	99	7.4	85	93	7.2						
77	97	10.3	79	79	12.1	80	94	9.0	82	82	10.3	83	100	7.3	85	94	7.0						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
85	95	6.9	87	93	6.6	89	95	5.8	91	101	4.7	94	95	4.7	97	98	3.8						
85	96	6.9	87	94	6.4	89	96	5.6	91	102	4.6	94	96	4.6	97	99	3.7						
85	97	6.8	87	95	6.3	89	97	5.5	91	103	4.6	94	97	4.4	97	100	3.6						
85	98	6.7	87	96	6.2	89	98	5.4	91	104	4.5	94	98	4.3	97	101	3.5						
85	99	6.6	87	97	6.1	89	99	5.4	91	105	4.4	94	99	4.2	97	102	3.4						
85	100	6.6	87	98	6.0	89	100	5.3	91	106	4.4	94	100	4.1	97	103	3.3						
85	101	6.5	87	99	6.0	89	101	5.2	91	107	4.3	94	101	4.0	97	104	3.3						
85	102	6.5	87	100	5.9	89	102	5.2	91	108	4.2	94	102	4.0	97	105	3.2						
85	103	6.4	87	101	5.8	89	103	5.1	91	109	4.2	94	103	3.9	97	106	3.1						
85	104	6.4	87	102	5.8	89	104	5.1	92	92	5.5	94	104	3.8	97	107	3.0						
85	105	6.4	87	103	5.7	89	105	5.0	92	93	5.4	94	105	3.7	97	108	2.9						
85	106	6.3	87	104	5.7	89	106	5.0	92	94	5.2	94	106	3.7	97	109	2.7						
85	107	6.3	87	105	5.6	89	107	4.9	92	95	5.1	94	107	3.6	98	98	3.7						
85	108	6.2	87	106	5.6	89	108	4.8	92	96	4.9	94	108	3.5	98	99	3.6						
85	109	6.2	87	107	5.5	89	109	4.8	92	97	4.8	94	109	3.4	98	100	3.5						
86	86	8.1	87	108	5.5	90	90	6.3	92	98	4.7	95	95	4.5	98	101	3.4						
86	87	7.9	87	109	5.4	90	91	6.1	92	99	4.6	95	96	4.4	98	102	3.3						
86	88	7.7	88	88	7.2	90	92	6.0	92	100	4.5	95	97	4.3	98	103	3.2						
86	89	7.5	88	89	7.0	90	93	5.8	92	101	4.5	95	98	4.1	98	104	3.1						
86	90	7.3	88	90	6.8	90	94	5.6	92	102	4.4	95	99	4.0	98	105	3.0						
86	91	7.1	88	91	6.6	90	95	5.5	92	103	4.3	95	100	3.9	98	106	2.9						
86	92	7.0	88	92	6.4	90	96	5.4	92	104	4.3	95	101	3.8	98	107	2.8						
86	93	6.8	88	93	6.3	90	97	5.3	92	105	4.2	95	102	3.8	98	108	2.7						
86	94	6.7	88	94	6.1	90	98	5.2	92	106	4.1	95	103	3.7	98	109	2.6						
86	95	6.6	88	95	6.0	90	99	5.1	92	107	4.1	95	104	3.6	99	99	3.4						
86	96	6.5	88	96	5.9	90	100	5.0	92	108	4.0	95	105	3.5	99	100	3.3						
86	97	6.4	88	97	5.8	90	101	5.0	92	109	3.9	95	106	3.5	99	101	3.2						
86	98	6.4	88	98	5.7	90	102	4.9	93	93	5.2	95	107	3.4	99	102	3.1						
86	99	6.3	88	99	5.7	90	103	4.8	93	94	5.0	95	108	3.3	99	103	3.0						
86	100	6.2	88	100	5.6	90	104	4.8	93	95	4.9	95	109	3.2	99	104	3.0						
86	101	6.2	88	101	5.5	90	105	4.7	93	96	4.7	96	96	4.2	99	105	2.9						
86	102	6.1	88	102	5.5	90	106	4.7	93	97	4.6	96	97	4.1	99	106	2.8						
86	103	6.1	88	103	5.4	90	107	4.6	93	98	4.5	96	98	4.0	99	107	2.7						
86	104	6.0	88	104	5.4	90	108	4.5	93	99	4.4	96	99	3.9	99	108	2.5						
86	105	6.0	88	105	5.3	90	109	4.4	93	100	4.3	96	100	3.8	99	109	2.4						
86	106	5.9	88	106	5.3	91	91	5.9	93	101	4.2	96	101	3.7	100	100	3.2						
86	107	5.9	88	107	5.2	91	92	5.7	93	102	4.2	96	102	3.6	100	101	3.1						
86	108	5.8	88	108	5.1	91	93	5.6	93	103	4.1	96	103	3.5	100	102	3.0						
86	109	5.8	88	109	5.1	91	94	5.4	93	104	4.0	96	104	3.4	100	103	2.9						
87	87	7.6	89	89	6.7	91	95	5.3	93	105	4.0	96	105	3.4	100	104	2.8						
87	88	7.4	89	90	6.5	91	96	5.2	93	106	3.9	96	106	3.3	100	105	2.7						
87	89	7.2	89	91	6.4	91	97	5.0	93	107	3.8	96	107	3.2	100	106	2.6						
87	90	7.0	89	92	6.2	91	98	4.9	93	108	3.7	96	108	3.1	100	107	2.5						
87	91	6.9	89	93	6.0	91	99	4.8	93	109	3.6	96	109	2.9	100	108	2.4						
87	92	6.7	89	94	5.9	91	100	4.8	94	94	4.9	97	97	4.0	100	109	2.2						

AGE			JOINT			AGE			JOINT			AGE			JOINT			AGE			JOINT		
IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE	IND.	IND.	LIFE
1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.	1	2	EXP.
101	101	3.0	101	109	2.1	102	109	1.9	104	104	2.4	105	107	2.0	107	108	1.5						
101	102	2.9	102	102	2.8	103	103	2.6	104	105	2.3	105	108	1.8	107	109	1.2						
101	103	2.8	102	103	2.7	103	104	2.5	104	106	2.2	105	109	1.5	108	108	1.2						
101	104	2.7	102	104	2.6	103	105	2.4	104	107	2.1	106	106	2.0	108	109	1.0						
101	105	2.6	102	105	2.5	103	106	2.3	104	108	1.9	106	107	1.8	109	109	0.5						
101	106	2.5	102	106	2.4	103	107	2.2	104	109	1.7	106	108	1.6									
101	107	2.4	102	107	2.3	103	108	2.0	105	105	2.2	106	109	1.4									
101	108	2.2	102	108	2.1	103	109	1.8	105	106	2.1	107	107	1.7									

Authorizing statute(s): 15-30-2327, 15-30-2620, 15-31-501, MCA

Implementing statute(s): 15-30-2327, 15-30-2328, MCA

History: NEW, 2000 MAR p. 2109, Eff. 8/11/00; TRANS, from ARM 42.15.519, 2004 MAR p. 1965, Eff. 8/20/04; AMD, 2010 MAR p. 1209, Eff. 5/14/10; AMD, 2014 MAR p. 2039, Eff. 9/5/14.