



# LIFE EXPECTANCY TABLES

## TABLE I

(SINGLE LIFE EXPECTANCY) (FOR USE BY BENEFICIARIES)

AGE	LIFE EXPECTANCY	AGE	LIFE EXPECTANCY
0	84.6	61	26.2
1	83.7	62	25.4
2	82.8	63	24.5
3	81.8	64	23.7
4	80.8	65	22.9
5	79.8	66	22.0
6	78.8	67	21.2
7	77.9	68	20.4
8	76.9	69	19.6
9	75.9	70	18.8
10	74.9	71	18.0
11	73.9	72	17.2
12	72.9	73	16.4
13	71.9	74	15.6
14	70.9	75	14.8
15	69.9	76	14.1
16	69.0	77	13.3
17	68.0	78	12.6
18	67.0	79	11.9
19	66.0	80	11.2
20	65.0	81	10.5
21	64.1	82	9.9
22	63.1	83	9.3
23	62.1	84	8.7
24	61.1	85	8.1
25	60.2	86	7.6
26	59.2	87	7.1
27	58.2	88	6.6
28	57.3	89	6.1
29	56.3	90	5.7
30	55.3	91	5.3
31	54.4	92	4.9
32	53.4	93	4.6
33	52.5	94	4.3
34	51.5	95	4.0
35	50.5	96	3.7
36	49.6	97	3.4
37	48.6	98	3.2
38	47.7	99	3.0
39	46.7	100	2.8
40	45.7	101	2.6
41	44.8	102	2.5
42	43.8	103	2.3
43	42.9	104	2.2
44	41.9	105	2.1
45	41.0	106	2.1
46	40.0	107	2.1
47	39.0	108	2.0
48	38.1	109	2.0
49	37.1	110	2.0
50	36.2	111	2.0
51	35.3	112	2.0
52	34.3	113	1.9
53	33.4	114	1.9
54	32.5	115	1.8
55	31.6	116	1.8
56	30.6	117	1.6
57	29.8	118	1.4
58	28.9	119	1.1
59	28.0	120+	1.0
60	27.1		

## TABLE II

(UNIFORM LIFETIME) (FOR USE BY OWNERS)

AGE	DISTRIBUTION PERIOD	AGE	DISTRIBUTION PERIOD
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120+	2.0
96	8.4		

TABLE III

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	0	1	2	3	4	5	6	7	8	9
0	91.9	91.4	91.0	90.5	90.1	89.7	89.4	89.0	88.7	88.4
1	91.4	90.9	90.4	90.0	89.5	89.1	88.8	88.4	88.1	87.8
2	91.0	90.4	89.9	89.4	89.0	88.5	88.1	87.8	87.4	87.1
3	90.5	90.0	89.4	88.9	88.4	88.0	87.6	87.1	86.8	86.4
4	90.1	89.5	89.0	88.4	87.9	87.4	87.0	86.6	86.2	85.8
5	89.7	89.1	88.6	88.0	87.4	86.9	86.5	86.0	85.6	85.2
6	89.4	88.8	88.1	87.6	87.0	86.5	85.9	85.5	85.0	84.6
7	89.0	88.4	87.8	87.1	86.6	86.0	85.5	84.9	84.5	84.0
8	88.7	88.1	87.4	86.8	86.2	85.6	85.0	84.5	83.9	83.5
9	88.4	87.8	87.1	86.4	85.8	85.2	84.6	84.0	83.5	82.9
10	88.2	87.5	86.8	86.1	85.4	84.8	84.2	83.6	83.0	82.5
11	87.9	87.2	86.5	85.8	85.1	84.4	83.8	83.2	82.6	82.0
12	87.7	87.0	86.2	85.5	84.8	84.1	83.4	82.8	82.2	81.6
13	87.5	86.7	86.0	85.2	84.5	83.8	83.1	82.4	81.8	81.2
14	87.3	86.5	85.7	85.0	84.2	83.5	82.8	82.1	81.4	80.8
15	87.1	86.3	85.5	84.7	84.0	83.2	82.5	81.8	81.1	80.4
16	86.9	86.1	85.3	84.5	83.7	83.0	82.2	81.5	80.8	80.1
17	86.8	86.0	85.1	84.3	83.5	82.7	82.0	81.2	80.5	79.8
18	86.6	85.8	85.0	84.1	83.3	82.5	81.7	81.0	80.2	79.5
19	86.5	85.7	84.8	84.0	83.1	82.3	81.5	80.7	80.0	79.2
20	86.4	85.5	84.7	83.8	83.0	82.2	81.3	80.5	79.8	79.0
21	86.2	85.4	84.5	83.7	82.8	82.0	81.2	80.3	79.5	78.8
22	86.1	85.3	84.4	83.5	82.7	81.8	81.0	80.2	79.3	78.5
23	86.0	85.2	84.3	83.4	82.5	81.7	80.8	80.0	79.2	78.3
24	85.9	85.1	84.2	83.3	82.4	81.6	80.7	79.8	79.0	78.2
25	85.9	85.0	84.1	83.2	82.3	81.4	80.6	79.7	78.8	78.0
26	85.8	84.9	84.0	83.1	82.2	81.3	80.4	79.6	78.7	77.8
27	85.7	84.8	83.9	83.0	82.1	81.2	80.3	79.4	78.6	77.7
28	85.6	84.7	83.8	82.9	82.0	81.1	80.2	79.3	78.4	77.6
29	85.6	84.7	83.8	82.8	81.9	81.0	80.1	79.2	78.3	77.4
30	85.5	84.6	83.7	82.8	81.8	80.9	80.0	79.1	78.2	77.3
31	85.4	84.6	83.6	82.7	81.8	80.9	79.9	79.0	78.1	77.2
32	85.4	84.5	83.6	82.6	81.7	80.8	79.9	78.9	78.0	77.1
33	85.3	84.5	83.5	82.6	81.6	80.7	79.8	78.9	77.9	77.0
34	85.3	84.4	83.5	82.5	81.6	80.7	79.7	78.8	77.9	77.0
35	85.3	84.4	83.4	82.5	81.5	80.6	79.7	78.7	77.8	76.9
36	85.2	84.3	83.4	82.4	81.5	80.5	79.6	78.7	77.7	76.8
37	85.2	84.3	83.3	82.4	81.4	80.5	79.5	78.6	77.7	76.7
38	85.2	84.3	83.3	82.3	81.4	80.4	79.5	78.6	77.6	76.7
39	85.1	84.2	83.3	82.3	81.4	80.4	79.5	78.5	77.6	76.6
40	85.1	84.2	83.2	82.3	81.3	80.4	79.4	78.5	77.5	76.6
41	85.1	84.2	83.2	82.2	81.3	80.3	79.4	78.4	77.5	76.5
42	85.0	84.1	83.2	82.2	81.3	80.3	79.3	78.4	77.4	76.5
43	85.0	84.1	83.1	82.2	81.2	80.3	79.3	78.3	77.4	76.4
44	85.0	84.1	83.1	82.2	81.2	80.2	79.3	78.3	77.3	76.4
45	85.0	84.1	83.1	82.1	81.2	80.2	79.2	78.3	77.3	76.4
46	84.9	84.0	83.1	82.1	81.1	80.2	79.2	78.2	77.3	76.3
47	84.9	84.0	83.1	82.1	81.1	80.2	79.2	78.2	77.3	76.3
48	84.9	84.0	83.0	82.1	81.1	80.1	79.2	78.2	77.2	76.3
49	84.9	84.0	83.0	82.1	81.1	80.1	79.1	78.2	77.2	76.2
50	84.9	84.0	83.0	82.0	81.1	80.1	79.1	78.1	77.2	76.2
51	84.8	84.0	83.0	82.0	81.0	80.1	79.1	78.1	77.2	76.2
52	84.8	83.9	83.0	82.0	81.0	80.1	79.1	78.1	77.1	76.2
53	84.8	83.9	83.0	82.0	81.0	80.0	79.1	78.1	77.1	76.1
54	84.8	83.9	82.9	82.0	81.0	80.0	79.0	78.1	77.1	76.1
55	84.8	83.9	82.9	82.0	81.0	80.0	79.0	78.1	77.1	76.1
56	84.8	83.9	82.9	81.9	81.0	80.0	79.0	78.0	77.1	76.1
57	84.8	83.9	82.9	81.9	81.0	80.0	79.0	78.0	77.0	76.1
58	84.8	83.9	82.9	81.9	80.9	80.0	79.0	78.0	77.0	76.1
59	84.7	83.9	82.9	81.9	80.9	80.0	79.0	78.0	77.0	76.0
60	84.7	83.8	82.9	81.9	80.9	79.9	79.0	78.0	77.0	76.0

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	0	1	2	3	4	5	6	7	8	9
61	84.7	83.8	82.9	81.9	80.9	79.9	79.0	78.0	77.0	76.0
62	84.7	83.8	82.9	81.9	80.9	79.9	78.9	78.0	77.0	76.0
63	84.7	83.8	82.9	81.9	80.9	79.9	78.9	78.0	77.0	76.0
64	84.7	83.8	82.8	81.9	80.9	79.9	78.9	77.9	77.0	76.0
65	84.7	83.8	82.8	81.9	80.9	79.9	78.9	77.9	77.0	76.0
66	84.7	83.8	82.8	81.9	80.9	79.9	78.9	77.9	76.9	76.0
67	84.7	83.8	82.8	81.9	80.9	79.9	78.9	77.9	76.9	76.0
68	84.7	83.8	82.8	81.8	80.9	79.9	78.9	77.9	76.9	75.9
69	84.7	83.8	82.8	81.8	80.9	79.9	78.9	77.9	76.9	75.9
70	84.7	83.8	82.8	81.8	80.9	79.9	78.9	77.9	76.9	75.9
71	84.7	83.8	82.8	81.8	80.9	79.9	78.9	77.9	76.9	75.9
72	84.7	83.8	82.8	81.8	80.9	79.9	78.9	77.9	76.9	75.9
73	84.6	83.8	82.8	81.8	80.8	79.9	78.9	77.9	76.9	75.9
74	84.6	83.8	82.8	81.8	80.8	79.9	78.9	77.9	76.9	75.9
75	84.6	83.8	82.8	81.8	80.8	79.9	78.9	77.9	76.9	75.9
76	84.6	83.8	82.8	81.8	80.8	79.9	78.9	77.9	76.9	75.9
77	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
78	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
79	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
80	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
81	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
82	84.6	83.8	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
83	84.6	83.7	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
84	84.6	83.7	82.8	81.8	80.8	79.8	78.9	77.9	76.9	75.9
85	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
86	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
87	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
88	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
89	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
90	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
91	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
92	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
93	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
94	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
95	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
96	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
97	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
98	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
99	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
100	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
101	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
102	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
103	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
104	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
105	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
106	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
107	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
108	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
109	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
110	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
111	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
112	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
113	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
114	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
115	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
116	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
117	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
118	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
119	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9
120+	84.6	83.7	82.8	81.8	80.8	79.8	78.8	77.9	76.9	75.9

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	10	11	12	13	14	15	16	17	18	19
0	88.2	87.9	87.7	87.5	87.3	87.1	86.9	86.8	86.6	86.5
1	87.5	87.2	87.0	86.7	86.5	86.3	86.1	86.0	85.8	85.7
2	86.8	86.5	86.2	86.0	85.7	85.5	85.3	85.1	85.0	84.8
3	86.1	85.8	85.5	85.2	85.0	84.7	84.5	84.3	84.1	84.0
4	85.4	85.1	84.8	84.5	84.2	84.0	83.7	83.5	83.3	83.1
5	84.8	84.4	84.1	83.8	83.5	83.2	83.0	82.7	82.5	82.3
6	84.2	83.8	83.4	83.1	82.8	82.5	82.2	82.0	81.7	81.5
7	83.6	83.2	82.8	82.4	82.1	81.8	81.5	81.2	81.0	80.7
8	83.0	82.6	82.2	81.8	81.4	81.1	80.8	80.5	80.2	80.0
9	82.5	82.0	81.6	81.2	80.8	80.4	80.1	79.8	79.5	79.2
10	81.9	81.5	81.0	80.6	80.2	79.8	79.4	79.1	78.8	78.5
11	81.5	80.9	80.5	80.0	79.6	79.2	78.8	78.4	78.1	77.8
12	81.0	80.5	79.9	79.5	79.0	78.6	78.2	77.8	77.4	77.1
13	80.6	80.0	79.5	79.0	78.5	78.0	77.6	77.2	76.8	76.4
14	80.2	79.6	79.0	78.5	78.0	77.5	77.0	76.6	76.2	75.8
15	79.8	79.2	78.6	78.0	77.5	77.0	76.5	76.0	75.6	75.2
16	79.4	78.8	78.2	77.6	77.0	76.5	76.0	75.5	75.0	74.6
17	79.1	78.4	77.8	77.2	76.6	76.0	75.5	75.0	74.5	74.0
18	78.8	78.1	77.4	76.8	76.2	75.6	75.0	74.5	74.0	73.5
19	78.5	77.8	77.1	76.4	75.8	75.2	74.6	74.0	73.5	73.0
20	78.2	77.5	76.8	76.1	75.4	74.8	74.2	73.6	73.0	72.5
21	78.0	77.2	76.5	75.8	75.1	74.4	73.8	73.2	72.6	72.0
22	77.8	77.0	76.2	75.5	74.8	74.1	73.4	72.8	72.2	71.6
23	77.5	76.8	76.0	75.2	74.5	73.8	73.1	72.5	71.8	71.2
24	77.3	76.5	75.8	75.0	74.2	73.5	72.8	72.1	71.5	70.8
25	77.2	76.4	75.6	74.8	74.0	73.3	72.5	71.8	71.1	70.5
26	77.0	76.2	75.4	74.6	73.8	73.0	72.3	71.5	70.8	70.1
27	76.8	76.0	75.2	74.4	73.6	72.8	72.0	71.3	70.5	69.8
28	76.7	75.8	75.0	74.2	73.4	72.6	71.8	71.0	70.3	69.5
29	76.6	75.7	74.9	74.0	73.2	72.4	71.6	70.8	70.0	69.3
30	76.4	75.6	74.7	73.9	73.0	72.2	71.4	70.6	69.8	69.0
31	76.3	75.5	74.6	73.7	72.9	72.0	71.2	70.4	69.6	68.8
32	76.2	75.3	74.5	73.6	72.7	71.9	71.0	70.2	69.4	68.6
33	76.1	75.2	74.3	73.5	72.6	71.7	70.9	70.0	69.2	68.4
34	76.0	75.1	74.2	73.3	72.5	71.6	70.7	69.9	69.0	68.2
35	76.0	75.0	74.1	73.2	72.4	71.5	70.6	69.7	68.9	68.0
36	75.9	75.0	74.0	73.1	72.2	71.4	70.5	69.6	68.7	67.9
37	75.8	74.9	74.0	73.1	72.1	71.3	70.4	69.5	68.6	67.7
38	75.7	74.8	73.9	73.0	72.1	71.2	70.3	69.4	68.5	67.6
39	75.7	74.7	73.8	72.9	72.0	71.1	70.2	69.3	68.4	67.5
40	75.6	74.7	73.7	72.8	71.9	71.0	70.1	69.2	68.3	67.4
41	75.6	74.6	73.7	72.8	71.8	70.9	70.0	69.1	68.2	67.3
42	75.5	74.6	73.6	72.7	71.8	70.8	69.9	69.0	68.1	67.2
43	75.5	74.5	73.6	72.6	71.7	70.8	69.8	68.9	68.0	67.1
44	75.4	74.5	73.5	72.6	71.6	70.7	69.8	68.8	67.9	67.0
45	75.4	74.4	73.5	72.5	71.6	70.6	69.7	68.8	67.9	66.9
46	75.4	74.4	73.4	72.5	71.5	70.6	69.7	68.7	67.8	66.9
47	75.3	74.4	73.4	72.4	71.5	70.5	69.6	68.7	67.7	66.8
48	75.3	74.3	73.4	72.4	71.5	70.5	69.6	68.6	67.7	66.7
49	75.3	74.3	73.3	72.4	71.4	70.5	69.5	68.6	67.6	66.7
50	75.2	74.3	73.3	72.3	71.4	70.4	69.5	68.5	67.6	66.6
51	75.2	74.2	73.3	72.3	71.3	70.4	69.4	68.5	67.5	66.6
52	75.2	74.2	73.2	72.3	71.3	70.4	69.4	68.4	67.5	66.5
53	75.2	74.2	73.2	72.3	71.3	70.3	69.4	68.4	67.4	66.5
54	75.1	74.2	73.2	72.2	71.3	70.3	69.3	68.4	67.4	66.5
55	75.1	74.2	73.2	72.2	71.2	70.3	69.3	68.3	67.4	66.4
56	75.1	74.1	73.2	72.2	71.2	70.2	69.3	68.3	67.4	66.4
57	75.1	74.1	73.1	72.2	71.2	70.2	69.3	68.3	67.3	66.4
58	75.1	74.1	73.1	72.1	71.2	70.2	69.2	68.3	67.3	66.3
59	75.1	74.1	73.1	72.1	71.2	70.2	69.2	68.2	67.3	66.3
60	75.0	74.1	73.1	72.1	71.1	70.2	69.2	68.2	67.3	66.3

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	10	11	12	13	14	15	16	17	18	19
61	75.0	74.1	73.1	72.1	71.1	70.1	69.2	68.2	67.2	66.3
62	75.0	74.0	73.1	72.1	71.1	70.1	69.2	68.2	67.2	66.2
63	75.0	74.0	73.0	72.1	71.1	70.1	69.1	68.2	67.2	66.2
64	75.0	74.0	73.0	72.1	71.1	70.1	69.1	68.2	67.2	66.2
65	75.0	74.0	73.0	72.0	71.1	70.1	69.1	68.1	67.2	66.2
66	75.0	74.0	73.0	72.0	71.1	70.1	69.1	68.1	67.2	66.2
67	75.0	74.0	73.0	72.0	71.0	70.1	69.1	68.1	67.1	66.2
68	75.0	74.0	73.0	72.0	71.0	70.1	69.1	68.1	67.1	66.2
69	75.0	74.0	73.0	72.0	71.0	70.0	69.1	68.1	67.1	66.1
70	74.9	74.0	73.0	72.0	71.0	70.0	69.1	68.1	67.1	66.1
71	74.9	74.0	73.0	72.0	71.0	70.0	69.0	68.1	67.1	66.1
72	74.9	73.9	73.0	72.0	71.0	70.0	69.0	68.1	67.1	66.1
73	74.9	73.9	73.0	72.0	71.0	70.0	69.0	68.1	67.1	66.1
74	74.9	73.9	73.0	72.0	71.0	70.0	69.0	68.0	67.1	66.1
75	74.9	73.9	72.9	72.0	71.0	70.0	69.0	68.0	67.1	66.1
76	74.9	73.9	72.9	72.0	71.0	70.0	69.0	68.0	67.1	66.1
77	74.9	73.9	72.9	72.0	71.0	70.0	69.0	68.0	67.0	66.1
78	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.0	67.0	66.1
79	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.0	67.0	66.1
80	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.0	67.0	66.1
81	74.9	73.9	72.9	71.9	71.0	70.0	69.0	68.0	67.0	66.0
82	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
83	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
84	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
85	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
86	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
87	74.9	73.9	72.9	71.9	70.9	70.0	69.0	68.0	67.0	66.0
88	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
89	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
90	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
91	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
92	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
93	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
94	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
95	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
96	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
97	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
98	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
99	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
100	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
101	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
102	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
103	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
104	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
105	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
106	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
107	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
108	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
109	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
110	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
111	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
112	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
113	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
114	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
115	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
116	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
117	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
118	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
119	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0
120+	74.9	73.9	72.9	71.9	70.9	69.9	69.0	68.0	67.0	66.0

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	20	21	22	23	24	25	26	27	28	29
0	86.4	86.2	86.1	86.0	85.9	85.9	85.8	85.7	85.6	85.6
1	85.5	85.4	85.3	85.2	85.1	85.0	84.9	84.8	84.7	84.7
2	84.7	84.5	84.4	84.3	84.2	84.1	84.0	83.9	83.8	83.8
3	83.8	83.7	83.5	83.4	83.3	83.2	83.1	83.0	82.9	82.8
4	83.0	82.8	82.7	82.5	82.4	82.3	82.2	82.1	82.0	81.9
5	82.2	82.0	81.8	81.7	81.6	81.4	81.3	81.2	81.1	81.0
6	81.3	81.2	81.0	80.8	80.7	80.6	80.4	80.3	80.2	80.1
7	80.5	80.3	80.2	80.0	79.8	79.7	79.6	79.4	79.3	79.2
8	79.8	79.5	79.3	79.2	79.0	78.8	78.7	78.6	78.4	78.3
9	79.0	78.8	78.5	78.3	78.2	78.0	77.8	77.7	77.6	77.4
10	78.2	78.0	77.8	77.5	77.3	77.2	77.0	76.8	76.7	76.6
11	77.5	77.2	77.0	76.8	76.5	76.4	76.2	76.0	75.8	75.7
12	76.8	76.5	76.2	76.0	75.8	75.6	75.4	75.2	75.0	74.9
13	76.1	75.8	75.5	75.2	75.0	74.8	74.6	74.4	74.2	74.0
14	75.4	75.1	74.8	74.5	74.2	74.0	73.8	73.6	73.4	73.2
15	74.8	74.4	74.1	73.8	73.5	73.3	73.0	72.8	72.6	72.4
16	74.2	73.8	73.4	73.1	72.8	72.5	72.3	72.0	71.8	71.6
17	73.6	73.2	72.8	72.5	72.1	71.8	71.5	71.3	71.0	70.8
18	73.0	72.6	72.2	71.8	71.5	71.1	70.8	70.5	70.3	70.0
19	72.5	72.0	71.6	71.2	70.8	70.5	70.1	69.8	69.5	69.3
20	72.0	71.5	71.0	70.6	70.2	69.8	69.5	69.1	68.8	68.5
21	71.5	71.0	70.5	70.0	69.6	69.2	68.8	68.5	68.1	67.8
22	71.0	70.5	70.0	69.5	69.0	68.6	68.2	67.8	67.5	67.1
23	70.6	70.0	69.5	69.0	68.5	68.0	67.6	67.2	66.8	66.5
24	70.2	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8
25	69.8	69.2	68.6	68.0	67.5	67.0	66.5	66.1	65.6	65.2
26	69.5	68.8	68.2	67.6	67.1	66.5	66.0	65.5	65.1	64.6
27	69.1	68.5	67.8	67.2	66.6	66.1	65.5	65.0	64.5	64.1
28	68.8	68.1	67.5	66.8	66.2	65.6	65.1	64.5	64.0	63.5
29	68.5	67.8	67.1	66.5	65.8	65.2	64.6	64.1	63.5	63.0
30	68.3	67.5	66.8	66.2	65.5	64.9	64.2	63.7	63.1	62.6
31	68.0	67.3	66.6	65.8	65.2	64.5	63.9	63.2	62.7	62.1
32	67.8	67.0	66.3	65.6	64.9	64.2	63.5	62.9	62.3	61.7
33	67.6	66.8	66.0	65.3	64.6	63.9	63.2	62.5	61.9	61.3
34	67.4	66.6	65.8	65.1	64.3	63.6	62.9	62.2	61.5	60.9
35	67.2	66.4	65.6	64.8	64.1	63.3	62.6	61.9	61.2	60.5
36	67.1	66.2	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.2
37	66.9	66.1	65.2	64.4	63.6	62.8	62.1	61.3	60.6	59.9
38	66.8	65.9	65.1	64.2	63.4	62.6	61.9	61.1	60.3	59.6
39	66.6	65.8	64.9	64.1	63.3	62.4	61.6	60.9	60.1	59.4
40	66.5	65.6	64.8	63.9	63.1	62.3	61.5	60.7	59.9	59.1
41	66.4	65.5	64.6	63.8	62.9	62.1	61.3	60.5	59.7	58.9
42	66.3	65.4	64.5	63.6	62.8	61.9	61.1	60.3	59.5	58.7
43	66.2	65.3	64.4	63.5	62.7	61.8	61.0	60.1	59.3	58.5
44	66.1	65.2	64.3	63.4	62.5	61.7	60.8	60.0	59.1	58.3
45	66.0	65.1	64.2	63.3	62.4	61.5	60.7	59.8	59.0	58.1
46	65.9	65.0	64.1	63.2	62.3	61.4	60.6	59.7	58.8	58.0
47	65.9	65.0	64.0	63.1	62.2	61.3	60.5	59.6	58.7	57.9
48	65.8	64.9	64.0	63.0	62.1	61.2	60.3	59.5	58.6	57.7
49	65.7	64.8	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.6
50	65.7	64.8	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5
51	65.6	64.7	63.8	62.8	61.9	61.0	60.1	59.2	58.3	57.4
52	65.6	64.7	63.7	62.8	61.9	60.9	60.0	59.1	58.2	57.3
53	65.5	64.6	63.7	62.7	61.8	60.9	59.9	59.0	58.1	57.2
54	65.5	64.6	63.6	62.7	61.7	60.8	59.9	59.0	58.0	57.1
55	65.5	64.5	63.6	62.6	61.7	60.8	59.8	58.9	58.0	57.1
56	65.4	64.5	63.5	62.6	61.6	60.7	59.8	58.8	57.9	57.0
57	65.4	64.5	63.5	62.5	61.6	60.7	59.7	58.8	57.9	56.9
58	65.4	64.4	63.5	62.5	61.6	60.6	59.7	58.7	57.8	56.9
59	65.4	64.4	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8
60	65.3	64.4	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8



TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	20	21	22	23	24	25	26	27	28	29
61	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7
62	65.3	64.3	63.4	62.4	61.4	60.5	59.5	58.6	57.6	56.7
63	65.3	64.3	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7
64	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6
65	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.5	56.6
66	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6
67	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.5
68	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
69	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
70	65.2	64.2	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5
71	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
100	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
101	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
102	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
103	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
104	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
105	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
106	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
107	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
108	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
109	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
110	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
111	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
112	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
113	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
114	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
115	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
116	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
117	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
118	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
119	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
120+	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	30	31	32	33	34	35	36	37	38	39
0	85.5	85.4	85.4	85.3	85.3	85.3	85.2	85.2	85.2	85.1
1	84.6	84.6	84.5	84.5	84.4	84.4	84.3	84.3	84.3	84.2
2	83.7	83.6	83.6	83.5	83.5	83.4	83.4	83.3	83.3	83.3
3	82.8	82.7	82.6	82.6	82.5	82.5	82.4	82.4	82.3	82.3
4	81.8	81.8	81.7	81.6	81.6	81.5	81.5	81.4	81.4	81.4
5	80.9	80.9	80.8	80.7	80.7	80.6	80.5	80.5	80.4	80.4
6	80.0	79.9	79.9	79.8	79.7	79.7	79.6	79.5	79.5	79.5
7	79.1	79.0	78.9	78.9	78.8	78.7	78.7	78.6	78.6	78.5
8	78.2	78.1	78.0	77.9	77.9	77.8	77.7	77.7	77.6	77.6
9	77.3	77.2	77.1	77.0	77.0	76.9	76.8	76.7	76.7	76.6
10	76.4	76.3	76.2	76.1	76.0	76.0	75.9	75.8	75.7	75.7
11	75.6	75.5	75.3	75.2	75.1	75.0	75.0	74.9	74.8	74.7
12	74.7	74.6	74.5	74.3	74.2	74.1	74.0	74.0	73.9	73.8
13	73.9	73.7	73.6	73.5	73.3	73.2	73.1	73.1	73.0	72.9
14	73.0	72.9	72.7	72.6	72.5	72.4	72.2	72.1	72.1	72.0
15	72.2	72.0	71.9	71.7	71.6	71.5	71.4	71.3	71.2	71.1
16	71.4	71.2	71.0	70.9	70.7	70.6	70.5	70.4	70.3	70.2
17	70.6	70.4	70.2	70.0	69.9	69.7	69.6	69.5	69.4	69.3
18	69.8	69.6	69.4	69.2	69.0	68.9	68.7	68.6	68.5	68.4
19	69.0	68.8	68.6	68.4	68.2	68.0	67.9	67.7	67.6	67.5
20	68.3	68.0	67.8	67.6	67.4	67.2	67.1	66.9	66.8	66.6
21	67.5	67.3	67.0	66.8	66.6	66.4	66.2	66.1	65.9	65.8
22	66.8	66.6	66.3	66.0	65.8	65.6	65.4	65.2	65.1	64.9
23	66.2	65.8	65.6	65.3	65.1	64.8	64.6	64.4	64.2	64.1
24	65.5	65.2	64.9	64.6	64.3	64.1	63.8	63.6	63.4	63.3
25	64.9	64.5	64.2	63.9	63.6	63.3	63.1	62.8	62.6	62.4
26	64.2	63.9	63.5	63.2	62.9	62.6	62.3	62.1	61.9	61.6
27	63.7	63.2	62.9	62.5	62.2	61.9	61.6	61.3	61.1	60.9
28	63.1	62.7	62.3	61.9	61.5	61.2	60.9	60.6	60.3	60.1
29	62.6	62.1	61.7	61.3	60.9	60.5	60.2	59.9	59.6	59.4
30	62.0	61.6	61.1	60.7	60.3	59.9	59.5	59.2	58.9	58.6
31	61.6	61.1	60.6	60.1	59.7	59.3	58.9	58.6	58.2	57.9
32	61.1	60.6	60.1	59.6	59.1	58.7	58.3	57.9	57.6	57.2
33	60.7	60.1	59.6	59.1	58.6	58.1	57.7	57.3	56.9	56.6
34	60.3	59.7	59.1	58.6	58.1	57.6	57.2	56.7	56.3	55.9
35	59.9	59.3	58.7	58.1	57.6	57.1	56.6	56.2	55.7	55.3
36	59.5	58.9	58.3	57.7	57.2	56.6	56.1	55.6	55.2	54.7
37	59.2	58.6	57.9	57.3	56.7	56.2	55.6	55.1	54.6	54.2
38	58.9	58.2	57.6	56.9	56.3	55.7	55.2	54.6	54.1	53.6
39	58.6	57.9	57.2	56.6	55.9	55.3	54.7	54.2	53.6	53.1
40	58.4	57.6	56.9	56.3	55.6	55.0	54.3	53.8	53.2	52.7
41	58.1	57.4	56.7	56.0	55.3	54.6	54.0	53.4	52.8	52.2
42	57.9	57.1	56.4	55.7	55.0	54.3	53.6	53.0	52.4	51.8
43	57.7	56.9	56.2	55.4	54.7	54.0	53.3	52.6	52.0	51.4
44	57.5	56.7	55.9	55.2	54.4	53.7	53.0	52.3	51.6	51.0
45	57.3	56.5	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7
46	57.2	56.3	55.5	54.7	54.0	53.2	52.4	51.7	51.0	50.3
47	57.0	56.2	55.4	54.5	53.7	53.0	52.2	51.5	50.7	50.0
48	56.9	56.0	55.2	54.4	53.6	52.8	52.0	51.2	50.5	49.7
49	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
50	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
51	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
52	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
53	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
54	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
55	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
56	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
57	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
58	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
59	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
60	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	30	31	32	33	34	35	36	37	38	39
61	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
62	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
63	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
64	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
65	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
66	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
67	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
68	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
69	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
70	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
71	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
72	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
73	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
74	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
75	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
76	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
77	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
78	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
79	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
80	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
81	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
82	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
83	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
84	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
85	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
86	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
87	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
88	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
89	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
90	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
91	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
92	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
93	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
94	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
95	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
96	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
97	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
98	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
99	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
100	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
101	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
102	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
103	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
104	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
105	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
106	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
107	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
108	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
109	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
110	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
111	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
112	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
113	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
114	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
115	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
116	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
117	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
118	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
119	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
120+	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	40	41	42	43	44	45	46	47	48	49
0	85.1	85.1	85.0	85.0	85.0	85.0	84.9	84.9	84.9	84.9
1	84.2	84.2	84.1	84.1	84.1	84.1	84.0	84.0	84.0	84.0
2	83.2	83.2	83.2	83.1	83.1	83.1	83.1	83.1	83.0	83.0
3	82.3	82.2	82.2	82.2	82.2	82.1	82.1	82.1	82.1	82.1
4	81.3	81.3	81.3	81.2	81.2	81.2	81.1	81.1	81.1	81.1
5	80.4	80.3	80.3	80.3	80.2	80.2	80.2	80.2	80.1	80.1
6	79.4	79.4	79.3	79.3	79.3	79.2	79.2	79.2	79.2	79.1
7	78.5	78.4	78.4	78.3	78.3	78.3	78.2	78.2	78.2	78.2
8	77.5	77.5	77.4	77.4	77.3	77.3	77.3	77.3	77.2	77.2
9	76.6	76.5	76.5	76.4	76.4	76.4	76.3	76.3	76.3	76.2
10	75.6	75.6	75.5	75.5	75.4	75.4	75.4	75.3	75.3	75.3
11	74.7	74.6	74.6	74.5	74.5	74.4	74.4	74.4	74.3	74.3
12	73.7	73.7	73.6	73.6	73.5	73.5	73.4	73.4	73.4	73.3
13	72.8	72.8	72.7	72.6	72.6	72.5	72.5	72.4	72.4	72.4
14	71.9	71.8	71.8	71.7	71.6	71.6	71.5	71.5	71.5	71.4
15	71.0	70.9	70.8	70.8	70.7	70.6	70.6	70.5	70.5	70.5
16	70.1	70.0	69.9	69.8	69.8	69.7	69.7	69.6	69.6	69.5
17	69.2	69.1	69.0	68.9	68.8	68.8	68.7	68.7	68.6	68.6
18	68.3	68.2	68.1	68.0	67.9	67.9	67.8	67.7	67.7	67.6
19	67.4	67.3	67.2	67.1	67.0	66.9	66.9	66.8	66.7	66.7
20	66.5	66.4	66.3	66.2	66.1	66.0	65.9	65.9	65.8	65.7
21	65.6	65.5	65.4	65.3	65.2	65.1	65.0	65.0	64.9	64.8
22	64.8	64.6	64.5	64.4	64.3	64.2	64.1	64.0	64.0	63.9
23	63.9	63.8	63.6	63.5	63.4	63.3	63.2	63.1	63.0	63.0
24	63.1	62.9	62.8	62.7	62.5	62.4	62.3	62.2	62.1	62.1
25	62.3	62.1	61.9	61.8	61.7	61.5	61.4	61.3	61.2	61.2
26	61.5	61.3	61.1	61.0	60.8	60.7	60.6	60.5	60.3	60.3
27	60.7	60.5	60.3	60.1	60.0	59.8	59.7	59.6	59.5	59.4
28	59.9	59.7	59.5	59.3	59.1	59.0	58.8	58.7	58.6	58.5
29	59.1	58.9	58.7	58.5	58.3	58.1	58.0	57.9	57.7	57.6
30	58.4	58.1	57.9	57.7	57.5	57.3	57.2	57.0	56.9	56.7
31	57.6	57.4	57.1	56.9	56.7	56.5	56.3	56.2	56.0	55.9
32	56.9	56.7	56.4	56.2	55.9	55.7	55.5	55.4	55.2	55.0
33	56.3	56.0	55.7	55.4	55.2	54.9	54.7	54.5	54.4	54.2
34	55.6	55.3	55.0	54.7	54.4	54.2	54.0	53.7	53.6	53.4
35	55.0	54.6	54.3	54.0	53.7	53.4	53.2	53.0	52.8	52.6
36	54.3	54.0	53.6	53.3	53.0	52.7	52.4	52.2	52.0	51.8
37	53.8	53.4	53.0	52.6	52.3	52.0	51.7	51.5	51.2	51.0
38	53.2	52.8	52.4	52.0	51.6	51.3	51.0	50.7	50.5	50.2
39	52.7	52.2	51.8	51.4	51.0	50.7	50.3	50.0	49.7	49.5
40	52.2	51.7	51.2	50.8	50.4	50.0	49.7	49.3	49.0	48.8
41	51.7	51.2	50.7	50.2	49.8	49.4	49.0	48.7	48.4	48.1
42	51.2	50.7	50.2	49.7	49.2	48.8	48.4	48.0	47.7	47.4
43	50.8	50.2	49.7	49.2	48.7	48.3	47.8	47.4	47.1	46.7
44	50.4	49.8	49.2	48.7	48.2	47.7	47.3	46.8	46.4	46.1
45	50.0	49.4	48.8	48.3	47.7	47.2	46.7	46.3	45.9	45.5
46	49.7	49.0	48.4	47.8	47.3	46.7	46.2	45.7	45.3	44.9
47	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2	44.8	44.3
48	49.0	48.4	47.7	47.1	46.4	45.9	45.3	44.8	44.3	43.8
49	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.3	43.8	43.3
50	48.5	47.8	47.1	46.4	45.7	45.1	44.5	43.9	43.3	42.8
51	48.3	47.5	46.8	46.1	45.4	44.7	44.1	43.5	42.9	42.3
52	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.1	42.5	41.9
53	47.8	47.1	46.3	45.6	44.8	44.1	43.4	42.8	42.1	41.5
54	47.7	46.9	46.1	45.3	44.6	43.8	43.1	42.5	41.8	41.2
55	47.5	46.7	45.9	45.1	44.3	43.6	42.9	42.2	41.5	40.8
56	47.3	46.5	45.7	44.9	44.1	43.4	42.6	41.9	41.2	40.5
57	47.2	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2
58	47.1	46.2	45.4	44.5	43.7	42.9	42.2	41.4	40.7	39.9
59	46.9	46.1	45.2	44.4	43.6	42.8	42.0	41.2	40.4	39.7
60	46.8	46.0	45.1	44.3	43.4	42.6	41.8	41.0	40.2	39.5

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	40	41	42	43	44	45	46	47	48	49
61	46.7	45.8	45.0	44.1	43.3	42.4	41.6	40.8	40.0	39.2
62	46.6	45.7	44.9	44.0	43.1	42.3	41.5	40.6	39.8	39.0
63	46.5	45.7	44.8	43.9	43.0	42.2	41.3	40.5	39.7	38.9
64	46.5	45.6	44.7	43.8	42.9	42.1	41.2	40.4	39.5	38.7
65	46.4	45.5	44.6	43.7	42.8	41.9	41.1	40.2	39.4	38.6
66	46.3	45.4	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.4
67	46.3	45.4	44.4	43.5	42.6	41.8	40.9	40.0	39.1	38.3
68	46.2	45.3	44.4	43.5	42.6	41.7	40.8	39.9	39.0	38.2
69	46.2	45.2	44.3	43.4	42.5	41.6	40.7	39.8	38.9	38.1
70	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0
71	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9
72	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8
73	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7
74	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7
75	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6
76	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5
77	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5
78	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.4	37.5
79	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4
80	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4
81	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
82	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
83	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3
84	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3
85	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3
86	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2
87	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2
88	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2
89	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
90	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
91	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
92	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
93	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
94	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
95	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
96	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
97	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
98	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
99	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
100	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
101	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
102	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
103	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
104	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
105	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
106	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
107	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
108	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
109	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
110	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
111	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
112	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
113	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
114	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
115	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
116	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
117	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
118	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
119	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
120+	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	50	51	52	53	54	55	56	57	58	59
0	84.9	84.8	84.8	84.8	84.8	84.8	84.8	84.8	84.8	84.7
1	84.0	84.0	83.9	83.9	83.9	83.9	83.9	83.9	83.9	83.9
2	83.0	83.0	83.0	83.0	82.9	82.9	82.9	82.9	82.9	82.9
3	82.0	82.0	82.0	82.0	82.0	82.0	81.9	81.9	81.9	81.9
4	81.1	81.0	81.0	81.0	81.0	81.0	81.0	81.0	80.9	80.9
5	80.1	80.1	80.1	80.0	80.0	80.0	80.0	80.0	80.0	80.0
6	79.1	79.1	79.1	79.1	79.0	79.0	79.0	79.0	79.0	79.0
7	78.1	78.1	78.1	78.1	78.1	78.1	78.0	78.0	78.0	78.0
8	77.2	77.2	77.1	77.1	77.1	77.1	77.1	77.0	77.0	77.0
9	76.2	76.2	76.2	76.1	76.1	76.1	76.1	76.1	76.1	76.0
10	75.2	75.2	75.2	75.2	75.1	75.1	75.1	75.1	75.1	75.1
11	74.3	74.2	74.2	74.2	74.2	74.2	74.1	74.1	74.1	74.1
12	73.3	73.3	73.2	73.2	73.2	73.2	73.2	73.1	73.1	73.1
13	72.3	72.3	72.3	72.3	72.2	72.2	72.2	72.2	72.1	72.1
14	71.4	71.3	71.3	71.3	71.3	71.2	71.2	71.2	71.2	71.2
15	70.4	70.4	70.4	70.3	70.3	70.3	70.2	70.2	70.2	70.2
16	69.5	69.4	69.4	69.4	69.3	69.3	69.3	69.3	69.2	69.2
17	68.5	68.5	68.4	68.4	68.4	68.3	68.3	68.3	68.3	68.2
18	67.6	67.5	67.5	67.4	67.4	67.4	67.4	67.3	67.3	67.3
19	66.6	66.6	66.5	66.5	66.5	66.4	66.4	66.4	66.3	66.3
20	65.7	65.6	65.6	65.5	65.5	65.5	65.4	65.4	65.4	65.4
21	64.8	64.7	64.7	64.6	64.6	64.5	64.5	64.5	64.4	64.4
22	63.8	63.8	63.7	63.7	63.6	63.6	63.5	63.5	63.5	63.4
23	62.9	62.8	62.8	62.7	62.7	62.6	62.6	62.5	62.5	62.5
24	62.0	61.9	61.9	61.8	61.7	61.7	61.6	61.6	61.6	61.5
25	61.1	61.0	60.9	60.9	60.8	60.8	60.7	60.7	60.6	60.6
26	60.2	60.1	60.0	59.9	59.9	59.8	59.8	59.7	59.7	59.6
27	59.3	59.2	59.1	59.0	59.0	58.9	58.8	58.8	58.7	58.7
28	58.4	58.3	58.2	58.1	58.0	58.0	57.9	57.9	57.8	57.8
29	57.5	57.4	57.3	57.2	57.1	57.1	57.0	56.9	56.9	56.8
30	56.6	56.5	56.4	56.3	56.2	56.2	56.1	56.0	56.0	55.9
31	55.8	55.6	55.5	55.4	55.3	55.3	55.2	55.1	55.0	55.0
32	54.9	54.8	54.7	54.6	54.5	54.4	54.3	54.2	54.1	54.1
33	54.1	53.9	53.8	53.7	53.6	53.5	53.4	53.3	53.2	53.2
34	53.2	53.1	52.9	52.8	52.7	52.6	52.5	52.4	52.3	52.2
35	52.4	52.2	52.1	52.0	51.8	51.7	51.6	51.5	51.4	51.3
36	51.6	51.4	51.3	51.1	51.0	50.9	50.7	50.6	50.5	50.5
37	50.8	50.6	50.4	50.3	50.1	50.0	49.9	49.8	49.7	49.6
38	50.0	49.8	49.6	49.5	49.3	49.1	49.0	48.9	48.8	48.7
39	49.2	49.0	48.8	48.6	48.5	48.3	48.2	48.0	47.9	47.8
40	48.5	48.3	48.0	47.8	47.7	47.5	47.3	47.2	47.1	46.9
41	47.8	47.5	47.3	47.1	46.9	46.7	46.5	46.3	46.2	46.1
42	47.1	46.8	46.5	46.3	46.1	45.9	45.7	45.5	45.4	45.2
43	46.4	46.1	45.8	45.6	45.3	45.1	44.9	44.7	44.5	44.4
44	45.7	45.4	45.1	44.8	44.6	44.3	44.1	43.9	43.7	43.6
45	45.1	44.7	44.4	44.1	43.8	43.6	43.4	43.1	42.9	42.8
46	44.5	44.1	43.8	43.4	43.1	42.9	42.6	42.4	42.2	42.0
47	43.9	43.5	43.1	42.8	42.5	42.2	41.9	41.6	41.4	41.2
48	43.3	42.9	42.5	42.1	41.8	41.5	41.2	40.9	40.7	40.4
49	42.8	42.3	41.9	41.5	41.2	40.8	40.5	40.2	39.9	39.7
50	42.3	41.8	41.4	40.9	40.6	40.2	39.8	39.5	39.2	39.0
51	41.8	41.3	40.8	40.4	40.0	39.6	39.2	38.9	38.6	38.3
52	41.4	40.8	40.3	39.9	39.4	39.0	38.6	38.2	37.9	37.6
53	40.9	40.4	39.9	39.4	38.9	38.4	38.0	37.6	37.3	36.9
54	40.6	40.0	39.4	38.9	38.4	37.9	37.5	37.1	36.7	36.3
55	40.2	39.6	39.0	38.4	37.9	37.4	36.9	36.5	36.1	35.7
56	39.8	39.2	38.6	38.0	37.5	36.9	36.5	36.0	35.5	35.1
57	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5	35.0	34.6
58	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5	34.1
59	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6
60	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	50	51	52	53	54	55	56	57	58	59
61	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7
62	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3
63	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9
64	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5
65	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2
66	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9
67	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6
68	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4
69	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
97	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
98	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
99	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
100	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
101	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
102	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
103	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
104	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
105	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
106	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
107	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
108	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
109	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
110	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
111	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
112	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
113	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
114	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
115	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
116	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
117	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
118	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
119	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
120+	36.2	35.3	34.3	33.4	32.5	31.6	30.6	29.8	28.9	28.0

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	60	61	62	63	64	65	66	67	68	69
0	84.7	84.7	84.7	84.7	84.7	84.7	84.7	84.7	84.7	84.7
1	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8
2	82.9	82.9	82.9	82.9	82.9	82.8	82.8	82.8	82.8	82.8
3	81.9	81.9	81.9	81.9	81.9	81.9	81.9	81.9	81.8	81.8
4	80.9	80.9	80.9	80.9	80.9	80.9	80.9	80.9	80.9	80.9
5	79.9	79.9	79.9	79.9	79.9	79.9	79.9	79.9	79.9	79.9
6	79.0	79.0	78.9	78.9	78.9	78.9	78.9	78.9	78.9	78.9
7	78.0	78.0	78.0	78.0	77.9	77.9	77.9	77.9	77.9	77.9
8	77.0	77.0	77.0	77.0	77.0	77.0	76.9	76.9	76.9	76.9
9	76.0	76.0	76.0	76.0	76.0	76.0	76.0	76.0	75.9	75.9
10	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0	75.0
11	74.1	74.1	74.0	74.0	74.0	74.0	74.0	74.0	74.0	74.0
12	73.1	73.1	73.1	73.0	73.0	73.0	73.0	73.0	73.0	73.0
13	72.1	72.1	72.1	72.1	72.1	72.0	72.0	72.0	72.0	72.0
14	71.1	71.1	71.1	71.1	71.1	71.1	71.1	71.0	71.0	71.0
15	70.2	70.1	70.1	70.1	70.1	70.1	70.1	70.1	70.1	70.0
16	69.2	69.2	69.2	69.1	69.1	69.1	69.1	69.1	69.1	69.1
17	68.2	68.2	68.2	68.2	68.2	68.1	68.1	68.1	68.1	68.1
18	67.3	67.2	67.2	67.2	67.2	67.2	67.2	67.1	67.1	67.1
19	66.3	66.3	66.2	66.2	66.2	66.2	66.2	66.2	66.2	66.1
20	65.3	65.3	65.3	65.3	65.2	65.2	65.2	65.2	65.2	65.2
21	64.4	64.3	64.3	64.3	64.3	64.3	64.2	64.2	64.2	64.2
22	63.4	63.4	63.4	63.3	63.3	63.3	63.3	63.3	63.2	63.2
23	62.4	62.4	62.4	62.4	62.3	62.3	62.3	62.3	62.3	62.3
24	61.5	61.5	61.4	61.4	61.4	61.4	61.3	61.3	61.3	61.3
25	60.5	60.5	60.5	60.5	60.4	60.4	60.4	60.4	60.3	60.3
26	59.6	59.6	59.5	59.5	59.5	59.5	59.4	59.4	59.4	59.4
27	58.7	58.6	58.6	58.6	58.5	58.5	58.5	58.5	58.4	58.4
28	57.7	57.7	57.6	57.6	57.6	57.5	57.5	57.5	57.5	57.5
29	56.8	56.7	56.7	56.7	56.6	56.6	56.6	56.5	56.5	56.5
30	55.9	55.8	55.8	55.7	55.7	55.7	55.6	55.6	55.6	55.6
31	54.9	54.9	54.8	54.8	54.8	54.7	54.7	54.7	54.6	54.6
32	54.0	54.0	53.9	53.9	53.8	53.8	53.7	53.7	53.7	53.7
33	53.1	53.0	53.0	52.9	52.9	52.8	52.8	52.8	52.7	52.7
34	52.2	52.1	52.1	52.0	52.0	51.9	51.9	51.8	51.8	51.8
35	51.3	51.2	51.1	51.1	51.0	51.0	50.9	50.9	50.9	50.8
36	50.4	50.3	50.2	50.2	50.1	50.1	50.0	50.0	49.9	49.9
37	49.5	49.4	49.3	49.3	49.2	49.1	49.1	49.0	49.0	49.0
38	48.6	48.5	48.4	48.3	48.3	48.2	48.2	48.1	48.1	48.0
39	47.7	47.6	47.5	47.4	47.4	47.3	47.2	47.2	47.1	47.1
40	46.8	46.7	46.6	46.5	46.5	46.4	46.3	46.3	46.2	46.2
41	46.0	45.8	45.7	45.7	45.6	45.5	45.4	45.4	45.3	45.2
42	45.1	45.0	44.9	44.8	44.7	44.6	44.5	44.4	44.4	44.3
43	44.3	44.1	44.0	43.9	43.8	43.7	43.6	43.5	43.5	43.4
44	43.4	43.3	43.1	43.0	42.9	42.8	42.7	42.6	42.6	42.5
45	42.6	42.4	42.3	42.2	42.1	41.9	41.8	41.8	41.7	41.6
46	41.8	41.6	41.5	41.3	41.2	41.1	41.0	40.9	40.8	40.7
47	41.0	40.8	40.6	40.5	40.4	40.2	40.1	40.0	39.9	39.8
48	40.2	40.0	39.8	39.7	39.5	39.4	39.3	39.1	39.0	38.9
49	39.5	39.2	39.0	38.9	38.7	38.6	38.4	38.3	38.2	38.1
50	38.7	38.5	38.3	38.1	37.9	37.7	37.6	37.5	37.3	37.2
51	38.0	37.7	37.5	37.3	37.1	36.9	36.8	36.6	36.5	36.4
52	37.3	37.0	36.8	36.6	36.3	36.2	36.0	35.8	35.7	35.5
53	36.6	36.3	36.1	35.8	35.6	35.4	35.2	35.0	34.9	34.7
54	36.0	35.7	35.4	35.1	34.9	34.6	34.4	34.2	34.1	33.9
55	35.3	35.0	34.7	34.4	34.2	33.9	33.7	33.5	33.3	33.1
56	34.8	34.4	34.1	33.8	33.5	33.2	33.0	32.7	32.5	32.3
57	34.2	33.8	33.4	33.1	32.8	32.5	32.3	32.0	31.8	31.6
58	33.6	33.2	32.8	32.5	32.2	31.9	31.6	31.3	31.1	30.9
59	33.1	32.7	32.3	31.9	31.5	31.2	30.9	30.6	30.4	30.1
60	32.6	32.2	31.7	31.3	31.0	30.6	30.3	30.0	29.7	29.4



TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	60	61	62	63	64	65	66	67	68	69
61	32.2	31.7	31.2	30.8	30.4	30.0	29.7	29.4	29.1	28.8
62	31.7	31.2	30.8	30.3	29.9	29.5	29.1	28.7	28.4	28.1
63	31.3	30.8	30.3	29.8	29.4	28.9	28.5	28.2	27.8	27.5
64	31.0	30.4	29.9	29.4	28.9	28.4	28.0	27.6	27.2	26.9
65	30.6	30.0	29.5	28.9	28.4	28.0	27.5	27.1	26.7	26.3
66	30.3	29.7	29.1	28.5	28.0	27.5	27.0	26.6	26.2	25.8
67	30.0	29.4	28.7	28.2	27.6	27.1	26.6	26.1	25.7	25.3
68	29.7	29.1	28.4	27.8	27.2	26.7	26.2	25.7	25.2	24.8
69	29.4	28.8	28.1	27.5	26.9	26.3	25.8	25.3	24.8	24.3
70	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9
71	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4
72	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1
73	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7
74	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4
75	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
115	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
116	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
117	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.2	20.4	19.6
118	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
119	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
120+	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	70	71	72	73	74	75	76	77	78	79
0	84.7	84.7	84.7	84.6	84.6	84.6	84.6	84.6	84.6	84.6
1	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8	83.8
2	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
3	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8
4	80.9	80.9	80.9	80.8	80.8	80.8	80.8	80.8	80.8	80.8
5	79.9	79.9	79.9	79.9	79.9	79.9	79.9	79.8	79.8	79.8
6	78.9	78.9	78.9	78.9	78.9	78.9	78.9	78.9	78.9	78.9
7	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9
8	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9
9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9
10	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9
11	74.0	74.0	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
12	73.0	73.0	73.0	73.0	73.0	72.9	72.9	72.9	72.9	72.9
13	72.0	72.0	72.0	72.0	72.0	72.0	72.0	72.0	71.9	71.9
14	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0	71.0
15	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0
16	69.1	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0
17	68.1	68.1	68.1	68.1	68.0	68.0	68.0	68.0	68.0	68.0
18	67.1	67.1	67.1	67.1	67.1	67.1	67.1	67.0	67.0	67.0
19	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1
20	65.2	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.1
21	64.2	64.2	64.2	64.2	64.1	64.1	64.1	64.1	64.1	64.1
22	63.2	63.2	63.2	63.2	63.2	63.2	63.2	63.1	63.1	63.1
23	62.2	62.2	62.2	62.2	62.2	62.2	62.2	62.2	62.2	62.2
24	61.3	61.3	61.3	61.2	61.2	61.2	61.2	61.2	61.2	61.2
25	60.3	60.3	60.3	60.3	60.3	60.3	60.2	60.2	60.2	60.2
26	59.4	59.3	59.3	59.3	59.3	59.3	59.3	59.3	59.3	59.3
27	58.4	58.4	58.4	58.4	58.3	58.3	58.3	58.3	58.3	58.3
28	57.4	57.4	57.4	57.4	57.4	57.4	57.4	57.3	57.3	57.3
29	56.5	56.5	56.5	56.4	56.4	56.4	56.4	56.4	56.4	56.4
30	55.5	55.5	55.5	55.5	55.5	55.5	55.4	55.4	55.4	55.4
31	54.6	54.6	54.5	54.5	54.5	54.5	54.5	54.5	54.5	54.5
32	53.6	53.6	53.6	53.6	53.6	53.5	53.5	53.5	53.5	53.5
33	52.7	52.7	52.6	52.6	52.6	52.6	52.6	52.6	52.6	52.5
34	51.7	51.7	51.7	51.7	51.7	51.6	51.6	51.6	51.6	51.6
35	50.8	50.8	50.8	50.7	50.7	50.7	50.7	50.7	50.6	50.6
36	49.9	49.8	49.8	49.8	49.8	49.7	49.7	49.7	49.7	49.7
37	48.9	48.9	48.9	48.8	48.8	48.8	48.8	48.8	48.7	48.7
38	48.0	47.9	47.9	47.9	47.9	47.8	47.8	47.8	47.8	47.8
39	47.0	47.0	47.0	46.9	46.9	46.9	46.9	46.9	46.8	46.8
40	46.1	46.1	46.0	46.0	46.0	45.9	45.9	45.9	45.9	45.9
41	45.2	45.1	45.1	45.1	45.0	45.0	45.0	45.0	44.9	44.9
42	44.3	44.2	44.2	44.1	44.1	44.1	44.0	44.0	44.0	44.0
43	43.3	43.3	43.2	43.2	43.2	43.1	43.1	43.1	43.0	43.0
44	42.4	42.4	42.3	42.3	42.2	42.2	42.2	42.1	42.1	42.1
45	41.5	41.5	41.4	41.4	41.3	41.3	41.2	41.2	41.2	41.1
46	40.6	40.6	40.5	40.4	40.4	40.3	40.3	40.3	40.2	40.2
47	39.7	39.7	39.6	39.5	39.5	39.4	39.4	39.3	39.3	39.3
48	38.8	38.8	38.7	38.6	38.6	38.5	38.5	38.4	38.4	38.3
49	38.0	37.9	37.8	37.7	37.7	37.6	37.5	37.5	37.5	37.4
50	37.1	37.0	36.9	36.8	36.8	36.7	36.6	36.6	36.5	36.5
51	36.2	36.1	36.0	36.0	35.9	35.8	35.7	35.7	35.6	35.6
52	35.4	35.3	35.2	35.1	35.0	34.9	34.9	34.8	34.7	34.7
53	34.6	34.5	34.3	34.2	34.1	34.1	34.0	33.9	33.9	33.8
54	33.8	33.6	33.5	33.4	33.3	33.2	33.1	33.0	33.0	32.9
55	33.0	32.8	32.7	32.6	32.4	32.4	32.3	32.2	32.1	32.0
56	32.2	32.0	31.9	31.7	31.6	31.5	31.4	31.3	31.2	31.2
57	31.4	31.2	31.1	30.9	30.8	30.7	30.6	30.5	30.4	30.3
58	30.7	30.5	30.3	30.1	30.0	29.9	29.8	29.7	29.6	29.5
59	29.9	29.7	29.5	29.4	29.2	29.1	29.0	28.8	28.7	28.7
60	29.2	29.0	28.8	28.6	28.4	28.3	28.2	28.0	27.9	27.8

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	70	71	72	73	74	75	76	77	78	79
61	28.5	28.3	28.1	27.9	27.7	27.5	27.4	27.3	27.1	27.0
62	27.9	27.6	27.4	27.2	27.0	26.8	26.6	26.5	26.4	26.2
63	27.2	26.9	26.7	26.5	26.2	26.1	25.9	25.7	25.6	25.5
64	26.6	26.3	26.0	25.8	25.5	25.3	25.2	25.0	24.8	24.7
65	26.0	25.7	25.4	25.1	24.9	24.6	24.4	24.3	24.1	23.9
66	25.4	25.1	24.8	24.5	24.2	24.0	23.7	23.5	23.4	23.2
67	24.9	24.5	24.2	23.9	23.6	23.3	23.1	22.9	22.7	22.5
68	24.3	24.0	23.6	23.3	23.0	22.7	22.4	22.2	22.0	21.8
69	23.9	23.4	23.1	22.7	22.4	22.1	21.8	21.5	21.3	21.1
70	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	19.1	18.4	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8
91	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
110	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
111	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
112	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
113	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
114	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
115	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
116	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
117	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
118	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.6	11.9
119	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.4	12.6	11.9
120+	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.3	12.6	11.9

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	80	81	82	83	84	85	86	87	88	89
0	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6
1	83.8	83.8	83.8	83.7	83.7	83.7	83.7	83.7	83.7	83.7
2	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
3	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8
4	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8
5	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8
6	78.9	78.9	78.9	78.9	78.9	78.8	78.8	78.8	78.8	78.8
7	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9
8	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9
9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9
10	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9
11	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
12	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9
13	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9
14	71.0	71.0	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
15	70.0	70.0	70.0	70.0	70.0	70.0	70.0	70.0	69.9	69.9
16	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0
17	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0
18	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0
19	66.1	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
20	65.1	65.1	65.1	65.1	65.1	65.1	65.1	65.0	65.0	65.0
21	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
22	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1
23	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
24	61.2	61.2	61.2	61.2	61.2	61.2	61.1	61.1	61.1	61.1
25	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2
26	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2
27	58.3	58.3	58.3	58.3	58.3	58.3	58.2	58.2	58.2	58.2
28	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3
29	56.4	56.4	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3
30	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4	55.4
31	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4
32	53.5	53.5	53.5	53.5	53.5	53.5	53.5	53.4	53.4	53.4
33	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
34	51.6	51.6	51.6	51.6	51.5	51.5	51.5	51.5	51.5	51.5
35	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6
36	49.7	49.7	49.7	49.6	49.6	49.6	49.6	49.6	49.6	49.6
37	48.7	48.7	48.7	48.7	48.7	48.7	48.7	48.7	48.7	48.7
38	47.8	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7
39	46.8	46.8	46.8	46.8	46.8	46.8	46.7	46.7	46.7	46.7
40	45.9	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8
41	44.9	44.9	44.9	44.9	44.9	44.8	44.8	44.8	44.8	44.8
42	43.9	43.9	43.9	43.9	43.9	43.9	43.9	43.9	43.9	43.9
43	43.0	43.0	43.0	43.0	42.9	42.9	42.9	42.9	42.9	42.9
44	42.1	42.0	42.0	42.0	42.0	42.0	42.0	42.0	42.0	41.9
45	41.1	41.1	41.1	41.1	41.0	41.0	41.0	41.0	41.0	41.0
46	40.2	40.1	40.1	40.1	40.1	40.1	40.1	40.1	40.0	40.0
47	39.2	39.2	39.2	39.2	39.2	39.1	39.1	39.1	39.1	39.1
48	38.3	38.3	38.3	38.2	38.2	38.2	38.2	38.2	38.2	38.1
49	37.4	37.3	37.3	37.3	37.3	37.3	37.2	37.2	37.2	37.2
50	36.5	36.4	36.4	36.4	36.3	36.3	36.3	36.3	36.3	36.3
51	35.5	35.5	35.5	35.4	35.4	35.4	35.4	35.4	35.3	35.3
52	34.6	34.6	34.6	34.5	34.5	34.5	34.5	34.4	34.4	34.4
53	33.7	33.7	33.7	33.6	33.6	33.6	33.5	33.5	33.5	33.5
54	32.9	32.8	32.8	32.7	32.7	32.7	32.6	32.6	32.6	32.6
55	32.0	31.9	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.7
56	31.1	31.1	31.0	31.0	30.9	30.9	30.9	30.8	30.8	30.8
57	30.3	30.2	30.1	30.1	30.0	30.0	30.0	29.9	29.9	29.9
58	29.4	29.3	29.3	29.2	29.2	29.1	29.1	29.1	29.0	29.0
59	28.6	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.2
60	27.8	27.7	27.6	27.5	27.5	27.4	27.4	27.4	27.3	27.3

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	80	81	82	83	84	85	86	87	88	89
61	26.9	26.9	26.8	26.7	26.7	26.6	26.6	26.5	26.5	26.4
62	26.1	26.0	26.0	25.9	25.8	25.8	25.7	25.7	25.6	25.6
63	25.3	25.2	25.2	25.1	25.0	25.0	24.9	24.9	24.8	24.8
64	24.6	24.5	24.4	24.3	24.2	24.1	24.1	24.0	24.0	24.0
65	23.8	23.7	23.6	23.5	23.4	23.3	23.3	23.2	23.2	23.1
66	23.1	22.9	22.8	22.7	22.6	22.6	22.5	22.4	22.4	22.3
67	22.3	22.2	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5
68	21.6	21.5	21.3	21.2	21.1	21.0	20.9	20.9	20.8	20.7
69	20.9	20.7	20.6	20.5	20.4	20.3	20.2	20.1	20.0	20.0
70	20.2	20.0	19.9	19.7	19.6	19.5	19.4	19.3	19.2	19.2
71	19.6	19.4	19.2	19.0	18.9	18.8	18.7	18.6	18.5	18.4
72	18.9	18.7	18.5	18.3	18.2	18.1	17.9	17.8	17.7	17.7
73	18.3	18.1	17.9	17.7	17.5	17.4	17.2	17.1	17.0	16.9
74	17.7	17.4	17.2	17.0	16.8	16.7	16.5	16.4	16.3	16.2
75	17.1	16.9	16.6	16.4	16.2	16.0	15.9	15.7	15.6	15.5
76	16.6	16.3	16.0	15.8	15.6	15.4	15.2	15.1	14.9	14.8
77	16.1	15.8	15.5	15.2	15.0	14.8	14.6	14.4	14.3	14.2
78	15.6	15.3	15.0	14.7	14.4	14.2	14.0	13.8	13.7	13.5
79	15.2	14.8	14.5	14.2	13.9	13.6	13.4	13.2	13.1	12.9
80	14.7	14.4	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3
81	14.4	14.0	13.6	13.2	12.9	12.6	12.4	12.2	12.0	11.8
82	14.0	13.6	13.2	12.8	12.5	12.2	11.9	11.7	11.5	11.3
83	13.7	13.2	12.8	12.4	12.1	11.8	11.5	11.2	11.0	10.8
84	13.4	12.9	12.5	12.1	11.7	11.4	11.1	10.8	10.5	10.3
85	13.1	12.6	12.2	11.8	11.4	11.0	10.7	10.4	10.1	9.9
86	12.9	12.4	11.9	11.5	11.1	10.7	10.4	10.0	9.8	9.5
87	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7	9.4	9.1
88	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1	8.8
89	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5
90	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3
91	12.1	11.5	10.9	10.4	9.9	9.5	9.1	8.7	8.3	8.0
92	11.9	11.4	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.8
93	11.9	11.3	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.6
94	11.8	11.2	10.6	10.0	9.5	9.0	8.6	8.2	7.8	7.4
95	11.7	11.1	10.5	9.9	9.4	8.9	8.5	8.0	7.6	7.3
96	11.6	11.0	10.4	9.9	9.3	8.8	8.4	7.9	7.5	7.1
97	11.6	11.0	10.4	9.8	9.2	8.7	8.3	7.8	7.4	7.0
98	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.9
99	11.5	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.8
100	11.5	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8
101	11.4	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7
102	11.4	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6
103	11.4	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6
104	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6
105	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
106	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
107	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
108	11.4	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
109	11.3	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
110	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5
111	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
112	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
113	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
114	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
115	11.3	10.7	10.0	9.4	8.8	8.3	7.8	7.3	6.8	6.4
116	11.3	10.6	10.0	9.4	8.8	8.3	7.7	7.3	6.8	6.4
117	11.3	10.6	10.0	9.4	8.8	8.2	7.7	7.2	6.8	6.3
118	11.3	10.6	10.0	9.3	8.8	8.2	7.7	7.2	6.7	6.3
119	11.2	10.6	9.9	9.3	8.7	8.2	7.6	7.1	6.6	6.2
120+	11.2	10.5	9.9	9.3	8.7	8.1	7.6	7.1	6.6	6.1

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	90	91	92	93	94	95	96	97	98	99
0	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6
1	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7
2	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
3	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8
4	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8
5	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8
6	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8
7	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9
8	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9
9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9
10	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9
11	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
12	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9
13	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9
14	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
15	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
16	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0
17	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0
18	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0
19	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
20	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
21	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
22	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1
23	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
24	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
25	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2
26	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2
27	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
28	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3
29	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3
30	55.4	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
31	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4
32	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4
33	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
34	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5
35	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6	50.6
36	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6
37	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6
38	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7
39	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7
40	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8	45.8
41	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8
42	43.9	43.9	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8
43	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9
44	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9
45	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
46	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0
47	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1	39.1
48	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1
49	37.2	37.2	37.2	37.2	37.2	37.2	37.2	37.2	37.2	37.2
50	36.3	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2
51	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3
52	34.4	34.4	34.4	34.4	34.4	34.4	34.3	34.3	34.3	34.3
53	33.5	33.5	33.5	33.4	33.4	33.4	33.4	33.4	33.4	33.4
54	32.6	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5
55	31.7	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6
56	30.8	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7
57	29.9	29.9	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8
58	29.0	29.0	29.0	29.0	28.9	28.9	28.9	28.9	28.9	28.9
59	28.1	28.1	28.1	28.1	28.1	28.1	28.0	28.0	28.0	28.0
60	27.3	27.3	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	90	91	92	93	94	95	96	97	98	99
61	26.4	26.4	26.4	26.4	26.3	26.3	26.3	26.3	26.3	26.3
62	25.6	25.6	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.4
63	24.7	24.7	24.7	24.7	24.7	24.6	24.6	24.6	24.6	24.6
64	23.9	23.9	23.9	23.8	23.8	23.8	23.8	23.8	23.8	23.8
65	23.1	23.1	23.0	23.0	23.0	23.0	23.0	23.0	22.9	22.9
66	22.3	22.3	22.2	22.2	22.2	22.2	22.2	22.1	22.1	22.1
67	21.5	21.5	21.4	21.4	21.4	21.4	21.3	21.3	21.3	21.3
68	20.7	20.7	20.6	20.6	20.6	20.6	20.5	20.5	20.5	20.5
69	19.9	19.9	19.8	19.8	19.8	19.7	19.7	19.7	19.7	19.7
70	19.1	19.1	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9
71	18.4	18.3	18.3	18.2	18.2	18.2	18.1	18.1	18.1	18.1
72	17.6	17.5	17.5	17.4	17.4	17.4	17.4	17.3	17.3	17.3
73	16.9	16.8	16.7	16.7	16.6	16.6	16.6	16.6	16.5	16.5
74	16.1	16.1	16.0	15.9	15.9	15.9	15.8	15.8	15.8	15.7
75	15.4	15.3	15.3	15.2	15.2	15.1	15.1	15.0	15.0	15.0
76	14.7	14.6	14.6	14.5	14.4	14.4	14.3	14.3	14.3	14.3
77	14.1	14.0	13.9	13.8	13.7	13.7	13.6	13.6	13.6	13.5
78	13.4	13.3	13.2	13.1	13.1	13.0	12.9	12.9	12.9	12.8
79	12.8	12.7	12.6	12.5	12.4	12.3	12.3	12.2	12.2	12.2
80	12.2	12.1	11.9	11.9	11.8	11.7	11.6	11.6	11.5	11.5
81	11.6	11.5	11.4	11.3	11.2	11.1	11.0	11.0	10.9	10.9
82	11.1	10.9	10.8	10.7	10.6	10.5	10.4	10.4	10.3	10.2
83	10.6	10.4	10.3	10.1	10.0	9.9	9.9	9.8	9.7	9.7
84	10.1	9.9	9.8	9.6	9.5	9.4	9.3	9.2	9.2	9.1
85	9.7	9.5	9.3	9.2	9.0	8.9	8.8	8.7	8.7	8.6
86	9.3	9.1	8.9	8.7	8.6	8.5	8.4	8.3	8.2	8.1
87	8.9	8.7	8.5	8.3	8.2	8.0	7.9	7.8	7.7	7.6
88	8.6	8.3	8.1	7.9	7.8	7.6	7.5	7.4	7.3	7.2
89	8.3	8.0	7.8	7.6	7.4	7.3	7.1	7.0	6.9	6.8
90	8.0	7.7	7.5	7.3	7.1	6.9	6.8	6.7	6.6	6.5
91	7.7	7.5	7.2	7.0	6.8	6.6	6.5	6.4	6.2	6.1
92	7.5	7.2	7.0	6.7	6.5	6.4	6.2	6.1	5.9	5.8
93	7.3	7.0	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.5
94	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.3
95	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0
96	6.8	6.5	6.2	5.9	5.7	5.5	5.3	5.1	5.0	4.8
97	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9	4.8	4.6
98	6.6	6.2	5.9	5.7	5.4	5.2	5.0	4.8	4.6	4.5
99	6.5	6.1	5.8	5.5	5.3	5.0	4.8	4.6	4.5	4.3
100	6.4	6.0	5.7	5.4	5.2	4.9	4.7	4.5	4.3	4.2
101	6.3	6.0	5.6	5.3	5.1	4.8	4.6	4.4	4.2	4.1
102	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.3	4.1	4.0
103	6.2	5.9	5.5	5.2	4.9	4.7	4.5	4.2	4.1	3.9
104	6.2	5.8	5.5	5.2	4.9	4.6	4.4	4.2	4.0	3.8
105	6.1	5.8	5.4	5.1	4.9	4.6	4.4	4.1	4.0	3.8
106	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.8
107	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7
108	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
109	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
110	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
111	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
112	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.7
113	6.1	5.7	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6
114	6.0	5.7	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
115	6.0	5.6	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
116	6.0	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.7	3.5
117	5.9	5.5	5.2	4.9	4.6	4.3	4.0	3.8	3.6	3.4
118	5.8	5.5	5.1	4.8	4.5	4.2	3.9	3.7	3.5	3.3
119	5.8	5.4	5.0	4.7	4.4	4.1	3.8	3.6	3.3	3.1
120+	5.7	5.3	4.9	4.6	4.3	4.0	3.7	3.4	3.2	3.0

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	100	101	102	103	104	105	106	107	108	109
0	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6
1	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7
2	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
3	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8
4	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8
5	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8
6	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8
7	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9
8	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9
9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9
10	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9
11	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
12	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9
13	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9
14	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
15	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
16	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0
17	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0
18	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0
19	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
20	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
21	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
22	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1
23	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
24	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
25	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2
26	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2
27	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
28	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3
29	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3
30	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
31	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4
32	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4
33	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
34	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5
35	50.6	50.6	50.6	50.5	50.5	50.5	50.5	50.5	50.5	50.5
36	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6
37	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6
38	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7
39	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7
40	45.8	45.8	45.8	45.8	45.8	45.7	45.7	45.7	45.7	45.7
41	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8
42	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8
43	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9
44	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9
45	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
46	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0
47	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0
48	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1
49	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1
50	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2
51	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3
52	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3
53	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4
54	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5
55	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6
56	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7
57	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8
58	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9
59	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
60	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1



TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	100	101	102	103	104	105	106	107	108	109
61	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.3
62	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4
63	24.6	24.6	24.6	24.6	24.6	24.6	24.6	24.6	24.6	24.6
64	23.8	23.8	23.7	23.7	23.7	23.7	23.7	23.7	23.7	23.7
65	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9
66	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1
67	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.3
68	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.5	20.4
69	19.7	19.7	19.7	19.6	19.6	19.6	19.6	19.6	19.6	19.6
70	18.9	18.9	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8
71	18.1	18.1	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
72	17.3	17.3	17.3	17.3	17.2	17.2	17.2	17.2	17.2	17.2
73	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.4
74	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7
75	15.0	15.0	14.9	14.9	14.9	14.9	14.9	14.9	14.9	14.9
76	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2
77	13.5	13.5	13.5	13.5	13.5	13.4	13.4	13.4	13.4	13.4
78	12.8	12.8	12.8	12.8	12.7	12.7	12.7	12.7	12.7	12.7
79	12.1	12.1	12.1	12.1	12.0	12.0	12.0	12.0	12.0	12.0
80	11.5	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.3
81	10.8	10.8	10.8	10.7	10.7	10.7	10.7	10.7	10.7	10.7
82	10.2	10.2	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1
83	9.6	9.6	9.6	9.5	9.5	9.5	9.5	9.5	9.5	9.5
84	9.1	9.0	9.0	9.0	8.9	8.9	8.9	8.9	8.9	8.9
85	8.5	8.5	8.5	8.4	8.4	8.4	8.4	8.4	8.4	8.4
86	8.0	8.0	8.0	7.9	7.9	7.9	7.9	7.9	7.8	7.8
87	7.6	7.5	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.4
88	7.2	7.1	7.0	7.0	7.0	6.9	6.9	6.9	6.9	6.9
89	6.8	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.5
90	6.4	6.3	6.3	6.2	6.2	6.1	6.1	6.1	6.1	6.1
91	6.0	6.0	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.7
92	5.7	5.6	5.6	5.5	5.5	5.4	5.4	5.4	5.4	5.4
93	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.1	5.1	5.1
94	5.2	5.1	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.8
95	4.9	4.8	4.7	4.7	4.6	4.6	4.6	4.6	4.5	4.5
96	4.7	4.6	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3
97	4.5	4.4	4.3	4.2	4.2	4.1	4.1	4.1	4.1	4.1
98	4.3	4.2	4.1	4.1	4.0	4.0	3.9	3.9	3.9	3.9
99	4.2	4.1	4.0	3.9	3.8	3.8	3.8	3.7	3.7	3.7
100	4.1	3.9	3.8	3.7	3.7	3.6	3.6	3.6	3.6	3.6
101	3.9	3.8	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4
102	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.3	3.3	3.3
103	3.7	3.6	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.2
104	3.7	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1
105	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.1	3.1	3.1
106	3.6	3.5	3.3	3.2	3.2	3.1	3.1	3.1	3.0	3.0
107	3.6	3.4	3.3	3.2	3.2	3.1	3.1	3.0	3.0	3.0
108	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
109	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
110	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
111	3.5	3.4	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
112	3.5	3.4	3.3	3.2	3.1	3.0	3.0	3.0	2.9	2.9
113	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
114	3.5	3.3	3.2	3.1	3.0	3.0	2.9	2.9	2.9	2.9
115	3.4	3.3	3.2	3.1	3.0	2.9	2.9	2.9	2.8	2.8
116	3.3	3.2	3.1	3.0	2.9	2.8	2.8	2.8	2.8	2.8
117	3.3	3.1	3.0	2.9	2.8	2.7	2.7	2.7	2.7	2.6
118	3.1	3.0	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.5
119	2.9	2.8	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.3
120+	2.8	2.6	2.5	2.3	2.2	2.1	2.1	2.1	2.0	2.0

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	110	111	112	113	114	115	116	117	118	119	120+
0	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6	84.6
1	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7	83.7
2	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
3	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8	81.8
4	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8	80.8
5	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8	79.8
6	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8	78.8
7	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9	77.9
8	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9	76.9
9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9	75.9
10	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9	74.9
11	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9	73.9
12	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9
13	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9
14	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
15	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
16	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0	69.0
17	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0
18	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0
19	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
20	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
21	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1
22	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1
23	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
24	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
25	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2
26	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2
27	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
28	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3
29	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3
30	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
31	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4
32	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4
33	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5
34	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5
35	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5
36	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6	49.6
37	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6
38	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7	47.7
39	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7	46.7
40	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.7
41	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8	44.8
42	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8	43.8
43	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9	42.9
44	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9	41.9
45	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0	41.0
46	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0
47	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0	39.0
48	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1	38.1
49	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1	37.1
50	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2	36.2
51	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3	35.3
52	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3
53	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4	33.4
54	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5	32.5
55	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6
56	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.7	30.6
57	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8	29.8
58	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9	28.9
59	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0	28.0
60	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1	27.1

TABLE III (CONTINUED)

(JOINT LIFE AND LAST SURVIVOR EXPECTANCY) (FOR USE BY OWNERS WHOSE SPOUSES ARE MORE THAN 10 YEARS YOUNGER)

AGES	110	111	112	113	114	115	116	117	118	119	120+
61	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.3	26.2	26.2
62	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4	25.4
63	24.6	24.6	24.6	24.6	24.6	24.6	24.6	24.6	24.5	24.5	24.5
64	23.7	23.7	23.7	23.7	23.7	23.7	23.7	23.7	23.7	23.7	23.7
65	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9	22.9
66	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.1	22.0
67	21.3	21.3	21.3	21.3	21.3	21.3	21.3	21.2	21.2	21.2	21.2
68	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4	20.4
69	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6
70	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8
71	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
72	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2
73	16.4	16.4	16.4	16.4	16.4	16.4	16.4	16.4	16.4	16.4	16.4
74	15.7	15.7	15.7	15.7	15.7	15.7	15.6	15.6	15.6	15.6	15.6
75	14.9	14.9	14.9	14.9	14.9	14.9	14.9	14.9	14.9	14.8	14.8
76	14.2	14.2	14.2	14.2	14.1	14.1	14.1	14.1	14.1	14.1	14.1
77	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.3
78	12.7	12.7	12.7	12.7	12.7	12.7	12.7	12.7	12.6	12.6	12.6
79	12.0	12.0	12.0	12.0	12.0	12.0	12.0	12.0	11.9	11.9	11.9
80	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.2	11.2
81	10.7	10.7	10.7	10.7	10.7	10.7	10.6	10.6	10.6	10.6	10.5
82	10.1	10.1	10.1	10.0	10.0	10.0	10.0	10.0	10.0	9.9	9.9
83	9.5	9.5	9.5	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3
84	8.9	8.9	8.9	8.9	8.9	8.8	8.8	8.8	8.8	8.7	8.7
85	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.2	8.2	8.2	8.1
86	7.8	7.8	7.8	7.8	7.8	7.8	7.7	7.7	7.7	7.6	7.6
87	7.4	7.3	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.1	7.1
88	6.9	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.7	6.6	6.6
89	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.3	6.3	6.2	6.1
90	6.1	6.1	6.1	6.1	6.0	6.0	6.0	5.9	5.8	5.8	5.7
91	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.5	5.5	5.4	5.3
92	5.4	5.4	5.4	5.3	5.3	5.3	5.2	5.2	5.1	5.0	4.9
93	5.1	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.8	4.7	4.6
94	4.8	4.8	4.8	4.7	4.7	4.7	4.6	4.6	4.5	4.4	4.3
95	4.5	4.5	4.5	4.5	4.4	4.4	4.4	4.3	4.2	4.1	4.0
96	4.3	4.3	4.3	4.2	4.2	4.2	4.1	4.0	3.9	3.8	3.7
97	4.1	4.1	4.0	4.0	4.0	4.0	3.9	3.8	3.7	3.6	3.4
98	3.9	3.9	3.8	3.8	3.8	3.8	3.7	3.6	3.5	3.3	3.2
99	3.7	3.7	3.7	3.6	3.6	3.6	3.5	3.4	3.3	3.1	3.0
100	3.5	3.5	3.5	3.5	3.5	3.4	3.3	3.3	3.1	2.9	2.8
101	3.4	3.4	3.4	3.4	3.3	3.3	3.2	3.1	3.0	2.8	2.6
102	3.3	3.3	3.3	3.2	3.2	3.2	3.1	3.0	2.8	2.6	2.5
103	3.2	3.2	3.2	3.1	3.1	3.1	3.0	2.9	2.7	2.5	2.3
104	3.1	3.1	3.1	3.1	3.0	3.0	2.9	2.8	2.6	2.4	2.2
105	3.1	3.0	3.0	3.0	3.0	2.9	2.8	2.7	2.6	2.4	2.1
106	3.0	3.0	3.0	3.0	2.9	2.9	2.8	2.7	2.5	2.3	2.1
107	3.0	3.0	3.0	2.9	2.9	2.9	2.8	2.7	2.5	2.3	2.1
108	3.0	3.0	2.9	2.9	2.9	2.8	2.8	2.7	2.5	2.3	2.0
109	3.0	3.0	2.9	2.9	2.9	2.8	2.8	2.6	2.5	2.3	2.0
110	3.0	2.9	2.9	2.9	2.9	2.8	2.7	2.6	2.5	2.2	2.0
111	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
112	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
113	2.9	2.9	2.9	2.8	2.8	2.8	2.7	2.6	2.4	2.2	1.9
114	2.9	2.8	2.8	2.8	2.8	2.7	2.6	2.5	2.4	2.1	1.9
115	2.8	2.8	2.8	2.8	2.7	2.7	2.6	2.5	2.3	2.1	1.8
116	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.2	2.0	1.8
117	2.6	2.6	2.6	2.6	2.5	2.5	2.4	2.3	2.1	1.9	1.6
118	2.5	2.4	2.4	2.4	2.4	2.3	2.2	2.1	1.9	1.7	1.4
119	2.2	2.2	2.2	2.2	2.1	2.1	2.0	1.9	1.7	1.3	1.1
120+	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.6	1.4	1.1	1.0

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