APPENDIX E

LIFE EXPECTANCY TABLES - Decedents dying November 1, 1997 to August 5, 2008
Life Table for Females: United States, 1989-91

Age	Exepectation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	78.81	38	42.54	76	11.46
1	78.47	39	41.59	77	10.86
2	77.52	40	40.65	78	10.26
3	76.55	41	39.70	79	9.69
4	75.58	42	38.76	80	9.13
5	74.60	43	37.83	81	8.59
6	73.61	44	36.89	82	8.08
7	72.63	45	35.97	83	7.58
8	71.64	46	35.04	84	7.11
9	70.66	47	34.13	85	6.66
10	69.67	48	33.22	86	6.23
11	68.68	49	32.31	87	5.82
12	67.69	50	31.42	88	5.43
13	66.70	51	30.53	89	5.07
14	65.71	52	29.65	90	4.73
15	64.73	53	28.77	91	4.41
16	63.75	54	27.91	92	4.13
17	62.78	55	27.05	93	3.87
18	61.81	56	26.20	94	3.63
19	60.84	57	25.36	95	3.40
20	59.87	58	24.53	96	3.20
21	58.90	59	23.71	97	3.01
22	57.93	60	22.90	98	2.84
23	56.96	61	22.11	99	2.68
24	55.99	62	21.32	100	2.52
25	55.03	63	20.54	101	2.37
26	54.06	64	19.77	102	2.23
27	53.09	65	19.02	103	2.10
28	52.12	66	18.27	104	1.97
29	51.16	67	17.53	105	1.84
30	50.19	68	16.80	106	1.72
31	49.23	69	16.09	107	1.61
32	48.27	70	15.38	108	1.50
33	47.31	71	14.69	109	1.40
34	46.35	72	14.02		
35	45.40	73	13.36		
36	44.44	74	12.71		
37	43.49	75	12.08		

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Life Table for Males: United States, 1989-91

Age	Exepctation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	71.83	38	36.88	76	8.91
1	71.58	39	35.98	77	8.44
2	70.64	40	35.09	78	7.99
3	69.67	41	34.20	79	7.55
4	68.70	42	33.31	80	7.12
S	67.73	43	32.43	81	6.72
6	66.75	44	31.54	82	6.34
7	65.77	45	30.66	83	5.99
8	64.78	46	29.79	84	5.65
9	63.80	47	28.93	85	5.31
10	62.81	48	28.07	86	4.99
11	61.82	49	27.22	87	4.69
12	60.83	50	26.37	88	4.41
13	59.85	51	25.54	89	4.14
14	58.87	52	24.71	90	3.89
15	57.91	53	23.89	91	3.65
16	56.96	54	23.09	92	3.44
17	56.02	55	22.30	93	3.25
18	55.10	56	21.52	94	3.08
19	54.17	57	20.75	95	2.92
20	53.25	58	19.99	96	2.77
21	52.34	59	19.25	97	2.63
22	51.42	60	18.53	98	2.50
23	50.50	61	17.82	99	2.37
24	49.59	62	17.13	100	2.25
25	48.67	63	16.45	101	2.13
26	47.76	64	15.78	102	2.02
27	46.84	65	15.12	103	1.91
28	45.93	66	14.48	104	1.81
29	45.01	67	13.85	105	1.71
30	44.10	68	13.24	106	1.61
31	43.19	69	12.64	107	1.52
32	42.28	70	12.05	108	1.43
33	41.37	71	11.48	109	1.35
34	40.47	72	10.93		
35	39.57	73	10.40		
36	38.67	74	9.89		
37	37.77	75	9.39		

TABLES - Decedents dying November 1, 1997 to August 5, 2008

The following table shows the present value of an income for the ages stated. To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the annuity column opposite the age of the life tenant. (See B)

A. A female aged 50 receives $200 per month for life.

$200 x 12 = $2,400 x 13.2491 = $31,797.84

B. A female aged 50 receives $50,000 for life with remainder over.

$50,000 x .79495 = $39,4747.50 Value of the life estate

$50,000 -$39,747.50 = $10,252.50 Value of the remainder

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
0	16.2332	0.97399	0.02601
1	16.3467	0.98080	0.01920
2	16.3389	0.98033	0.01967
3	16.3264	0.97958	0.02042
4	16.3114	0.97868	0.02132
5	16.2943	0.97766	0.02234
6	16.2759	0.97655	0.02345
7	16.2560	0.97536	0.02464
8	16.2345	0.97407	0.02593
9	16.2113	0.97268	0.02732
10	16.1867	0.97120	0.02880
11	16.1604	0.96962	0.03038
12	16.1326	0.96796	0.03204
13	16.1035	0.96621	0.03379
14	16.0733	0.96440	0.03560
15	16.0423	0.96254	0.03746
16	16.0106	0.96064	0.03936
17	15.9779	0.95867	0.04133
18	15.9440	0.95664	0.04336
19	15.9087	0.95452	0.04548
20	15.8715	0.95229	0.04771
21	15.8322	0.94993	0.05007
22	15.7911	0.94747	0.05253
23	15.7475	0.94485	0.05515
24	15.7015	0.94209	0.05791
25	15.6530	0.93918	0.06082
26	15.6016	0.93610	0.06390
27	15.5474	0.93284	0.06716
28	15.4902	0.92941	0.07059
29	15.4301	0.92581	0.07419
30	15.3671	0.92203	0.07797
31	15.3010	0.91806	0.08194
32	15.2318	0.91391	0.08609
33	15.1590	0.90954	0.09046
34	15.0825	0.90495	0.09505
35	15.0023	0.90014	0.09986
36	14.9180	0.89508	0.10492
37	14.8295	0.88977	0.11023
38	14.7367	0.88420	0.11580
39	14.6396	0.87838	0.12162
40	14.5378	0.87227	0.12773
41	14.4313	0.86588	0.13412
42	14.3198	0.85919	0.14081
43	14.2035	0.85221	0.14779
44	14.0820	0.84492	0.15508
45	13.9554	0.83732	0.16268

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46	13.8240	0.82944	0.17056
47	13.6878	0.82127	0.17873
48	13.5468	0.81281	0.18719
49	13.4006	0.80404	0.19596
50	13.2491	0.79495	0.20505
51	13.0925	0.78555	0.21445
52	12.9309	0.77585	0.22415
53	12.7643	0.76586	0.23414
54	12.5924	0.75554	0.24446
55	12.4152	0.74491	0.25509
56	12.2322	0.73393	0.26607
57	12.0436	0.72262	0.27738
58	11.8498	0.71099	0.28901
59	11.6515	0.69909	0.30091
60	11.4484	0.68690	0.31310
61	11.2403	0.67442	0.32558
62	11.0267	0.66160	0.33840
63	10.8076	0.64846	0.35154
64	10.5831	0.63499	0.36501
65	10.3532	0.62119	0.37881
66	10.1174	0.60704	0.39296
67	9.8755	0.59253	0.40747
68	9.6274	0.57764	0.42236
69	9.3738	0.56243	0.43757
70	9.1155	0.54693	0.45307
71	8.8534	0.53120	0.46880
72	8.5881	0.51529	0.48471
73	8.3200	0.49920	0.50080
74	8.0490	0.48294	0.51706
75	7.7744.	0.46646	0.53354
76	7.4953	0.44972	0.55028
77	7.2115	0.43269	0.56731
78	6.9242	0.41545	0.58455
79	6.6360	0.39816	0.60184
80	6.3491	0.38095	0.61905
81	6.0652	0.36391	0.63609
82	5.7849	0.34709	0.65291
83	5.5084	0.33050	0.66950
84	5.2357	0.31414	0.68586
85	4.9670	0.29802	0.70198
86	4.7046	0.28228	0.71772
87	4.4512	0.26707	0.73293
88	4.2066	0.25240	0.74760
89	3.9705	0.23823	0.76177
90	3.7430	0.22458	0.77542
91	3.5283	0.21170	0.78830
92	3.3306	0.19984	0.80016
93	3.1490	0.18894	0.81106
94	2.9793	0.17876	0.82124
95	2.8196	0.16918	0.83082
96	2.6694	0.16016	0.83984
97	2.5308	0.15185	0.84815
98	2.4017	0.14410	0.85590
99	2.2786	0.13672	0.86328
100	2.1582	0.12949	0.87051
101	2.0404	0.12242	0.87758
102	1.9254	0.11552	0.88448
103	1.8082	0.10849	0.89151
104	1.6899	0.10139	0.89861
105	1.5670	0.09402	0.90598
106	1.4219	0.08531	0.91469
107	1.2309	0.07385	0.92615
108	0.9542	0.05725	0.94275
109	0.4717	0.02830	0.97170

TABLES - Decedents dying November 1, 1997 to August 5, 2008

The following tables show the present value of an income for the ages stated.

To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the annuity column opposite the age of the life tenant. (See B)

A. A male age 50 receives $200 per month for life.

$200 x 12 = $2,400 x 12.2025 = $29,286

B. A male age 50 receives $50,000 for life with remainder over.

$50,000 x .73215 = $36,607.50 Value of the life estate

$50,000 - $36,607.50 = $13,392.50 Value of the remainder

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest.

Age	Annuity	Life Estate	Remainder
0	16.0241	0.96145	0.03855
1	16.1587	0.96952	0.03048
2	16.1411	0.96847	0.03153
3	16.1187	0.96712	0.03288
4	16.0927	0.96556	0.03444
5	16.0641	0.96385	0.03615
6	16.0330	0.96198	0.03802
7	15.9997	0.95998	0.04002
8	15.9640	0.95784	0.04216
9	15.9256	0.95554	0.04446
10	15.8845	0.95307	0.04693
11	15.8402	0.95041	0.04959
12	15.7934	0.94760	0.05240
13	15.7452	0.94471	0.05529
14	15.6966	0.94180	0.05820
15	15.6489	0.93893	0.06107
16	15.6022	0.93613	0.06387
17	15.5563	0.93338	0.06662
18	15.5105	0.93063	0.06937
19	15.4638	0.92783	0.07217
20	15.4152	0.92491	0.07509
21	15.3646	0.92188	0.07812
22	15.3120	0.91872	0.08128
23	15.2569	0.91541	0.08459
24	15.1991	0.91195	0.08805
25	15.1380	0.90828	0.09172
26	15.0734	0.90440	0.09560
27	15.0052	0.90031	0.09969
28	14.9333	0.89600	0.10400
29	14.8579	0.89147	0.10853
30	14.7794	0.88676	0.11324
31	14.6972	0.88183	0.11817
32	14.6115	0.87669	0.12331
33	14.5219	0.87131	0.12869
34	14.4283	0.86570	0.13430
35	14.3302	0.85981	0.14019
36	14.2280	0.85368	0.14632
37	14.1209	0.84725	0.15275
38	14.0092	0.84055	0.15945
39	13.8920	0.83352	0.16648
40	13.7689	0.82613	0.17387
41	13.6395	0.81837	0.18163
42	13.5039	0.81023	0.18977
43	13.3619	0.80171	0.19829
44	13.2136	0.79282	0.20718
45	13.0592	0.78355	0.21645
46	12.8994	0.77396	0.22604

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47	12.7338	0.76403	0.23597
48	12.5627	0.75376	0.24624
49	12.3857	0.74314	0.25686
50	12.2025	0.73215	0.26785
51	12.0136	0.72082	0.27918
52	11.8191	0.70915	0.29085
53	11.6198	0.69719	0.30281
54	11.4157	0.68494	0.31506
55	11.2070	0.67242	0.32758
56	10.9938	0.65963	0.34037
57	10.7763	0.64658	0.35342
58	10.5552	0.63331	0.36669
59	10.3316	0.61990	0.38010
60	10.1057	0.60634	0.39366
61	9.8772	0.59263	0.40737
62	9.6453	0.57872	0.42128
63	9.4101	0.56461	0.43539
64	9.1718	0.55031	0.44969
65	8.9310	0.53586	0.46414
66	8.6870	0.52122	0.47878
67	8.4394	0.50636	0.49364
68	8.1886	0.49132	0.50868
69	7.9354	0.47612	0.52388
70	7.6815	0.46089	0.53911
71	7.4285	0.44571	0.55429
72	7.1770	0.43062	0.56938
73	6.9277	0.41566	0.58434
74	6.6801	0.40081	0.59919
75	6.4331	0.38599	0.61401
76	6.1863	0.37118	0.62882
77	5.9402	0.35641	0.64359
78	5.6950	0.34170	0.65830
79	5.4515	0.32709	0.67291
80	5.2112	0.31267	0.68733
81	4.9776	0.29866	0.70134
82	4.7532	0.28519	0.71481
83	4.5376	0.27226	0.72774
84	4.3273	0.25964	0.74036
85	4.1178	0.24707	0.75293
86	3.9108	0.23465	0.76535
87	3.7107	0.22264	0.77736
88	3.5186	0.21112	0.78888
89	3.3341	0.20005	0.79995
90	3.1583	0.18950	0.81050
91	2.9923	0.17954	0.82046
92	2.8398	0.17039	0.82961
93	2.7019	0.16211	0.83789
94	2.5765	0.15459	0.84541
95	2.4590	0.14754	0.85246
96	2.3466	0.14080	0.85920
97	2.2437	0.13462	0.86538
98	2.1431	0.12859	0.87141
99	2.0456	0.12274	0.87726
100	1.9473	0.11684	0.88316
101	1.8573	0.11144	0.88856
102	1.7611	0.10567	0.89433
103	1.6641	0.09985	0.90015
104	1.5683	0.09410	0.90590
105	1.4671	0.08803	0.91197
106	1.3288	0.07973	0.92027
107	1.2035	0.07221	0.92779
108	0.8791	0.05275	0.94725
109	0.4717	0.02830	0.97170

TABLES - Decedents dying November 1, 1997 to August 5, 2008

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom factor in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column opposite age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Female age 12 receives $500 per year until 25 years of age or dying meanwhile.

746412.19278 minus 336996.65818 = 409415.5346

409415.5346 divided by 49140.82729 = 8.33147

8.33147 x $500 = $4,165.74

$4,165.74 Value of temporary annuity.

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1623323.55007	2600.58700
1	93558.49092	1529374.49329	1796.02132
2	88203.09719	1441141.58106	1734.60232
3	83175.20473	1357948.74417	1698.28008
4	78441.82724	1279494.24341	1672.17264
5	73983.04238	1205501.86031	1652.93076
6	69779.10913	1135714.64425	1636.23048
7	65815.38172	1069892.27927	1621.84496
8	62078.06212	1007808.25683	1609.56672
9	58554.73895	949248.78258	1599.81200
10	55231.38608	894012.92965	1590.61031
11	52097.17957	841911.79926	1582.47161
12	49140.82729	792767.24431	1574.79263
13	46350.83203	746412.19278	1566.10047
14	43717.91149	702689.63702	1556.53327
15	41231.62964	661452.16584	1544.49969
16	38884.37954	622561.09417	1530.71389
17	36668.52283	585885.14429	1515.41417
18	34577.18035	551300.08108	1499.17549
19	32604.11690	518688.03190	1482.83498
20	30743.01096	487937.22599	1466.77740
21	28987.83805	458941.88670	1451.32485
22	27332.03231	431602.36203	1435.89059
23	25770.79868	405824.49462	1421.32900
24	24298.24371	381519.33566	1407.08357
25	22909.59029	358603.10480	1393.40401
26	21600.07222	336996.65818	1380.27273
27	20365.19163	316625.34905	1367.67069
28	19200.51135	297418.87090	1355.37910
29	18101.69417	279311.17884	1343.02344
30	17065.05617	262240.11577	1330.64923
31	16086.95477	246147.08358	1318.12976
32	15164.13116	230976.83179	1305.52126
33	14293.65003	216677.11471	1293.02315
34	13472.43945	203198.60723	1280.52302
35	12697.74905	190494.80844	1268.06054
36	11966.85685	178521.87574	1255.54431
37	11277.44518	167238.40935	1243.14062
38	10626.86457	156605.42746	1230.53892
39	10012.97738	146586.26680	1217.80137
40	9433.76076	137146.28388	1204.98373
41	8887.11735	128252.83806	1191.94707
42	8371.26637	119875.16839	1178.75626
43	7884.27848	111984.31860	1165.21936
44	7424.59942	104553.01960	1151.41824
45	6990.53504	97555.58255	1137.20008
46	6580.45221	90967.93426	1122.37616
47	6192.90827	84767.49323	1106.85868
48	5826.68916	78932.96549	1090.71124

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49	5480.64866	73444.20288	1073.99649
50	5153.70259	68282.13995	1056.77419
51	4844.67333	63428.81150	1038.94464
52	4552.47255	58867.35195	1020.43143
53	4276.14289	54581.88780	1001.22962
54	4014.91825	50557.38014	981.47544
55	3767.94254	46779.57951	961.16777
56	3534.53206	43234.98209	940.43313
57	3313.84847	39910.82576	919.19892
58	3105.12026	36795.12955	897.41249
59	2907.50834	33876.69601	874.90657
60	2720.46950	31144.99507	851.76980
61	2543.51577	28589.99686	828.11595
62	2376.23267	26202.10893	804.10614
63	2218.08357	23972.20268	779.75140
64	2068.54367	21891.66501	755.04377
65	1927.17335	19952.35019	730.03234
66	1793.59714	18146.50759	704.80669
67	1667.43680	16466.75280	679.43164
68	1548.28972	14906.08114	653.92486
69	1435.69200	13457.90980	628.21741
70	1329.17095	12116.11112	60220428
71	1228.33566	10874.97586	575.83711
72	1132.86536	9729.13956	549.11699
73	1042.48981	8673.52420	522.07836
74	957.04051	7703.26347	494.84470
75	876.41888	6813.61983	467.60169
76	800.49823	5999.96558	440.50029
77	729.09174	5257.82621	413.62217
78	661.87644	4582.97679	386.89783
79	598.48165	3971.53009	360.18985
80	538.64022	3419.90732	333.44578
81	482.21164	2924.72592	306.72808
82	429.16598	2482.68461	280.20490
83	379.50956	2090.49305	254.07998
84	333.26090	1744.84866	228.56998
85	290.40347	1442.44838	203.85656
86	250.83037	1180.05043	180.02734
87	214.44182	954.51331	157.17102
88	181.31012	762.70645	135.54773
89	151.47704	601.44429	115.39039
90	124.90986	467.53792	96.85758
91	101.43789	357.89923	79.96394
92	80.94142	269.58046	64.76659
93	63.41534	199.69288	51.43376
94	48.79713	145.38142	40.07425
95	36.86109	103.93336	30.62509
96	27.30702	72.89254	22.93347
97	19.80098	50.11137	16.79430
98	14.05069	33.74594	12.02594
99	9.75956	22.23847	8.42526
100	6.63421	14.31780	5.77515
101	4.40415	8.98638	3.86497
102	2.84860	5.48464	2.51952
103	1.79405	3.24394	1.59941
104	1.09487	1.85026	0.98386
105	0.64529	1.01116	0.58462
106	0.36775	0.52291	0.33637
107	0.20189	0.24850	0.18698
108	0.10540	0.10057	0.09937
109	0.05233	0.02469	0.05085

TABLES - Decedents dying November 1, 1997 to August 5, 2008

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column oppasit age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Male age 12 receives $500 per year until 25 years of age or dying meanwhile.

727361.14993 minus 320991.52637 = 406639.62356

406639.62356 divided by 48998.19708 = 8.29907

8.29907 multiplied by $500 = $4,149.54

$4,149.54 Value of temporary annuity

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1602414.33928	3855.13964
1	93359.43432	1508564.81080	2845.54567
2	88006.40797	1420524.13779	2774.95971
3	82979.57344	1337521.89448	2728.25977
4	78250.14058	1259255.51596	2694.80962
5	73794.73332	1185447.70564	2667.87098
6	69596.52435	1115840.60699	2646.08793
7	65638.47653	1050192.81950	2626.90736
8	61906.77855	988277.88470	2610.10547
9	58389.00738	929882.07037	2596.08316
10	55072.80197	874803.68477	2584.58088
11	51947.04512	822852.42543	2575.89959
12	48998.19708	773850.00372	2567.19686
13	46212.99336	727631.14993	2555.12437
14	43579.02899	684043.05366	2536.44577
15	41085.58687	642944.11448	2508.94000
16	38725.34644	604201.44745	2473.25959
17	36492.49610	567688.52655	2431.18450
18	34382.03886	533284.06557	2384.99493
19	32389.94447	500871.15047	2337.67544
20	30511.34005	470337.20476	2291.10776
21	28739.86505	441575.13070	2245.35720
22	27069.23498	414483.97310	2200.19659
23	25494.60257	388968.16474	2156.51269
24	24010.51370	364937.15197	2114.28458
25	22612.28404	342305.29594	2073.96629
26	21295.19571	320991.52637	2035.70412
27	20054.34708	300919.44919	1999.18012
28	18885.15556	282017.27373	1964.11914
29	17782.96468	264217.69914	1929.90273
30	16743.47476	247457.77088	1896.00851
31	15763.37274	231678.21905	1862.67960
32	14839.18550	216823.07312	1829.80111
33	13967.80095	202839.55685	1797.42754
34	13146.27869	189677.83215	1765.60876
35	12371.83548	177290.83957	1734.38510
36	11641.47107	165634.33258	1703.41112
37	10952.99269	154666.57630	1672.99811
38	10303.84529	144348.14767	1642.95643
39	9692.06249	134641.81204	1613.55377
40	9115.64976	125512.25957	1584.91418
41	8572.61273	116926.11842	1557.04562
42	8060.80606	108852.03014	1529.68425
43	7578.33066	101260.59780	1502.69479
44	7123.26289	94124.28208	1475.80597
45	6693.90480	87417.30002	1448.86680
48	6288.34407	81115.62572	1421.40652
47	5905.30811	75196.77163	1393.50181

APPENDIX E

48	5543.35160	69639.57314	1364.97721
49	5201.49466	64424.03732	1336.05242
50	4878.62347	59531.19037	1306.75205
51	4573.43636	54943.23470	1276.84228
52	4284.89605	50643.50537	1246.28573
53	4011.81542	46616.42028	1214.83021
54	3753.38331	42847.36286	1182.54154
55	3508.75729	39322.52039	1149.40607
56	3277.19685	36028.84777	1115.46598
57	3058.00943	32953.99549	1080.76970
58	2850.37662	30086.34990	1045.19563
59	2653.52752	27415.06886	1008.62339
60	2466.92036	24929.94475	971.12368
61	2290.24807	22621.17904	932.97733
62	2123.24450	20479.25110	894.48943
63	1965.44205	18494.99965	855.74207
64	1816.39587	16659.70641	816.81348
65	1675.63843	14965.09669	777.73263
66	1542.90086	13403.25077	738.70581
67	1417.92711	11966.50379	699.93689
68	1300.29329	10647.52360	661.44187
69	1189.53185	9439.41178	623.16714
70	1085.16291	8335.73040	585.01908
71	986.80136	7330.46042	546.97374
72	894.23101	6417.87258	509.15866
73	807.25806	5592.43647	471.71187
74	725.84533	4848.73170	434.92143
75	649.97452	4181.36457	399.09264
76	579.50859	3585.01852	364.40748
77	514.21659	3054.55711	330.94317
78	453.91761	2585.04331	298.81501
79	398.37659	2171.74294	268.07202
80	347.35706	1810.15092	238.74801
81	300.55187	1496.02732	210.79023
82	257.79739	1225.35888	184.27585
83	219.10289	994.20489	159.45059
84	184.54682	798.58107	136.63195
85	154.08371	634.48883	116.01438
86	127.37089	498.12239	97.48355
87	104.03065	386.02645	80.86907
88	83.84993	295.03043	66.14810
89	66.63312	222.16202	53.30339
90	52.13638	164.66311	42.25659
91	40.10810	120.01643	32.90711
92	30.27024	85.96240	25.11250
93	22.38814	60.48991	18.75875
94	16.22948	41.81473	13.72059
95	11.54423	28.38720	9.84100
96	8.05927	18.91217	6.92454
97	5.50749	12.35688	4.76608
98	3.69232	7.91285	3.21755
99	2.42427	4.95905	2.12673
100	1.55908	3.03598	1.37693
101	0.97592	1.81260	0.86716
102	0.59805	1.05324	0.53485
103	0.35634	0.59297	0.32076
104	0.20543	0.32217	0.18610
105	0.11452	0.16801	0.10444
106	0.06233	0.08283	0.05736
107	0.03136	0.03774	0.02910
108	0.01664	0.01463	0.01576
109	0.00698	0.00329	0.00678

TABLES - Decedents dying November 1, 1997 to August 5, 2008

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years.

Years	5%	6%	7%	8%
1	0.952380	0.943396	0.934579	0.925925
2	0.907029	0.889996	0.873438	0.857338
3	0.863837	0.839619	0.816297	0.793832
4	0.822702	0.792093	0.762895	0.735029
5	0.783526	0.747258	0.712986	0.680583
6	0.746215	0.704960	0.666342	0.630169
7	0.710681	0.665057	0.622749	0.583490
8	0.676839	0.627412	0.582009	0.540268
9	0.644608	0.591898	0.543933	0.500248
10	0.613913	0.558394	0.508349	0.463193
11	0.584679	0.526787	0.475092	0.428882
12	0.556837	0.496969	0.444011	0.397113
13	0.530321	0.468839	0.414964	0.367697
14	0.505067	0.442300	0.387817	0.340461
15	0.481017	0.417265	0.362446	0.315241
16	0.458111	0.393646	0.338734	0.291890
17	0.436296	0.371364	0.316574	0.270268
18	0.415520	0.350343	0.295863	0.250249
19	0.395733	0.330513	0.276508	0.231712
20	0.376889	0.311804	0.258419	0.214548
21	0.358942	0.294155	0.241513	0.198655
22	0.341849	0.277505	0.225713	0.183940
23	0.325571	0.261797	0.210946	0.170315
24	0.310067	0.246978	0.197146	0.157699
25	0.295302	0.232998	0.184249	0.146017
26	0.281240	0.219810	0.172195	0.135201
27	0.267848	0.207367	0.160930	0.125186
28	0.255093	0.195630	0.150402	0.115913
29	0.242946	0.184556	0.140562	0.107327
30	0.231377	0.174110	0.131367	0.099377
31	0.220359	0.164254	0.122773	0.092016
32	0.209866	0.154957	0.114741	0.085200
33	0.199872	0.146186	0.107234	0.078888
34	0.190354	0.137911	0.100219	0.073045
35	0.181290	0.130105	0.093662	0.067634
36	0.172657	0.122740	0.087535	0.062624
37	0.164435	0.115793	0.081808	0.057985
38	0.156605	0.109238	0.076456	0.053690
39	0.149147	0.103055	0.071455	0.049713
40	0.142045	0.097222	0.066780	0.046030
41	0.135281	0.091719	0.062411	0.042621
42	0.128839	0.086527	0.058328	0.039464
43	0.122704	0.081629	0.054512	0.036540
44	0.116861	0.077009	0.050946	0.033834
45	0.111296	0.072650	0.047613	0.031327
46	0.105996	0.068537	0.044498	0.029007
47	0.100949	0.064658	0.041587	0.026858
48	0.096142	0.060998	0.038866	0.024869
49	0.091563	0.057545	0.036324	0.023026
50	0.087203	0.054288	0.033947	0.021321
51	0.083051	0.051215	0.031726	0.019741
52	0.079096	0.048316	0.029651	0.018279
53	0.075329	0.045581	0.027711	0.016925
54	0.071742	0.043001	0.025898	0.015671
55	0.068326	0.040567	0.024204	0.014510
56	0.065072	0.038271	0.022620	0.013435
57	0.061974	0.036104	0.021140	0.012440
58	0.059022	0.034061	0.019757	0.011519
59	0.056212	0.032133	0.018465	0.010665
60	0.053535	0.030314	0.017257	0.009875
61	0.050986	0.028598	0.016128	0.0Q9144

APPENDIX E

62	0.048558	0.026979	0.015073	0.008466
63	0.046246	0.025452	0.014087	0.007839
64	0.044043	0.024011	0.013165	0.007259
65	0.041946	0.022652	0.012304	0.006721
66	0.039949	0.021370	0.011499	0.006223
67	0.038046	0.020160	0.010746	0.005762
68	0.036234	0.019019	0.010043	0.005335
69	0.034509	0.017943	0.009386	0.004940
70	0.032866	0.016927	0.008772	0.004574
71	0.031301	0.015969	0.008198	0.004235
72	0.029810	0.015065	0.007662	0.003921
73	0.028391	0.014212	0.007161	0.003631
74	0.027039	0.013408	0.006692	0.003362
75	0.025751	0.012649	0.006254	0.003113
76	0.024525	0.011933	0.005845	0.002882
77	0.023357	0.011257	0.005463	0.002669
78	0.022245	0.010620	0.005105	0.002471
79	0.021185	0.010019	0.004771	0.002288
80	0.020176	0.009452	0.004459	0.002118
81	0.019216	0.008917	0.004167	0.001961
82	0.018301	0.008412	0.003895	0.001816
83	0.017429	0.007936	0.003640	0.001682
84	0.016599	0.007486	0.003402	0.001557
85	0.015809	0.007063	0.003179	0.001442
86	0.015056	0.006663	0.002971	0.001335
87	0.014339	0.006286	0.002777	0.001236
88	0.013656	0.005930	0.002595	0.001144
89	0.013006	0.005594	0.002425	0.001059
90	0.012386	0.005278	0.002267	0.000981
91	0.011797	0.004979	0.002118	0.000908
92	0.011235	0.004697	0.001980	0.000841
93	0.010700	0.004431	0.001850	0.000779
94	0.010190	0.004180	0.001729	0.000721
95	0.009705	0.003944	0.001616	0.000667
96	0.009243	0.003720	0.001510	0.000618
97	0.008803	0.003510	0.001411	0.000572
98	0.008383	0.003311	0.001319	0.000530
99	0.007984	0.003124	0.001233	0.000490
100	0.007604	0.002947	0.001152	0.000454

TABLES - Decedents dying November 1, 1997 to August 5, 2008

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years.

Years	5%	6%	7%	8%
1	0.952380	0.943396	0.934579	0.952925
2	1.859410	1.833392	1.808018	1.783264
3	2.723248	2.673011	2.624316	2.577096
4	3.545950	3.465105	3.387211	3.312126
5	4.329476	4.212363	4.100197	3.992710
6	5.075692	4.917324	4.766539	4.622879
7	5.786373	5.582381	5.389289	5.206370
8	6.463212	6.209793	5.971298	5.746638
9	7.107821	6.801692	6.515232	6.246887
10	7.721734	7.360087	7.023581	6.710081
11	8.306414	7.886874	7.498674	7.138964
12	8.863251	8.383843	7.942686	7.536078
13	9.393572	8.852682	8.357650	7.903775
14	9.898640	9.294983	8.745467	8.244236
15	10.379658	9.712248	9.107914	8.559478
16	10.837769	10.105865	9.446648	8.851369
17	11.274066	10.477259	9.763222	9.121638
18	11.689586	10.827603	10.059086	9.371887
19	12.085320	11.158116	10.335595	9.603599
20	12.462210	11.469921	10.594014	9.818147
21	12.821152	11.764076	10.835527	10.016803
22	13.163002	12.041581	11.061240	10.200743
23	13.488573	12.303378	11.272187	10.371058
24	13.798641	12.550357	11.469334	10.528758
25	14.093944	12.783356	11.653583	10.674776
26	14.375185	13.003166	11.825778	10.809977
27	14.643033	13.210534	11.986709	10.935164
28	14.898127	13.406164	12.137111	11.051078
29	15.141073	13.590721	12.277674	11.158406
30	15.372451	13.764831	12.409041	11.257783
31	15.592810	13.929085	12.531814	11.349799
32	15.802676	14.084043	12.646555	11.434999
33	16.002549	14.230229	12.753790	11.513888
34	16.192904	14.368141	12.854009	11.586938
35	16.374194	14.498246	12.947672	11.654568
36	16.546851	14.620987	13.035207	11.717192
37	16.711287	14.736780	13.117016	11.775178
38	16.867892	14.846019	13.193473	11.828868
39	17.017040	14.949074	13.264928	11.878582
40	17.159086	15.046296	13.331708	11.924613
41	17.294367	15.138015	13.394120	11.967234
42	17.423207	15.224543	13.452448	12.006698
43	17.545911	15.306172	13.506961	12.043239
44	17.662773	15.383182	13.557908	12.077073
45	17.774069	15.455832	13.605521	12.108401
46	17.880066	15.524369	13.650020	12.137408
47	17.981015	15.589028	13.691607	12.164267
48	18.077157	15.650026	13.730474	12.189136
49	18.168721	15.707572	13.766798	12.212163
50	18.255925	15.761860	13.800746	12.233484
51	18.338976	15.813076	13.832473	12.253226
52	18.418072	15.861392	13.862124	12.271506
53	18.493402	15.906974	13.889835	12.288431
54	18.565145	15.949975	13.915734	12.304103
55	18.633471	15.990542	13.939938	12.318614
56	18.698544	16.028814	13.962559	12.332050
57	18.760518	16.064918	13.983700	12.344490
58	18.819541	16.098980	14.003458	12.356010
59	18.875754	16.131113	14.021923	12.366675
60	18.929289	16.161427	14.039181	12.376551
61	18.980275	16.190026	14.055309	12.385696
62	19.028834	16.217005	14.070382	12.394163
63	19.075080	16.242458	14.084469	12.402002
64	19.119123	16.266470	14.097635	12.409261
65	19.161070	16.289122	14.109939	12.415983
66	19.201019	16.310493	14.121438	12.422206
67	19.239066	16.330653	14.132185	12.427969
68	19.275301	16.349673	14.142229	12.433304
69	19.309810	16.367616	14.151616	12.438245
70	19.342676	16.384543	14.160389	12.442819
71	19.373977	16.400513	14.168588	12.447055
72	19.403788	16.415578	14.176250	12.450977
73	19.432179	16.429790	14.183411	12.454608

APPENDIX E

74	19.459218	16.443198	14.190104	12.457970
75	19.484969	16.455848	14.196359	12.461083
76	19.509495	16.467781	14.202204	12.463966
77	19.532852	16.479038	14.207668	12.466635
78	19.555097	16.489659	14.212774	12.469107
79	19.576283	16.499678	14.217545	12.471395
80	19.596460	16.509130	14.222005	12.473514
81	19.615676	16.518047	14.226173	12.475476
82	19.633977	16.526460	14.230068	12.477292
83	19.651407	16.534396	14.233708	12.478974
84	19.668007	16.541883	14.237111	12.480532
85	19.683816	16.548946	14.240290	12.481974
86	19.698872	16.555610	14.243262	12.483309
87	19.713212	16.561896	14.246039	12.484545
88	19.726868	16.567826	14.248635	12.485690
89	19.739874	16.573421	14.251060	12.486750
90	19.752261	16.578699	14.253327	12.487732
91	19.764058	16.583678	14.255446	12.488640
92	19.775294	16.588376	14.257426	12.489482
93	19.785994	16.592807	14.259277	12.490261
94	19.796185	16.596988	14.261006	12.490982
95	19.805890	16.600932	14.262623	12.491650
96	19.815133	16.604653	14.264133	12.492269
97	19.823937	16.608163	14.265545	12.492841
98	19.832321	16.611474	14.266865	12.493372
99	19.840305	16.614599	14.268098	12.493862
100	19.847910	16.617546	14.269250	12.494317

TABLES - Decedents dying on or after August 5, 2008

LIFE EXPECTANCY TABLES - Decedents dying on or after August 5, 2008

Life Table for Females: United Sates, 1999-2001

Age	Exepectation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	79.45	38	42.87	76	11.36
1	78.95	39	41.92	77	10.75
2	77.99	40	40.98	78	10.16
3	77.01	41	40.04	79	9.59
4	76.03	42	39.10	80	9.05
5	75.04	43	38.17	81	8.52
6	74.06	44	37.24	82	8.01
7	73.07	45	36.31	83	7.53
8	72.08	46	35.39	84	7.06
9	71.09	47	34.47	85	6.62
10	70.09	48	33.56	86	6.20
11	69.10	49	32.65	87	5.80
12	68.11	50	31.74	88	5.41
13	67.12	51	30.85	89	5.05
14	66.13	52	29.95	90	4.71
15	65.15	53	29.06	91	4.39
16	64.17	54	28.18	92	4.09
17	63.19	55	27.31	93	3.81
18	62.22	56	26.45	94	3.54
19	61.24	57	25.59	95	3.29
20	60.27	58	24.75	96	3.06
21	59.30	59	23.91	97	2.85
22	58.33	60	23.09	98	2.65
23	57.35	61	22.27	99	2.46
24	56.38	62	21.47	100	2.29
25	55.41	63	20.67	101	2.13
26	54.44	64	19.89	102	1.99
27	53.46	65	19.12	103	1.85
28	52.49	66	18.36	104	1.73
29	51.52	67	17.60	105	1.62
30	50.55	68	16.86	106	1.51
31	49.58	69	16.12	107	1.42
32	48.61	70	15.40	108	1.33
33	47.65	71	14.68	109	1.25
34	46.69	72	13.99		
35	45.73	73	13.30		
36	44.77	74	12.64		
37	43.82	75	11.99		

APPENDIX E

Life Table for Males: United Sates, 1999-2001

Age	Exepctation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	74.10	38	38.41	76	9.36
1	73.66	39	37.49	77	8.85
2	72.70	40	36.58	78	8.36
3	71.73	41	35.67	79	7.89
4	70.75	42	34.77	80	7.44
5	69.77	43	33.88	81	7.01
6	68.78	44	32.99	82	6.60
7	67.79	45	32.10	83	6.20
8	66.81	46	31.23	84	5.83
9	65.82	47	30.36	85	5.47
10	64.83	48	29.50	86	5.13
11	63.83	49	28.64	87	4.81
12	62.84	50	27.79	88	4.50
13	61.85	51	26.94	89	4.22
14	60.87	52	26.10	90	3.95
15	59.90	53	25.27	91	3.69
16	58.94	54	24.44	92	3.45
17	57.99	55	23.62	93	3.23
18	57.04	56	22.81	94	3.02
19	56.10	57	22.02	95	2.82
20	55.17	58	21.24	96	2.64
21	54.24	59	20.47	97	2.47
22	53.31	60	19.71	98	2.31
23	52.39	61	18.96	99	2.16
24	51.46	62	18.23	100	2.03
25	50.54	63	17.51	101	1.90
26	49.60	64	16.80	102	1.78
27	48.67	65	16.11	103	1.68
28	47.73	66	15.42	104	1.58
29	46.79	67	14.74	105	1.48
30	45.85	68	14.08	106	1.40
31	44.91	69	13.43	107	1.32
32	43.97	70	12.80	108	1.25
33	43.04	71	12.19	109	1.19
34	42.11	72	11.59		
35	41.18	73	11.00		
36	40.25	74	10.43		
37	39.33	75	9.89		

TABLES - Decedents dying on or after August 5, 2008

The following table shows the present value of an income for the ages stated.

To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the life estate column opposite the age of the life tenant. (See B)

A female aged 50 receives $200 per month for life.

$200 x 12 = $2,400 x 13.3450 = $32,028.00

A female aged 50 receives $50,000 for life with remainder over.

$50,000 x .80070 = $40,035.00 Value of the life estate

$50,000 -$40,035.00 = $9,965.00 Value of the remainder

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
0	16.2879	0.97727	0.02273
1	16.3706	0.98223	0.01777
2	16.3605	0.98163	0.01837
3	16.3469	0.98081	0.01919
4	16.3315	0.97989	0.02011
5	16.3146	0.97887	0.02113
6	16.2962	0.97777	0.02223
7	16.2766	0.97659	0.02341
8	16.2555	0.97533	0.02467
9	16.2330	0.97398	0.02602
10	16.2091	0.97254	0.02746
11	16.1835	0.97101	0.02899
12	16.1565	0.96939	0.03061
13	16.1282	0.96769	0.03231
14	16.0989	0.96594	0.03406
15	16.0688	0.96413	0.03587
16	16.0380	0.96228	0.03772
17	16.0064	0.96038	0.03962
18	15.9736	0.95842	0.04158
19	15.9393	0.95636	0.04364
20	15.9030	0.95418	0.04582
21	15.8646	0.95188	0.04812
22	15.8240	0.94944	0.05056
23	15.7812	0.94687	0.05313
24	15.7358	0.94415	0.05585
25	15.6879	0.94127	0.05873
26	15.6372	0.93823	0.06177
27	15.5836	0.93502	0.06498
28	15.5271	0.93162	0.06838
29	15.4676	0.92805	0.07195
30	15.4050	0.92430	0.07570
31	15,3393	0.92036	0.07964
32	15.2703	0.91622	0.08378
33	15.1981	0.91188	0.08812
34	15.1225	0.90735	0.09265
35	15.0436	0.90261	0.09739
36	14.9610	0.89766	0.10234
37	14.8747	0.89248	0.10752
38	14.7845	0.88707	0.11293
39	14.6904	0.88142	0.11858
40	14.5922	0.87553	0.12447
41	14.4899	0.86939	0.13061
42	14.3832	0.86299	0.13701
43	14.2719	0.85631	0.14369
44	14.1557	0.84934	0.15066
45	14.0343	0.84206	0.15794

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46	13.9075	0.83445	0.16555
47	13.7753	0.82652	0.17348
48	13.6376	0.81825	0.18175
49	13.4942	0.80965	0.19035
50	13.3450	0.80070	0.19930
51	13.1899	0.79140	0.20860
52	13.0287	0.78172	0.21828
53	12.8613	0.77168	0.22832
54	12.6878	0.76127	0.23873
55	12.5083	0.75050	0.24950
56	12.3233	0.73940	0.26060
57	12.1331	0.72798	0.27202
58	11.9376	0.71626	0.28374
59	11.7366	0.70420	0.29580
60	11.5298	0.69179	0.30821
61	11.3173	0.67904	0.32096
62	11.0996	0.66597	0.33403
63	10.8767	0.65260	0.34740
64	10.6485	0.63891	0.36109
65	10.4148	0.62489	0.37511
66	10.1737	0.61042	0.38958
67	9.9251	0.59551	0.40449
68	9.6696	0.58017	0.41983
69	9.4076	0.56445	0.43555
70	9.1396	0.54838	0.45162
71	8.8657	0.53194	0.46806
72	8.5866	0.51520	0.48480
73	8.3036	0.49822	0.50178
74	8.0182	0.48109	0.51891
75	7.7316	0.46389	0.53611
76	7.4447	0.44668	0.55332
77	7.1578	0.42947	0.57053
78	6.8716	0.41230	0.58770
79	6.5868	0.39521	0.60479
80	6.3040	0.37824	0.62176
81	6.0241	0.36145	0.63855
82	5.7477	0.34486	0.65514
83	5.4756	0.32854	0.67146
84	5.2084	0.31250	0.68750
85	4.9468	0.29681	0.70319
86	4.6914	0.28148	0.71852
87	4.4427	0.26656	0.73344
88	4.2014	0.25209	0.74791
89	3.9679	0.23807	0.76193
90	3.7426	0.22456	0.77544
91	3.5259	0.21155	0.78845
92	3.3181	0.19909	0.80091
93	3.1194	0.18716	0.81284
94	2.9299	0.17580	0.82420
95	2.7499	0.16499	0.83501
96	2.5792	0.15475	0.84525
97	2.4179	0.14508	0.85492
98	2.2660	0.13596	0.86404
99	2.1231	0.12739	0.87261
100	1.9893	0.11936	0.88064
101	1.8641	0.11185	0.88815
102	1.7474	0.10485	0.89515
103	1.6389	0.09833	0.90167
104	1.5382	0.09229	0.90771
105	1.4450	0.08670	0.91330
106	1.3588	0.08153	0.91847
107	1.2794	0.07677	0.92323
108	1.2064	0.07239	0.92761
109	1.1395	0.06837	0.93163

TABLES - Decedents dying on or after August 5, 2008

The following table shows the present value of an income for the ages stated.

To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the life estate column opposite the age of the life tenant. (See B)

A male aged 50 receives $200 per month for life.

$200 x 12 = $2,400 x 12.5378 = $30,090.72

A male aged 50 receives $50,000 for life with remainder over.

$50,000 x .75227 = $37,613.50 Value of the life estate

$50,000 -$37,613.50 = $12,386.50 Value of the remainder

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest.

Age	Annuity	Life Estate	Remainder
0	16.1395	0.96837	0.03163
1	16.2353	0.97412	0.02588
2	16.2186	0.97312	0.02688
3	16.1981	0.97188	0.02812
4	16.1747	0.97048	0.02952
5	16.1490	0.96894	0.03106
6	16.1214	0.96728	0.03272
7	16.0919	0.96551	0.03449
8	16.0604	0.96362	0.03638
9	16.0267	0.96160	0.03840
10	15,9906	0.95943	0.04057
11	15.9520	0.95712	0.04288
12	15.9111	0.95467	0.04533
13	15.8688	0.95213	0.04787
14	15.8258	0.94955	0.05045
15	15.7830	0.94698	0.05302
16	15.7405	0.94443	0.05557
17	15.6981	0.94189	0.05811
18	15.6557	0.93934	0.06066
19	15.6126	0.93675	0.06325
20	15.5683	0.93410	0.06590
21	15.5229	0.93138	0.06862
22	15.4764	0.92858	0.07142
23	15.4278	0.92567	0.07433
24	15.3763	0.92258	0.07742
25	15.3209	0.91925	0.08075
26	15.2612	0.91567	0.08433
27	15.1972	0.91183	0.08817
28	15.1289	0.90773	0.09227
29	15.0565	0.90339	0.09661
30	14.9803	0.89882	0.10118
31	14.9002	0.89401	0.10599
32	14.8159	0.88896	0.11104
33	14.7276	0.88365	0.11635
34	14.6352	0.87811	0.12189
35	14.5386	0.87232	0.12768
36	14.4378	0.86627	0.13373
37	14.3326	0.85995	0.14005
38	14.2228	0.85337	0.14663
39	14.1086	0.84652	0.15348
40	13.9900	0.83940	0.16060
41	13.8667	0.83200	0.16800
42	13.7387	0.82432	0,17568
43	13.6059	0.81636	0.18364
44	13.4683	0.80810	0.19190
45	13.3259	0.79956	0.20044
46	13.1788	0.79073	0.20927

APPENDIX E

47	13.0269	0.78161	0.21839
48	12.8698	0.77219	0.22781
49	12.7069	0.76242	0.23758
50	12.5378	0.75227	0.24773
51	12.3619	0.74171	0.25829
52	12.1793	0.73076	0.26924
53	11.9900	0.71940	0.28060
54	11.7945	0.70767	0.29233
55	11.5934	0.69561	0.30439
56	11.3876	0.68325	0.31675
57	11.1774	0.67064	0.32936
58	10.9631	0.65778	0.34222
59	10.7442	0.64465	0.35535
60	10.5202	0.63121	0.36879
61	10.2915	0.61749	0.38251
62	10.0588	0.60353	0.39647
63	9.8224	0.58934	0.41066
64	9.5825	0.57495	0.42505
65	9.3392	0.56035	0.43965
66	9.0885	0.54531	0.45469
67	8.8326	0.52996	0.47004
68	8.5727	0.51436	0.48564
69	8.3101	0.49860	0.50140
70	8.0455	0.48273	0.51727
71	7.7787	0.46672	0.53328
72	7.5098	0.45059	0.54941
73	7.2401	0.43441	0.56559
74	6.9708	0.41825	0.58175
75	6.7030	0.40218	0.59782
76	6.4377	0.38626	0.61374
77	6.1747	0.37048	0.62952
78	5.9147	0.35488	0.64512
79	5.6583	0.33950	0.66050
80	5.4060	0.32436	0.67564
81	5.1583	0.30950	0.69050
82	4.9158	0.29495	0.70505
83	4.6789	0.28074	0.71926
84	4.4481	0.26689	0.73311
85	4.2239	0.25343	0.74657
86	4.0064	0.24039	0.75961
87	3.7962	0.22777	0.77223
88	3.5934	0.21560	0.78440
89	3.3983	0.20390	0.79610
90	3.2111	0.19267	0.80733
91	3.0319	0.18191	0.81809
92	2.8607	0.17164	0.82836
93	2.6977	0.16186	0.83814
94	2.5428	0.15257	0.84743
95	2.3959	0.14375	0.85625
96	2.2570	0.13542	0.86458
97	2.1259	0.12755	0.87245
98	2.0024	0.12015	0.87985
99	1.8864	0.11319	0.88681
100	1.7777	0.10666	0.89334
101	1.6759	0.10055	0.89945
102	1.5808	0.09485	0.90515
103	1.4922	0.08953	0.91047
104	1.4098	0.08459	0.91541
105	1.3332	0.07999	0.92001
106	1.2621	0.07573	0.92427
107	1.1963	0.07178	0.92822
108	1.1355	0.06813	0.93187
109	1.0793	0.06476	0.93524

TABLES - Decedents dying on or after August 5, 2008

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom the factor in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column opposite age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Female age 12 receives $500 per year until 25 years of age or dying meanwhile.

795505.72233 minus 360052.63244 = 435453.08989

435453.08989 divided by 49282.82506 = 8.83580

8.83580 multiplied by $500 = $4,417.90

$4,417.90 Value of temporary annuity.

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1727684.24351	2206.55225
1	93750.07426	1627684.24351	1617.00387
2	88402.99293	1533934.16925	1576.53052
3	83375.67668	1445531.17633	1553.15727
4	78638.48246	1362155.49965	1535.34097
5	74173.22174	1283517.01718	1521.31511
6	69963.12241	1209343.79544	1509.70003
7	65992.92850	1139380.67302	1499.68286
8	62248.67677	1073387.74452	1490.87991
9	58717.45274	1011139.06776	1483.16589
10	55387.09593	952421.61501	1476.43848
11	52245.97169	897034.51908	1470.43288
12	49282.82506	844788.54738	1464.60539
13	46486.75982	795505.72233	1458.13403
14	43847.45436	749018.96251	1450.15460
15	41355.60874	705171.50815	1440.24035
16	39002.77168	663815.89941	1428.28681
17	36781.50319	624813.12773	1414.72237
18	34685.10233	588031.62454	1400.29340
19	32707.38381	553346.52221	1385.88255
20	30842.19798	520639.13840	1372.05807
21	29083.21898	489796.94042	1358.86386
22	27424.27209	460713.72144	1346.13691
23	25859.73464	433289.44935	1333.91675
24	24384.27111	407429.71471	1322.21179
25	22992.81116	383045.44360	1310.99360
26	21680.55201	360052.63244	1300.21432
27	20442.92335	338372.08043	1289.78672
28	19275.57873	317929.15708	1279.58871
29	18174.40470	298653.57835	1269.48517
30	17135.53974	280479.17365	1259.36009
31	16155.41621	263343.63392	1249.17278
32	15230.64987	247188.21771	1238.86397
33	14357.98911	231957.56784	1228.31546
34	13534.38711	217599.57873	1217.42983
35	12757.03718	204065.19161	1206.17728
36	12023.37705	191308.15443	1194.61359
37	11330.97916	179284.77738	1182.78422
38	10677.48516	167953.79822	1170.66639
39	10060.64409	157276.31307	1158.21128
40	9478.35006	147215.66898	1145.38767
41	8928.63584	137737.31891	1132.18383
42	8409.70251	128808.68307	1118.64498
43	7919.87553	120398.98056	1104.83890
44	7457.58024	112479.10502	1090.83844
45	7021.28983	105021.52478	1076.67522
46	6609.51860	98000.23495	1062.33549
47	6220.82901	91390.71635	1047.76960
48	5853.87032	85169.88734	1032.93330

APPENDIX E

49	5507.37773	79316.01702	1017.79186
50	5180.18017	73808.63929	1002.33266
51	4871.18330	68628.45912	986.55354
52	4579.35353	63757.27582	970.45112
53	4303.69408	59177.92229	954.00036
54	4043.22418	54874.22821	937.13579
55	3796.99009	50831.00403	919.76345
56	3564.05278	47034.01394	901.75010
57	3343.58449	43469.96116	883.02065
58	3134.90285	40126.37667	863.59851
59	2937.45267	36991.47382	843.59566
60	2750.69366	34054.02115	823.10756
61	2573.98109	31303.32748	802.09463
62	2406.66298	28729.34639	780.47356
63	2248.24875	26322.68341	758.28554
64	2098.31307	24074.43466	735.60922
65	1956.44619	21976.12159	712.51478
66	1822.52630	20019.67539	689.33713
67	1696.10816	18197.14909	666.08085
68	1576.66863	16501.04093	642.64744
69	1463.72612	14924.37230	618.95033
70	1356.86709	13460.64619	594.94372
71	1255.77012	12103.77910	570.65055
72	1160.05879	10848.00898	546.02055
73	1069.30830	9687.95019	520.93376
74	983.15498	8618.64189	495.30733
75	901.33281	7635.48691	469.13544
76	823.63698	6734.15410	442.45844
77	749.98220	5910.51713	415.42463
78	680.24216	5160.53492	388.13641
79	614.31229	4480.29276	360.71082
80	552.10858	3865.98046	333.27950
81	493.56596	3313.87188	305.98830
82	438.63613	2820.30592	278.99618
83	387.28492	2381.66979	252.47342
84	339.48883	1994.38487	226.59912
85	295.23097	1654.89604	201.55761
86	254.49634	1359.66507	177.53416
87	217.26637	1105.16873	154.70965
88	183.51313	887.90236	133.25450
89	153.19321	704.38924	113.32212
90	126.24182	551.19603	95.04204
91	102.56733	424.95421	78.51332
92	82.04704	322.38688	63.79872
93	64.52439	240.33984	50.92024
94	49.80841	175.81546	39.85659
95	37.67560	126.00705	30.54312
96	27.87447	88.33146	22.87457
97	20.13266	60.45699	16.71057
98	14.16616	40.32433	11.88366
99	9.68987	26.15816	8.20922
100	6.42848	16.46829	5.49631
101	4.12654	10.03982	3.55824
102	2.55664	5.91328	2.22193
103	1.52490	3.35664	1.33491
104	0.87327	1.83173	0.76958
105	0.47885	0.95847	0.42460
106	0.25072	0.47962	0.22357
107	0.12499	0.22890	0.11204
108	0.05917	0.10390	0.05328
109	0.02651	0.04474	0.02398

TABLES - Decedents dying on or after August 5, 2008

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column opposite age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Male age 12 receives $500 per year until 25 years of age or dying meanwhile.

781618.41178 minus 348035.18534 = 433583.22644

433583.22644 divided by 49192.02741 = 8.81410

8.81410 multiplied by $500 = $4,407.05

$4,407.05 Value of temporary annuity

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1712417.32222	3070.71761
1	93621.27878	1612417.32222	2352.37375
2	88273.52248	1518796.04344	2303.93511
3	83245.40451	1430522.52097	2272.43163
4	78510.95826	1347277.11645	2249.98941
5	74049.79007	1268766.15819	2232.83772
6	69843.94550	1194716.36812	2218.49071
7	65877.81865	1124872.42262	2205.79473
8	62137.62006	1058994.60397	2194.52927
9	68610.85835	996856.98390	2184.99134
10	55285.62593	938246.12555	2177.35468
11	52150.06043	882960.49962	2171.16423
12	49192.02741	830810.43919	2165.02142
13	46399.16064	781618.41178	2156.60903
14	43759.59881	735219.25114	2143.41479
15	41263.88998	691459.65232	2124.16438
16	38902.49737	650196.26234	2098.93535
17	36670.44068	611293.76497	2068.90682
18	34561.24296	574623.32429	2035.39442
19	32569.46514	540062.08132	1999.91337
20	30689.58143	507492.61618	1963.58429
21	28915.33128	476803.03475	1926.48026
22	27240.96994	447887.70347	1888.83578
23	25662.11786	420646.73353	1851.92540
24	24174.79664	394984.61567	1817.17688
25	22774.63369	370809.81903	1785.39865
26	21456.78035	348035.18534	1756.67552
27	20216.08010	326578.40499	1730.51000
28	19047.56029	306362.32490	1706.29661
29	17946.39271	287314.76461	1683.29283
30	16908.22974	269368.37190	1660.96340
31	15929.35969	252460.14216	1639.16296
32	15006.37041	236530.78247	1617.83555
33	14135.85465	221524.41207	1596.73699
34	13314.63477	207388.55741	1575.65982
35	12539.80000	194073.92265	1554.48362
36	11808.71873	181534.12265	1533.20235
37	11118.90298	169725.40393	1511.80465
38	10467.92722	158606.50094	1490.20075
39	9853.47576	148138.57373	1468.27347
40	9273.39393	138285.09797	1445.93556
41	8725.74090	129011.70404	1423.19161
42	8208.71200	120285.96314	1400.07258
43	7720.53369	112077.25114	1376.53834
44	7259.51501	104356.71745	1352.53101
45	6824.07755	97097.20244	1328.00949
46	6412.71444	90273.12489	1302.91492
47	6024.08324	83860.41045	1277.26755

APPENDIX E

48	5657.03854	77836.32721	1251.20870
49	5310.57646	72179.28867	1224.95635
50	4983.69196	66868.71221	1198.67051
51	4675.32451	61885.02025	1172.39883
52	4384.36261	57209.69575	1146.07795
53	4109.71265	52825.33314	1119.59946
54	3850.24844	48715.62048	1092.76049
55	3604.89701	44865.37204	1065.34765
56	3372.65964	41260.47503	1037.16105
57	3152.71684	37887.81539	1008.12351
58	2944.41607	34735.09855	978.27841
59	2747.29012	31790.68249	947.81753
60	2560.88002	29043.39237	916.91442
61	2384.56822	26482.51234	885.55809
62	2217.67576	24097.94412	853.64118
63	2059.70136	21880.26837	821.19561
64	1910.20562	19820.56700	788.28673
65	1768.78772	17910.36139	754.99368
66	1635.77943	16141.57367	722.10545
67	1510.32113	14505.79423	689.23844
68	1391.83603	12995.47310	656.24321
69	1279.81465	11603.63707	623.00501
70	1173.91441	10323.82242	589.54711
71	1073.95860	9149.90801	556.03927
72	979.71832	8075.94941	522.58911
73	890.86468	7096.23109	489.19122
74	807.10530	6205.36641	455.85815
75	728.23099	5398.26111	422.66904
76	654.09124	4670.03012	389.74991
77	584.63954	4015.93888	357.32225
78	519.77366	3431.29934	325.54917
79	459.40283	2911.52568	294.59949
80	403.44428	2452.12285	264.64488
81	351.81942	2048.67857	235.85648
82	304.44954	1696.85915	208.40091
83	261.25137	1392.40961	182.43573
84	222.13242	1131.15825	158.10460
85	186.98648	909.02582	135.53218
86	155.68928	722.03935	114.81913
87	128.09498	566.35006	96.03743
88	104.03334	438.25509	79.22645
89	83.30833	334.22175	64.39012
90	65.69814	250.91342	51.49549
91	50.95697	155.21528	40.47308
92	38.81859	134.25831	31.21906
93	29.00172	95.43972	23.59947
94	21.21676	66.43801	17.45612
95	15.17370	45.22124	12.61401
96	10.59030	30.04754	8.88950
97	7.20012	19.45724	6.09877
98	4.75948	12.25712	4.06568
99	3.05286	7.49764	2.62847
100	1.89623	4.44477	1.64464
101	1.13811	2.54854	0.99386
102	0.65863	1.41043	0.57880
103	0.36668	0.75180	0.32413
104	0.19595	0.38511	0.17415
105	0.10027	0.18917	0.08956
106	0.04902	0.08890	0.04399
107	0.02284	0.03988	0.02058
108	0.01012	0.01703	0.00916
109	0.00425	0.00691	0.00386

TABLES - Decedents dying on or after August 5, 2008

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years.

Years	5%	6%	7%	8%
1	0.952381	0.943396	0.934579	0.925926
2	0.907029	0.889996	0.873439	0.857339
3	0.863838	0.839619	0.816298	0.793832
4	0.822702	0.792094	0.762895	0.735030
5	0.783526	0.747258	0.712986	0.680583
6	0.746215	0.704961	0.666342	0.630170
7	0.710681	0.665057	0.622750	0.583490
8	0.676839	0.627412	0.582009	0.540269
9	0.644609	0.591898	0.543934	0.500249
10	0.613913	0.558395	0.508349	0.463193
11	0.584679	0.526788	0.475093	0.428883
12	0.556837	0.496969	0.444012	0.397114
13	0.530321	0.468839	0.414964	0.367698
14	0.505068	0.442301	0.387817	0.340461
15	0.481017	0.417265	0.362446	0.315242
16	0.458112	0.393646	0.338735	0.291890
17	0.436297	0.371364	0.316574	0.270269
18	0.415521	0.350344	0.295864	0.250249
19	0.395734	0.330513	0.276508	0.231712
20	0.376889	0.311805	0.258419	0.214548
21	0.358942	0.294155	0.241513	0.198656
22	0.341850	0.277505	0.225713	0.183941
23	0.325571	0.261797	0.210947	0.170315
24	0.310068	0.246979	0.197147	0.157699
25	0.295303	0.232999	0.184249	0.146018
26	0.281241	0.219810	0.172195	0.135202
27	0.267848	0.207368	0.160930	0.125187
28	0.255094	0.195630	0.150402	0.115914
29	0.242946	0.184557	0.140563	0.107328
30	0.231377	0.174110	0,131367	0.099377
31	0.220359	0.164255	0.122773	0.092016
32	0.209866	0.154957	0.114741	0.085200
33	0.199873	0.146186	0.107235	0.078889
34	0.190355	0.137912	0.100219	0.073045
35	0.181290	0.130105	0.093663	0.067635
36	0.172657	0.122741	0.087535	0.062625
37	0.164436	0.115793	0.081809	0.057986
38	0.156605	0.109239	0.076457	0.053690
39	0.149148	0.103056	0.071455	0.049713
40	0.142046	0.097222	0.066780	0.046031
41	0.135282	0.091719	0.062412	0.042621
42	0.128840	0.086527	0.058329	0.039464
43	0.122704	0.081630	0.054513	0.036541
44	0.116861	0.077009	0.050946	0.033834
45	0.111297	0.072650	0.047613	0.031328
46	0.105997	0.068538	0.044499	0.029007
47	0.100949	0.064658	0.041587	0.026859
48	0.096142	0.060998	0.038867	0.024869
49	0.091564	0.057546	0.036324	0.023027
50	0.087204	0.054288	0.033948	0.021321
51	0.083051	0.051215	0.031727	0.019742
52	0.079096	0.048316	0.029651	0.018280
53	0.075330	0.045582	0.027711	0.016925
54	0.071743	0.043001	0.025899	0.015672
55	0.068326	0.040567	0.024204	0.014511
56	0.065073	0.038271	0.022621	0.013436
57	0.061974	0.036105	0.021141	0.012441
58	0.059023	0.034061	0.019758	0.011519
59	0.056212	0.032133	0.018465	0.010666
60	0.053536	0.030314	0.017257	0.009876

APPENDIX E

61	0.050986	0.028598	0.016128	0.009144
62	0.048558	0.026980	0.015073	0.008467
63	0.046246	0.025453	0.014087	0.007840
64	0.044044	0.024012	0.013166	0.007259
65	0.041946	0.022653	0.012304	0.006721
66	0.039949	0.021370	0.011499	0.006223
67	0.038047	0.020161	0.010747	0.005762
68	0.036235	0.019020	0.010044	0.005336
69	0.034509	0.017943	0.009387	0.004940
70	0.032866	0.016927	0.008773	0.004574
71	0.031301	0.015969	0.008199	0.004236
72	0.029811	0.015065	0.007662	0.003922
73	0.028391	0.014213	0.007161	0.003631
74	0.027039	0.013408	0.006693	0.003362
75	0.025752	0.012649	0.006255	0.003113
76	0.024525	0.011933	0.005846	0.002883
77	0.023357	0.011258	0.005463	0.002669
78	0.022245	0.010620	0.005106	0.002471
79	0.021186	0.010019	0.004772	0.002288
80	0.020177	0.009452	0.004460	0.002119
81	0.019216	0.008917	0.004168	0.001962
82	0.018301	0.008412	0.003895	0.001817
83	0.017430	0.007936	0.003640	0.001682
84	0.016600	0.007487	0.003402	0.001557
85	0.015809	0.007063	0.003180	0.001442
86	0.015056	0.006663	0.002972	0.001335
87	0.014339	0.006286	0.002777	0.001236
88	0.013657	0.005930	0.002596	0.001145
89	0.013006	0.005595	0.002426	0.001060
90	0.012387	0.005278	0.002267	0.000981
91	0.011797	0.004979	0.002119	0.000909
92	0.011235	0.004697	0.001980	0.000841
93	0.010700	0.004432	0.001851	0.000779
94	0.010191	0.004181	0.001730	0.000721
95	0.009705	0.003944	0.001616	0.000668
96	0.009243	0.003721	0.001511	0.000618
97	0.008803	0.003510	0.001412	0.000573
98	0.008384	0.003312	0.001319	0.000530
99	0.007985	0.003124	0.001233	0.000491
100	0.007604	0.002947	0.001152	0.000455

TABLES - Decedents dying on or after August 5, 2008

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years.

Years	5%	6%	7%	8%
1	0.952381	0.943396	0.934579	0.925926
2	1.859410	1.833393	1.808018	1.783265
3	2.723248	2.673012	2.624316	2.577097
4	3.545951	3.465106	3.387211	3.312127
5	4.329477	4.212364	4.100197	3.992710
6	5.075692	4.917324	4.766540	4.622880
7	5.786373	5.582381	5.389289	5.206370
8	6.463213	6.209794	5.971299	5.746639
9	7,107822	6.801692	6.515232	6.246888
10	7.721735	7.360087	7.023582	6.710081
11	8.306414	7.886875	7.498674	7.138964
12	8.863252	8.383844	7.942686	7.536078
13	9.393573	8.852683	8.357651	7.903776
14	9.898641	9.294984	8.745468	8.244237
15	10.379658	9.712249	9.107914	8.559479
16	10.837770	10.105895	9.446649	8.851369
17	11.274066	10.477260	9.763223	9.121638
18	11.689587	10.827603	10.059087	9.371887
19	12.085321	11.158116	10.335595	9.603599
20	12.462210	11.469921	10.594014	9.818147
21	12.821153	11.764077	10.835527	10.016803
22	13.163003	12.041582	11.061240	10.200744
23	13.488574	12.303379	11.272187	10.371059
24	13.798642	12.550358	11.469334	10.528758
25	14.093945	12.783356	11.653583	10.674776
26	14.375185	13.003166	11.825779	10.809978
27	14.643034	13.210534	11.986709	10.935165
28	14.898127	13.406164	12.137111	11.051078
29	15.141074	13.590721	12.277674	11.158406
30	15.372451	13.764831	12.409041	11.257783
31	15.592811	13.929086	12.531814	11.349799
32	15.802677	14.084043	12.646555	11.434999
33	16.002549	14.230230	12.753790	11.513888
34	16.192904	14.368141	12.854009	11.586934
35	16.374194	14.498246	12.947672	11.654568
36	16.546852	14.620987	13.035208	11.717193
37	16.711287	14.736780	13.117017	11.775179
38	16.867893	14.846019	13.193473	11.828869
39	17.017041	14.949075	13.264928	11.878582
40	17.159086	15.046297	13.331709	11.924613
41	17.294368	15.138016	13.394120	11.967235
42	17.423208	15.224543	13.452449	12.006699
43	17.545912	15.306173	13.506962	12.043240
44	17.662773	15.383182	13.557908	12.077074
45	17.774070	15.455832	13.605522	12.108402
46	17.880066	15.524370	13.650020	12.137409
47	17.981016	15.589028	13.691608	12.164267
48	18.077158	15.650027	13.730474	12.189136
49	18.168722	15.707572	13.766799	12.212163
50	18.255925	15.761861	13.800746	12.233485
51	18.338977	15.813076	13.832473	12.253227
52	18.418073	15.861393	13.862124	12.271506
53	18.493403	15.906974	13.889836	12.288432
54	18.565146	15.949976	13.915735	12.304103
55	18.633472	15.990543	13.939939	12.318614
56	18.698545	16.028814	13.962560	12.332050
57	18.760519	16.064919	13.983701	12.344491
58	18.819542	16.098980	14.003458	12.356010
59	18.875754	16.131113	14.021924	12.366676
60	18.929290	16.161428	14.039181	12.376552

APPENDIX E

61	18.980276	16.190026	14.055309	12.385696
62	19.028834	16.217006	14.070383	12.394163
63	19.075080	16.242458	14.084470	12.402003
64	19.119124	16.266470	14.097635	12.409262
65	19.161070	16.289123	14.109940	12.415983
66	19.201019	16.310493	14.121439	12.422207
67	19.239066	16.330654	14.132186	12.427969
68	19.275301	16.349673	14.142230	12.433305
69	19.309810	16.367617	14.151617	12.438245
70	19.342677	16.384544	14.160389	12.442820
71	19.373978	16.400513	14.168588	12.447055
72	19.403788	16.415578	14.176251	12.450977
73	19.432179	16.429791	14.183412	12.454608
74	19.459218	16.443199	14.190104	12.457971
75	19.484970	16.455848	14.196359	12.461084
76	19.509495	16.467781	14.202205	12.463967
77	19.532853	16.479039	14.207668	12.466636
78	19.555098	16.489659	14.212774	12.469107
79	19.576284	16.499679	14.217546	12.471396
80	19.596460	16.509131	14.222005	12.473514
81	19.615677	16.518048	14.226173	12.475476
82	19.633978	16.526460	14.230069	12.477293
83	19.651407	16.534396	14.233709	12.478975
84	19.668007	16.541883	14.237111	12.480532
85	19.683816	16.548947	14.240291	12.481974
86	19.698873	16.555610	14.243262	12.483310
87	19.713212	16.561896	14.246040	12.484546
88	19.726869	16.567827	14.248635	12.485691
89	19.739875	16.573421	14.251061	12.486751
90	19.752262	16.578699	14.253328	12.487732
91	19.764059	16.583679	14.255447	12.488641
92	19.775294	16.588376	14.257427	12.489482
93	19.785994	16.592808	14.259277	12.490261
94	19.796185	16.596988	14.261007	12.490983
95	19.805891	16.600932	14.262623	12.491651
96	19.815134	16.604653	14.264134	12.492269
97	19.823937	16.608163	14.265546	12.492842
98	19.832321	16.611475	14.266865	12.493372
99	19.840306	16.614599	14.268098	12.493863
100	19.847910	16.617546	14.269251	12.494318