

# APPENDIX A

## Actuarial Tables for Taxing Annuities

Gender based Tables I, II, IIA, and III, and Unisex Tables V, VI, VIA and VII for the taxing of annuities, appear on the following pages. (The IRS has provided a simplified method of taxing annuity payments from qualified plans and tax sheltered annuities, see Q 539.

Gender based Tables I-III are to be used if the investment in the contract does not include a post-June 30, 1986 investment in the contract. Unisex Tables V-VII are to be used if the investment in the contract includes a post-June 30, 1986 investment in the contract.

However, even if there is no investment in the contract after June 30, 1986, an annuitant receiving annuity payments after June 30, 1986 (regardless of when they first began) may elect to treat his entire investment in the contract as post-June 30, 1986 and apply Tables V-VIII. This election may be made for any taxable year in which such amounts are received by the taxpayer; it is irrevocable and applies with respect to all amounts the taxpayer receives as an annuity under the contract in the taxable year for which the election is made or in any subsequent tax year. The election is made by the taxpayer's attaching to his return for that year a statement that he is making the election under Treasury Regulation §1.72-9 to treat the entire investment in the contract as post-June 1986 investment.<sup>1</sup>

If investment in the contract includes both a pre-July 1986 investment and a post-June 1986 investment, an election may be made to make separate computations with respect to each portion of the aggregate investment in the contract using with respect to each portion the tables applicable to it. The amount excludable is the sum of the amounts determined under the separate computations. However, the election is not available (i.e., the entire investment must be treated as post-June 1986 investment) if the annuity starting date is after June 30, 1986 and the contract provides an option (whether or not it is exercised) to receive amounts under the contract other than in the form of a life annuity. Thus, the election is not available if the contract provides: an option to receive a lump sum in full discharge of the obligation under the contract; an option to receive an amount under the contract after June 30, 1986 and before the annuity starting date; an option to receive an annuity for a period certain; an option to receive payments under a refund feature that is substantially equivalent to an annuity for a period certain (i.e., if its value determined under Table VII exceeds 50%); an option to receive a temporary life annuity that is substantially equivalent to an annuity for a period certain (i.e., if the multiple determined under Table VIII exceeds 50% of the maximum duration of the annuity).<sup>2</sup>

Treasury regulations extend some of the Tables to higher and lower ages, but the partial Tables are adequate for all practical purposes. The multiples in Tables I, II, and IIA, or V, VI and VIA need not be adjusted for monthly payments. For quarterly, semi-annual or annual payments, they must be adjusted according to the Frequency of Payment Adjustment Table, below. Table III and Table VII multiples, giving the percentage value of refund features, are never adjusted.

1. Treas. Reg. §1.72-9.

2. Treas. Reg. § 1.72-6(d).

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ALL TABLES ARE ENTERED WITH AGE OF ANNUITANT AT BIRTHDAY NEAREST ANNUITY STARTING DATE.

### Frequency of Payment Adjustment Table

If the number of whole months from the annuity starting date to the first payment date is	0-1	2	3	4	5	6	7	8	9	10	11	12
And payments under the contract are to be made:												
Annually	+ .5	+ .4	+ .3	+ .2	+ .1	0	0	-.1	-.2	-.3	-.4	-.5
Semiannually	+ .2	+ .1	0	0	-.1	-.2	....	....	....	....	....	....
Quarterly	+ .1	0	-.1	....	....	....	....	....	....	....	....	....

*Example.* Ed Black bought an annuity contract on January 1 which provides him with an *annual* payment of \$4,000 payable on December 31st of each year. His age on birthday nearest the annuity starting date (January 1) is 66. The multiple from Table V for male age 66, is 19.2. This multiple must be adjusted for annual payment by subtracting .5 ( $19.2 - .5 = 18.7$ ). Thus, his total expected return is \$74,800 ( $18.7 \times \$4,000$ ). See Treas. Reg. §1.72-5(a)(2).

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table I – Ordinary Life Annuities – One Life –  
Expected Return Multiples**

Ages			Ages		
Male	Female	Multiples	Male	Female	Multiples
6	11	65.0	46	51	28.7
7	12	64.1	47	52	27.9
8	13	63.2	48	53	27.1
9	14	62.3	49	54	26.3
10	15	61.4	50	55	25.5
11	16	60.4	51	56	24.7
12	17	59.5	52	57	24.0
13	18	58.6	53	58	23.2
14	19	57.7	54	59	22.4
15	20	56.7	55	60	21.7
16	21	55.8	56	61	21.0
17	22	54.9	57	62	20.3
18	23	53.9	58	63	19.6
19	24	53.0	59	64	18.9
20	25	52.1	60	65	18.2
21	26	51.1	61	66	17.5
22	27	50.2	62	67	16.9
23	28	49.3	63	68	16.2
24	29	48.3	64	69	15.6
25	30	47.4	65	70	15.0
26	31	46.5	66	71	14.4
27	32	45.6	67	72	13.8
28	33	44.6	68	73	13.2
29	34	43.7	69	74	12.6
30	35	42.8	70	75	12.1
31	36	41.9	71	76	11.6
32	37	41.0	72	77	11.0
33	38	40.0	73	78	10.5
34	39	39.1	74	79	10.1
35	40	38.2	75	80	9.6
36	41	37.3	76	81	9.1
37	42	36.5	77	82	8.7
38	43	35.6	78	83	8.3
39	44	34.7	79	84	7.8
40	45	33.8	80	85	7.5
41	46	33.0	81	86	7.1
42	47	32.1	82	87	6.7
43	48	31.2	83	88	6.3
44	49	30.4	84	89	6.0
45	50	29.6	85	90	5.7

**Table I – Ordinary Life Annuities – One Life –  
Expected Return Multiples – continued**

Ages			Ages		
Male	Female	Multiples	Male	Female	Multiples
86	91	5.4	101	106	1.9
87	92	5.1	102	107	1.7
88	93	4.8	103	108	1.5
89	94	4.5	104	109	1.3
90	95	4.2	105	110	1.2
91	96	4.0	106	111	1.0
92	97	3.7	107	112	.8
93	98	3.5	108	113	.7
94	99	3.3	109	114	.6
95	100	3.1	110	115	.5
96	101	2.9	111	116	.0
97	102	2.7			
98	103	2.5			
99	104	2.3			
100	105	2.1			

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table II – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples**

Ages		35	36	37	38	39	40	41	42	43	44	45	46	47
Male	Female	40	41	42	43	44	45	46	47	48	49	50	51	52
35	40	46.2	45.7	45.3	44.8	44.4	44.0	43.6	43.3	43.0	42.6	42.3	42.0	41.8
36	41	...	45.2	44.8	44.3	43.9	43.5	43.1	42.7	42.3	42.0	41.7	41.4	41.1
37	42	...	...	44.3	43.8	43.4	42.9	42.5	42.1	41.8	41.4	41.1	40.7	40.4
38	43	...	...	...	43.3	42.9	42.4	42.0	41.6	41.2	40.8	40.5	40.1	39.8
39	44	...	...	...	...	42.4	41.9	41.5	41.0	40.6	40.2	39.9	39.5	39.2
40	45	...	...	...	...	...	41.4	41.0	40.5	40.1	39.7	39.3	38.9	38.6
41	46	...	...	...	...	...	...	40.5	40.0	39.6	39.2	38.8	38.4	38.0
42	47	...	...	...	...	...	...	...	39.6	39.1	38.7	38.2	37.8	37.5
43	48	...	...	...	...	...	...	...	...	38.6	38.2	37.7	37.3	36.9
44	49	...	...	...	...	...	...	...	...	...	37.7	37.2	36.8	36.4
45	50	...	...	...	...	...	...	...	...	...	...	36.8	36.3	35.9
46	51	...	...	...	...	...	...	...	...	...	...	...	35.9	35.4
47	52	...	...	...	...	...	...	...	...	...	...	...	...	35.0
Ages		48	49	50	51	52	53	54	55	56	57	58	59	60
Male	Female	53	54	55	56	57	58	59	60	61	62	63	64	65
35	40	41.5	41.3	41.0	40.8	40.6	40.4	40.3	40.1	40.0	39.8	39.7	39.6	39.5
36	41	40.8	40.6	40.3	40.1	39.9	39.7	39.5	39.3	39.2	39.0	38.9	38.8	38.6
37	42	40.2	39.9	39.6	39.4	39.2	39.0	38.8	38.6	38.4	38.3	38.1	38.0	37.9
38	43	39.5	39.2	39.0	38.7	38.5	38.3	38.1	37.9	37.7	37.5	37.3	37.2	37.1
39	44	38.9	38.6	38.3	38.0	37.8	37.6	37.3	37.1	36.9	36.8	36.6	36.4	36.3
40	45	38.3	38.0	37.7	37.4	37.1	36.9	36.6	36.4	36.2	36.0	35.9	35.7	35.5
41	46	37.7	37.3	37.0	36.7	36.5	36.2	36.0	35.7	35.5	35.3	35.1	35.0	34.8
42	47	37.1	36.8	36.4	36.1	35.8	35.6	35.3	35.1	34.8	34.6	34.4	34.2	34.1
43	48	36.5	36.2	35.8	35.5	35.2	34.9	34.7	34.4	34.2	33.9	33.7	33.5	33.3
44	49	36.0	35.6	35.3	34.9	34.6	34.3	34.0	33.8	33.5	33.3	33.0	32.8	32.6
45	50	35.5	35.1	34.7	34.4	34.0	33.7	33.4	33.1	32.9	32.6	32.4	32.2	31.9
46	51	35.0	34.6	34.2	33.8	33.5	33.1	32.8	32.5	32.2	32.0	31.7	31.5	31.3
47	52	34.5	34.1	33.7	33.3	32.9	32.6	32.2	31.4	31.6	31.9	31.1	30.9	30.6
48	53	34.0	33.6	33.2	32.8	32.4	32.0	31.7	31.4	31.1	30.8	30.5	30.2	30.0
49	54	...	33.1	32.7	32.3	31.9	31.5	31.2	30.8	30.5	30.2	29.9	29.6	29.4
50	55	...	...	32.3	31.8	31.4	31.0	30.6	30.3	29.9	29.6	29.3	29.0	28.8
51	56	...	...	...	31.4	30.9	30.5	30.1	29.8	29.4	29.1	28.8	28.5	28.2
52	57	...	...	...	...	30.5	30.1	29.7	29.3	28.9	28.6	28.2	27.9	27.6
53	58	...	...	...	...	...	29.6	29.2	28.8	28.4	28.1	27.7	27.4	27.1
54	59	...	...	...	...	...	...	28.8	28.3	27.9	27.6	27.2	26.9	26.5
55	60	...	...	...	...	...	...	...	27.9	27.5	27.1	26.7	26.4	26.0
56	61	...	...	...	...	...	...	...	...	27.1	26.7	26.3	25.9	25.5
57	62	...	...	...	...	...	...	...	...	...	26.2	25.8	25.4	25.1
58	63	...	...	...	...	...	...	...	...	...	...	25.4	25.0	24.6
59	64	...	...	...	...	...	...	...	...	...	...	...	24.6	24.2
60	65	...	...	...	...	...	...	...	...	...	...	...	...	23.8

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**Table II – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples – continued**

Ages															
		61	62	63	64	65	66	67	68	69	70	71	72	73	
Male	Female	66	67	68	69	70	71	72	73	74	75	76	77	78	
35	40	39.4	39.3	39.2	39.1	39.0	38.9	38.9	38.8	38.8	38.7	38.7	38.6	38.6	
36	41	38.5	38.4	38.3	38.2	38.2	38.1	38.0	38.0	37.9	37.9	37.8	37.8	37.7	
37	42	37.7	37.6	37.5	37.4	37.3	37.3	37.2	37.1	37.1	37.0	36.9	36.9	36.9	
38	43	36.9	36.8	36.7	36.6	36.5	36.4	36.4	36.3	36.2	36.2	36.1	36.0	36.0	
39	44	36.2	36.0	35.9	35.8	35.7	35.6	35.5	35.5	35.4	35.3	35.3	35.2	35.2	
40	45	35.4	35.3	35.1	35.0	34.9	34.8	34.7	34.6	34.6	34.5	34.4	34.4	34.3	
41	46	34.6	34.5	34.4	34.2	34.1	34.0	33.9	33.8	33.8	33.7	33.6	33.5	33.5	
42	47	33.9	33.7	33.6	33.5	33.4	33.2	33.1	33.0	33.0	32.9	32.8	32.7	32.7	
43	48	33.2	33.0	32.9	32.7	32.6	32.5	32.4	32.3	32.2	32.1	32.0	31.9	31.9	
44	49	32.5	32.3	32.1	32.0	31.8	31.7	31.6	31.5	31.4	31.3	31.2	31.1	31.1	
45	50	31.8	31.6	31.4	31.3	31.1	31.0	30.8	30.7	30.6	30.5	30.4	30.4	30.3	
46	51	31.1	30.9	30.7	30.5	30.4	30.2	30.1	30.0	29.9	29.8	29.7	29.6	29.5	
47	52	30.4	30.2	30.0	29.8	29.7	29.5	29.4	29.3	29.1	29.0	28.9	28.8	28.7	
48	53	29.8	29.5	29.3	29.2	29.0	28.8	28.7	28.5	28.4	28.3	28.2	28.1	28.0	
49	54	29.1	28.9	28.7	28.5	28.3	28.1	28.0	27.8	27.7	27.6	27.5	27.4	27.3	
50	55	28.5	28.3	28.1	27.8	27.6	27.5	27.3	27.1	27.0	26.9	26.7	26.6	26.5	
51	56	27.9	27.7	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.0	25.9	25.8	
52	57	27.3	27.1	26.8	26.6	26.4	26.2	26.0	25.8	25.7	25.5	25.4	25.2	25.1	
53	58	26.8	26.5	26.2	26.0	25.8	25.6	25.4	25.2	25.0	24.8	24.7	24.6	24.4	
54	59	26.2	25.9	25.7	25.4	25.2	25.0	24.7	24.6	24.4	24.2	24.0	23.9	23.8	
55	60	25.7	25.4	25.1	24.9	24.6	24.4	24.1	23.9	23.8	23.6	23.4	23.3	23.1	
56	61	25.2	24.9	24.6	24.3	24.1	23.8	23.6	23.4	23.2	23.0	22.8	22.6	22.5	
57	62	24.7	24.4	24.1	23.8	23.5	23.3	23.0	22.8	22.6	22.4	22.2	22.0	21.9	
58	63	24.3	23.9	23.6	23.3	23.0	22.7	22.5	22.2	22.0	21.8	21.6	21.4	21.3	
59	64	23.8	23.5	23.1	22.8	22.5	22.2	21.9	21.7	21.5	21.2	21.0	20.9	20.7	
60	65	23.4	23.0	22.7	22.3	22.0	21.7	21.4	21.2	20.9	20.7	20.5	20.3	20.1	
61	66	23.0	22.6	22.2	21.9	21.6	21.3	21.0	20.7	20.4	20.2	20.0	19.8	19.6	
62	67	...	22.2	21.8	21.5	21.1	20.8	20.5	20.2	19.9	19.7	19.5	19.2	19.0	
63	68	...	...	21.4	21.1	20.7	20.4	20.1	19.8	19.5	19.2	19.0	18.7	18.5	
64	69	...	...	...	20.7	20.3	20.0	19.6	19.3	19.0	18.7	18.5	18.2	18.0	
65	70	...	...	...	...	19.9	19.6	19.2	18.9	18.6	18.3	18.0	17.8	17.5	
66	71	...	...	...	...	...	19.2	18.8	18.5	18.2	17.9	17.6	17.3	17.1	
67	72	...	...	...	...	...	...	18.5	18.1	17.8	17.5	17.2	16.9	16.7	
68	73	...	...	...	...	...	...	...	17.8	17.4	17.1	16.8	16.5	16.2	
69	74	...	...	...	...	...	...	...	...	17.1	16.7	16.4	16.1	15.8	
70	75	...	...	...	...	...	...	...	...	...	16.4	16.1	15.8	15.5	
71	76	...	...	...	...	...	...	...	...	...	...	15.7	15.4	15.1	
72	77	...	...	...	...	...	...	...	...	...	...	...	15.1	14.8	
73	78	...	...	...	...	...	...	...	...	...	...	...	...	14.4	

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table II – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples – continued**

Ages		74	75	76	77	78	79	80	81	82	83	84	85
Male	Female	79	80	81	82	83	84	85	86	87	88	89	90
35	40	38.6	38.5	38.5	38.5	38.4	38.4	38.4	38.4	38.4	38.4	38.3	38.3
36	41	37.7	37.6	37.6	37.6	37.6	37.5	37.5	37.5	37.5	37.5	37.5	37.4
37	42	36.8	36.8	36.7	36.7	36.7	36.7	36.6	36.6	36.6	36.6	36.6	36.6
38	43	36.0	35.9	35.9	35.8	35.8	35.8	35.8	35.8	35.7	35.7	35.7	35.7
39	44	35.1	35.1	35.0	35.0	35.0	34.9	34.9	34.9	34.9	34.8	34.8	34.8
40	45	34.3	34.2	34.2	34.1	34.1	34.1	34.1	34.0	34.0	34.0	34.0	34.0
41	46	33.4	33.4	33.3	33.3	33.3	33.2	33.2	33.2	33.2	33.1	33.1	33.1
42	47	32.6	32.6	32.5	32.5	32.4	32.4	32.4	32.3	32.3	32.3	32.3	32.3
43	48	31.8	31.8	31.7	31.7	31.6	31.6	31.5	31.5	31.5	31.5	31.4	31.4
44	49	31.0	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.7	30.6	30.6	30.6
45	50	30.2	30.1	30.1	30.0	30.0	29.9	29.9	29.9	29.8	29.8	29.8	29.8
46	51	29.4	29.4	29.3	29.2	29.2	29.2	29.1	29.1	29.0	29.0	29.0	28.9
47	52	28.7	28.6	28.5	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.1
48	53	27.9	27.8	27.8	27.7	27.6	27.6	27.5	27.5	27.5	27.4	27.4	27.4
49	54	27.2	27.1	27.0	26.9	26.9	26.8	26.8	26.7	26.7	26.6	26.6	26.6
50	55	26.4	26.3	26.3	26.2	26.1	26.1	26.0	26.0	25.9	25.9	25.8	25.8
51	56	25.7	25.6	25.5	25.5	25.4	25.3	25.3	25.2	25.2	25.1	25.1	25.0
52	57	25.0	24.9	24.8	24.7	24.7	24.6	24.5	24.5	24.4	24.4	24.3	24.3
53	58	24.3	24.2	24.1	24.0	23.9	23.9	23.8	23.7	23.7	23.6	23.6	23.5
54	59	23.6	23.5	23.4	23.3	23.2	23.2	23.1	23.0	23.0	22.9	22.9	22.8
55	60	23.0	22.9	22.8	22.7	22.6	22.5	22.4	22.3	22.3	22.2	22.2	22.1
56	61	22.3	22.2	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5	21.5	21.4
57	62	21.7	21.6	21.5	21.3	21.2	21.1	21.1	21.0	20.9	20.8	20.8	20.7
58	63	21.1	21.0	20.8	20.7	20.6	20.5	20.4	20.3	20.2	20.2	20.1	20.0
59	64	20.5	20.4	20.2	20.1	20.0	19.9	19.8	19.7	19.6	19.5	19.4	19.4
60	65	19.9	19.8	19.6	19.5	19.4	19.3	19.1	19.0	19.0	18.9	18.8	18.7
61	66	19.4	19.2	19.1	18.9	18.8	18.7	18.5	18.4	18.3	18.3	18.2	18.1
62	67	18.8	18.7	18.5	18.3	18.2	18.1	18.0	17.8	17.7	17.7	17.6	17.5
63	68	18.3	18.1	18.0	17.8	17.6	17.5	17.4	17.3	17.2	17.1	17.0	16.9
64	69	17.8	17.6	17.4	17.3	17.1	17.0	16.8	16.7	16.6	16.5	16.4	16.3
65	70	17.3	17.1	16.9	16.7	16.6	16.4	16.3	16.2	16.0	15.9	15.8	15.8
66	71	16.9	16.6	16.4	16.3	16.1	15.9	15.8	15.6	15.5	15.4	15.3	15.2
67	72	16.4	16.2	16.0	15.8	15.6	15.4	15.3	15.1	15.0	14.9	14.8	14.7
68	73	16.0	15.7	15.5	15.3	15.1	15.0	14.8	14.6	14.5	14.4	14.3	14.2
69	74	15.6	15.3	15.1	14.9	14.7	14.5	14.3	14.2	14.0	13.9	13.8	13.7
70	75	15.2	14.9	14.7	14.5	14.3	14.1	13.9	13.7	13.6	13.4	13.3	13.2
71	76	14.8	14.5	14.3	14.1	13.8	13.6	13.5	13.3	13.1	13.0	12.8	12.7
72	77	14.5	14.2	13.9	13.7	13.5	13.2	13.0	12.9	12.7	12.5	12.4	12.3
73	78	14.1	13.8	13.6	13.3	13.1	12.9	12.7	12.5	12.3	12.1	12.0	11.8
74	79	13.8	13.5	13.2	13.0	12.7	12.5	12.3	12.1	11.9	11.7	11.6	11.4
75	80	...	13.2	12.9	12.6	12.4	12.2	11.9	11.7	11.5	11.4	11.2	11.0
76	81	...	...	12.6	12.3	12.1	11.8	11.6	11.4	11.2	11.0	10.8	10.7
77	82	...	...	...	12.1	11.8	11.5	11.3	11.1	10.8	10.7	10.5	10.3
78	83	...	...	...	...	11.5	11.2	11.0	10.7	10.5	10.3	10.1	10.0
79	84	...	...	...	...	...	11.0	10.7	10.5	10.2	10.0	9.8	9.6
80	85	...	...	...	...	...	...	10.4	10.2	10.0	9.7	9.5	9.3
81	86	...	...	...	...	...	...	...	9.9	9.7	9.5	9.3	9.1
82	87	...	...	...	...	...	...	...	...	9.4	9.2	9.0	8.8
83	88	...	...	...	...	...	...	...	...	...	9.0	8.7	8.5
84	89	...	...	...	...	...	...	...	...	...	...	8.5	8.3
85	90	...	...	...	...	...	...	...	...	...	...	...	8.1

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table IIA—Annuities for Joint Life Only – Two Lives –  
Expected Return Multiples – continued**

Ages		35	36	37	38	39	40	41	42	43	44	45	46	47
Male	Female	40	41	42	43	44	45	46	47	48	49	50	51	52
35	40	30.3	29.9	29.4	29.0	28.5	28.0	27.5	27.0	26.5	26.0	25.5	24.9	24.4
36	41	...	29.5	29.0	28.6	28.2	27.7	27.2	26.7	26.2	25.7	25.2	24.7	24.2
37	42	...	...	28.6	28.2	27.8	27.3	26.9	26.4	25.9	25.5	25.0	24.4	23.9
38	43	...	...	...	27.8	27.4	27.0	26.5	26.1	25.6	25.2	24.7	24.2	23.7
39	44	...	...	...	...	27.0	26.6	26.2	25.8	25.3	24.8	24.4	23.9	23.4
40	45	...	...	...	...	...	26.2	25.8	25.4	25.0	24.5	24.1	23.6	23.1
41	46	...	...	...	...	...	...	25.4	25.0	24.6	24.2	23.8	23.3	22.9
42	47	...	...	...	...	...	...	...	24.6	24.2	23.8	23.4	23.0	22.6
43	48	...	...	...	...	...	...	...	...	23.9	23.5	23.1	22.7	22.2
44	49	...	...	...	...	...	...	...	...	...	23.1	22.7	22.3	21.9
45	50	...	...	...	...	...	...	...	...	...	...	22.4	22.0	21.6
46	51	...	...	...	...	...	...	...	...	...	...	...	21.6	21.2
47	52	...	...	...	...	...	...	...	...	...	...	...	...	20.9
Ages		48	49	50	51	52	53	54	55	56	57	58	59	60
Male	Female	53	54	55	56	57	58	59	60	61	62	63	64	65
35	40	23.8	23.3	22.7	22.1	21.6	21.0	20.4	19.8	19.3	18.7	18.1	17.5	17.0
36	41	23.6	23.1	22.5	22.0	21.4	20.8	20.3	19.7	19.1	18.6	18.0	17.4	16.9
37	42	23.4	22.9	22.3	21.8	21.2	20.7	20.1	19.6	19.0	18.4	17.9	17.3	16.8
38	43	23.2	22.6	22.1	21.6	21.1	20.5	20.0	19.4	18.9	18.3	17.8	17.2	16.7
39	44	22.9	22.4	21.9	21.4	20.9	20.3	19.8	19.3	18.7	18.2	17.7	17.1	16.6
40	45	22.7	22.2	21.7	21.2	20.7	20.1	19.6	19.1	18.6	18.0	17.5	17.0	16.5
41	46	22.4	21.9	21.4	20.9	20.4	19.9	19.4	18.9	18.4	17.9	17.4	16.9	16.3
42	47	22.1	21.6	21.2	20.7	20.2	19.7	19.2	18.7	18.2	17.7	17.2	16.7	16.2
43	48	21.8	21.4	20.9	20.5	20.0	19.5	19.0	18.6	18.1	17.6	17.1	16.6	16.1
44	49	21.5	21.1	20.6	20.2	19.8	19.3	18.8	18.4	17.9	17.4	16.9	16.4	15.9
45	50	21.2	20.8	20.4	19.9	19.5	19.1	18.6	18.1	17.7	17.2	16.7	16.3	15.8
46	51	20.9	20.5	20.1	19.7	19.2	18.8	18.4	17.9	17.5	17.0	16.6	16.1	15.6
47	52	20.5	20.1	19.8	19.4	19.0	18.5	18.1	17.7	17.3	16.8	16.4	15.9	15.5
48	53	20.2	19.8	19.4	19.1	18.7	18.3	17.9	17.5	17.0	16.6	16.2	15.7	15.3
49	54	...	19.5	19.1	18.8	18.4	18.0	17.6	17.2	16.8	16.4	16.0	15.5	15.1
50	55	...	...	18.8	18.4	18.1	17.7	17.3	16.9	16.6	16.2	15.8	15.3	14.9
51	56	...	...	...	18.1	17.8	17.4	17.0	16.7	16.3	15.9	15.5	15.1	14.7
52	57	...	...	...	...	17.4	17.1	16.8	16.4	16.0	15.7	15.3	14.9	14.5
53	58	...	...	...	...	...	16.8	16.4	16.1	15.8	15.4	15.1	14.7	14.3
54	59	...	...	...	...	...	...	16.1	15.8	15.5	15.1	14.8	14.4	14.1
55	60	...	...	...	...	...	...	...	15.5	15.2	14.9	14.5	14.2	13.9
56	61	...	...	...	...	...	...	...	...	14.9	14.6	14.3	13.9	13.6
57	62	...	...	...	...	...	...	...	...	...	14.3	14.0	13.7	13.4
58	63	...	...	...	...	...	...	...	...	...	...	13.7	13.4	13.1
59	64	...	...	...	...	...	...	...	...	...	...	...	13.1	12.8
60	65	...	...	...	...	...	...	...	...	...	...	...	...	12.6



APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table IIA – Annuities for Joint Life Only –  
Two Lives – Expected Return Multiples – continued**

Ages															
	Male	61	62	63	64	65	66	67	68	69	70	71	72	73	
Male	Female	66	67	68	69	70	71	72	73	74	75	76	77	78	
35	40	16.4	15.8	15.3	14.7	14.2	13.7	13.1	12.6	12.1	11.6	11.1	10.7	10.2	
36	41	16.3	15.8	15.2	14.7	14.1	13.6	13.1	12.6	12.1	11.6	11.1	10.6	10.2	
37	42	16.2	15.7	15.1	14.6	14.1	13.6	13.0	12.5	12.0	11.5	11.1	10.6	10.1	
38	43	16.1	15.6	15.1	14.5	14.0	13.5	13.0	12.5	12.0	11.5	11.0	10.6	10.1	
39	44	16.0	15.5	15.0	14.5	13.9	13.4	12.9	12.4	11.9	11.5	11.0	10.5	10.1	
40	45	15.9	15.4	14.9	14.4	13.9	13.4	12.9	12.4	11.9	11.4	11.0	10.5	10.0	
41	46	15.8	15.3	14.8	14.3	13.8	13.3	12.8	12.3	11.8	11.4	10.9	10.5	10.0	
42	47	15.7	15.2	14.7	14.2	13.7	13.2	12.7	12.3	11.8	11.3	10.9	10.4	10.0	
43	48	15.6	15.1	14.6	14.1	13.6	13.1	12.7	12.2	11.7	11.3	10.8	10.4	9.9	
44	49	15.5	15.0	14.5	14.0	13.5	13.1	12.6	12.1	11.7	11.2	10.8	10.3	9.9	
45	50	15.3	14.8	14.4	13.9	13.4	13.0	12.5	12.0	11.6	11.1	10.7	10.3	9.8	
46	51	15.2	14.7	14.2	13.8	13.3	12.9	12.4	12.0	11.5	11.1	10.6	10.2	9.8	
47	52	15.0	14.6	14.1	13.7	13.2	12.8	12.3	11.9	11.4	11.0	10.6	10.1	9.7	
48	53	14.9	14.4	14.0	13.5	13.1	12.6	12.2	11.8	11.3	10.9	10.5	10.1	9.7	
49	54	14.7	14.3	13.8	13.4	13.0	12.5	12.1	11.7	11.3	10.8	10.4	10.0	9.6	
50	55	14.5	14.1	13.7	13.3	12.8	12.4	12.0	11.6	11.2	10.7	10.3	9.9	9.5	
51	56	14.3	13.9	13.5	13.1	12.7	12.3	11.9	11.5	11.1	10.7	10.3	9.9	9.5	
52	57	14.1	13.7	13.3	12.9	12.5	12.1	11.7	11.3	10.9	10.6	10.2	9.8	9.4	
53	58	13.9	13.6	13.2	12.8	12.4	12.0	11.6	11.2	10.8	10.5	10.1	9.7	9.3	
54	59	13.7	13.4	13.0	12.6	12.2	11.9	11.5	11.1	10.7	10.3	10.0	9.6	9.2	
55	60	13.5	13.2	12.8	12.4	12.1	11.7	11.3	11.0	10.6	10.2	9.9	9.5	9.1	
56	61	13.3	12.9	12.6	12.2	11.9	11.5	11.2	10.8	10.5	10.1	9.8	9.4	9.0	
57	62	13.0	12.7	12.4	12.1	11.7	11.4	11.0	10.7	10.3	10.0	9.6	9.3	8.9	
58	63	12.8	12.5	12.2	11.8	11.5	11.2	10.9	10.5	10.2	9.8	9.5	9.2	8.8	
59	64	12.6	12.3	11.9	11.6	11.3	11.0	10.7	10.4	10.0	9.7	9.4	9.1	8.7	
60	65	12.3	12.0	11.7	11.4	11.1	10.8	10.5	10.2	9.9	9.6	9.3	8.9	8.6	
61	66	12.0	11.8	11.5	11.2	10.9	10.6	10.3	10.0	9.7	9.4	9.1	8.8	8.5	
62	67	...	11.5	11.2	11.0	10.7	10.4	10.1	9.8	9.6	9.3	9.0	8.7	8.4	
63	68	...	...	11.0	10.7	10.5	10.2	9.9	9.7	9.4	9.1	8.8	8.5	8.2	
64	69	...	...	...	10.5	10.2	10.0	9.7	9.5	9.2	8.9	8.7	8.4	8.1	
65	70	...	...	...	...	10.0	9.8	9.5	9.3	9.0	8.8	8.5	8.2	8.0	
66	71	...	...	...	...	...	9.5	9.3	9.1	8.8	8.6	8.3	8.1	7.8	
67	72	...	...	...	...	...	...	9.1	8.9	8.6	8.4	8.1	7.9	7.7	
68	73	...	...	...	...	...	...	...	8.6	8.4	8.2	8.0	7.7	7.5	
69	74	...	...	...	...	...	...	...	...	8.2	8.0	7.8	7.6	7.3	
70	75	...	...	...	...	...	...	...	...	...	7.8	7.6	7.4	7.2	
71	76	...	...	...	...	...	...	...	...	...	...	7.4	7.2	7.0	
72	77	...	...	...	...	...	...	...	...	...	...	...	7.0	6.8	
73	78	...	...	...	...	...	...	...	...	...	...	...	...	6.7	

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table IIA – Annuities for Joint Life Only –  
Two Lives – Expected Return Multiples – continued**

Ages		74	75	76	77	78	79	80	81	82	83	84	85	86
Male	Female	79	80	81	82	83	84	85	86	87	88	89	90	91
35	40	9.7	9.3	8.9	8.5	8.1	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3
36	41	9.7	9.3	8.9	8.4	8.0	7.7	7.3	6.9	6.6	6.2	5.9	5.6	5.3
37	42	9.7	9.3	8.8	8.4	8.0	7.6	7.3	6.9	6.5	6.2	5.9	5.6	5.3
38	43	9.7	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3
39	44	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.6	5.3
40	45	9.6	9.2	8.8	8.4	8.0	7.6	7.2	6.9	6.5	6.2	5.9	5.5	5.2
41	46	9.6	9.2	8.7	8.3	7.9	7.6	7.2	6.8	6.5	6.2	5.8	5.5	5.2
42	47	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.2	5.8	5.5	5.2
43	48	9.5	9.1	8.7	8.3	7.9	7.5	7.2	6.8	6.5	6.1	5.8	5.5	5.2
44	49	9.5	9.0	8.6	8.2	7.9	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2
45	50	9.4	9.0	8.6	8.2	7.8	7.5	7.1	6.8	6.4	6.1	5.8	5.5	5.2
46	51	9.4	9.0	8.6	8.2	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2
47	52	9.3	8.9	8.5	8.1	7.8	7.4	7.1	6.7	6.4	6.1	5.8	5.5	5.2
48	53	9.3	8.9	8.5	8.1	7.7	7.4	7.0	6.7	6.4	6.0	5.7	5.4	5.1
49	54	9.2	8.8	8.4	8.1	7.7	7.3	7.0	6.7	6.3	6.0	5.7	5.4	5.1
50	55	9.1	8.8	8.4	8.0	7.7	7.3	7.0	6.6	6.3	6.0	5.7	5.4	5.1
51	56	9.1	8.7	8.3	8.0	7.6	7.3	6.9	6.6	6.3	6.0	5.7	5.4	5.1
52	57	9.0	8.6	8.3	7.9	7.6	7.2	6.9	6.6	6.2	5.9	5.6	5.4	5.1
53	58	8.9	8.6	8.2	7.9	7.5	7.2	6.9	6.5	6.2	5.9	5.6	5.3	5.1
54	59	8.9	8.5	8.2	7.8	7.5	7.1	6.8	6.5	6.2	5.9	5.6	5.3	5.0
55	60	8.8	8.4	8.1	7.7	7.4	7.1	6.8	6.4	6.1	5.8	5.6	5.3	5.0
56	61	8.7	8.4	8.0	7.7	7.3	7.0	6.7	6.4	6.1	5.8	5.5	5.3	5.0
57	62	8.6	8.3	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.8	5.5	5.2	5.0
58	63	8.5	8.2	7.9	7.5	7.2	6.9	6.6	6.3	6.0	5.7	5.5	5.2	4.9
59	64	8.4	8.1	7.8	7.5	7.1	6.8	6.5	6.3	6.0	5.7	5.4	5.2	4.9
60	65	8.3	8.0	7.7	7.4	7.1	6.8	6.5	6.2	5.9	5.6	5.4	5.1	4.9
61	66	8.2	7.9	7.6	7.3	7.0	6.7	6.4	6.1	5.9	5.6	5.3	5.1	4.8
62	67	8.1	7.8	7.5	7.2	6.9	6.6	6.4	6.1	5.8	5.5	5.3	5.0	4.8
63	68	8.0	7.7	7.4	7.1	6.8	6.6	6.3	6.0	5.7	5.5	5.2	5.0	4.7
64	69	7.8	7.6	7.3	7.0	6.7	6.5	6.2	5.9	5.7	5.4	5.2	4.9	4.7
65	70	7.7	7.4	7.2	6.9	6.6	6.4	6.1	5.9	5.6	5.4	5.1	4.9	4.7
66	71	7.6	7.3	7.1	6.8	6.5	6.3	6.0	5.8	5.5	5.3	5.1	4.8	4.6
67	72	7.4	7.2	6.9	6.7	6.4	6.2	6.0	5.7	5.5	5.2	5.0	4.8	4.6
68	73	7.3	7.0	6.8	6.6	6.3	6.1	5.9	5.6	5.4	5.2	4.9	4.7	4.5
69	74	7.1	6.9	6.7	6.4	6.2	6.0	5.8	5.5	5.3	5.1	4.9	4.7	4.5
70	75	7.0	6.8	6.5	6.3	6.1	5.9	5.7	5.4	5.2	5.0	4.8	4.6	4.4
71	76	6.8	6.6	6.4	6.2	6.0	5.8	5.6	5.3	5.1	4.9	4.7	4.5	4.3
72	77	6.6	6.4	6.3	6.1	5.9	5.7	5.5	5.3	5.0	4.9	4.7	4.5	4.3
73	78	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.1	5.0	4.8	4.6	4.4	4.2
74	79	6.3	6.1	6.0	5.8	5.6	5.4	5.2	5.0	4.9	4.7	4.5	4.3	4.1
75	80	..	6.0	5.8	5.6	5.5	5.3	5.1	4.9	4.8	4.6	4.4	4.2	4.1
76	81	..	..	5.6	5.5	5.3	5.2	5.0	4.8	4.7	4.5	4.3	4.1	4.0
77	82	..	..	..	5.3	5.2	5.0	4.9	4.7	4.5	4.4	4.2	4.1	3.9
78	83	..	..	..	..	5.0	4.9	4.7	4.6	4.4	4.3	4.1	4.0	3.8
79	84	..	..	..	..	..	4.7	4.6	4.5	4.3	4.2	4.0	3.9	3.7
80	85	..	..	..	..	..	..	4.5	4.3	4.2	4.1	3.9	3.8	3.6
81	86	..	..	..	..	..	..	..	4.2	4.1	3.9	3.8	3.7	3.6
82	87	..	..	..	..	..	..	..	..	4.0	3.8	3.7	3.6	3.5
83	88	..	..	..	..	..	..	..	..	..	3.7	3.6	3.5	3.4
84	89	..	..	..	..	..	..	..	..	..	..	3.5	3.4	3.3
85	90	..	..	..	..	..	..	..	..	..	..	..	3.3	3.2
86	91	..	..	..	..	..	..	..	..	..	..	..	..	3.1

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table III – Percent Value of Refund Feature**

Ages		Duration of guaranteed amount											
		1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs
Male	Female	%	%	%	%	%	%	%	%	%	%	%	%
6	11	..	..	..	..	..	..	..	..	1	1	1	1
7	12	..	..	..	..	..	..	..	..	1	1	1	1
8	13	..	..	..	..	..	..	..	1	1	1	1	1
9	14	..	..	..	..	..	..	..	1	1	1	1	1
10	15	..	..	..	..	..	..	..	1	1	1	1	1
11	16	..	..	..	..	..	..	..	1	1	1	1	1
12	17	..	..	..	..	..	..	..	1	1	1	1	1
13	18	..	..	..	..	..	..	..	1	1	1	1	1
14	19	..	..	..	..	..	..	..	1	1	1	1	1
15	20	..	..	..	..	..	..	..	1	1	1	1	1
16	21	..	..	..	..	..	..	..	1	1	1	1	1
17	22	..	..	..	..	..	..	..	1	1	1	1	1
18	23	..	..	..	..	..	..	..	1	1	1	1	1
19	24	..	..	..	..	..	..	..	1	1	1	1	1
20	25	..	..	..	..	..	..	..	1	1	1	1	1
21	26	..	..	..	..	..	..	..	1	1	1	1	1
22	27	..	..	..	..	..	..	1	1	1	1	1	1
23	28	..	..	..	..	..	..	1	1	1	1	1	1
24	29	..	..	..	..	..	..	1	1	1	1	1	1
25	30	..	..	..	..	..	..	1	1	1	1	1	1
26	31	..	..	..	..	..	1	1	1	1	1	1	1
27	32	..	..	..	..	..	1	1	1	1	1	1	1
28	33	..	..	..	..	..	1	1	1	1	1	1	1
29	34	..	..	..	..	..	1	1	1	1	1	1	1
30	35	..	..	..	..	1	1	1	1	1	1	1	2
31	36	..	..	..	..	1	1	1	1	1	1	1	2
32	37	..	..	..	..	1	1	1	1	1	1	2	2
33	38	..	..	..	1	1	1	1	1	1	1	2	2
34	39	..	..	..	1	1	1	1	1	1	2	2	2
35	40	..	..	..	1	1	1	1	1	2	2	2	2
36	41	..	..	..	1	1	1	1	1	2	2	2	2
37	42	..	..	1	1	1	1	1	2	2	2	2	3
38	43	..	..	1	1	1	1	1	2	2	2	2	3
39	44	..	..	1	1	1	1	2	2	2	2	3	3
40	45	..	..	1	1	1	1	2	2	2	3	3	3
41	46	..	..	1	1	1	1	2	2	2	3	3	3
42	47	..	..	1	1	1	2	2	2	3	3	3	4
43	48	..	1	1	1	1	2	2	2	3	3	4	4
44	49	..	1	1	1	1	2	2	3	3	3	4	4
45	50	..	1	1	1	2	2	2	3	3	4	4	5

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table III – Percent Value of Refund Feature – continued**

Ages		Duration of guaranteed amount											
		1 Yr	2 Yrs	3 Yrs	4 Yrs	5 Yrs	6 Yrs	7 Yrs	8 Yrs	9 Yrs	10 Yrs	11 Yrs	12 Yrs
Male	Female	%	%	%	%	%	%	%	%	%	%	%	%
46	51	..	1	1	1	2	2	3	3	3	4	4	5
47	52	..	1	1	1	2	2	3	3	4	4	5	5
48	53	..	1	1	2	2	2	3	3	4	5	5	6
49	54	..	1	1	2	2	3	3	4	4	5	5	6
50	55	..	1	1	2	2	3	3	4	5	5	6	7
51	56	..	1	1	2	3	3	4	4	5	6	6	7
52	57	1	1	2	2	3	3	4	5	5	6	7	8
53	58	1	1	2	2	3	4	4	5	6	7	7	8
54	59	1	1	2	2	3	4	5	5	6	7	8	9
55	60	1	1	2	3	3	4	5	6	7	8	8	9
56	61	1	1	2	3	4	4	5	6	7	8	9	10
57	62	1	1	2	3	4	5	6	7	8	9	10	11
58	63	1	2	2	3	4	5	6	7	8	9	10	12
59	64	1	2	3	4	5	6	7	8	9	10	11	12
60	65	1	2	3	4	5	6	7	8	10	11	12	13
61	66	1	2	3	4	5	6	8	9	10	12	13	14
62	67	1	2	3	4	6	7	8	10	11	12	14	15
63	68	1	2	4	5	6	7	9	10	12	13	15	16
64	69	1	3	4	5	7	8	9	11	13	14	16	17
65	70	1	3	4	6	7	9	10	12	13	15	17	19
66	71	1	3	4	6	8	9	11	13	14	16	18	20
67	72	2	3	5	6	8	10	12	14	15	17	19	21
68	73	2	3	5	7	9	11	13	14	16	18	21	23
69	74	2	4	6	7	9	11	13	16	18	20	22	24
70	75	2	4	6	8	10	12	14	17	19	21	23	26
71	76	2	4	6	9	11	13	15	18	20	22	25	27
72	77	2	5	7	9	12	14	16	19	21	24	26	29
73	78	2	5	7	10	12	15	18	20	23	25	28	30
74	79	3	5	8	11	13	16	19	22	24	27	30	32
75	80	3	6	8	11	14	17	20	23	26	29	31	34
76	81	3	6	9	12	15	18	21	24	27	30	33	36
77	82	3	7	10	13	16	20	23	26	29	32	35	38
78	83	4	7	11	14	17	21	24	28	31	34	37	40
79	84	4	8	11	15	19	22	26	29	33	36	39	42
80	85	4	8	12	16	20	24	27	31	34	38	41	44
81	86	4	9	13	17	21	25	29	33	36	40	43	46
82	87	5	9	14	18	23	27	31	35	38	42	45	48
83	88	5	10	15	19	24	28	33	37	40	44	47	50
84	89	5	11	16	21	26	30	34	38	42	46	49	52
85	90	6	11	17	22	27	32	36	41	44	48	51	55

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table III – Percent Value of Refund Feature – continued**

Ages		Duration of guaranteed amount											
		13 Yrs	14 Yrs	15 Yrs	16 Yrs	17 Yrs	18 Yrs	19 Yrs	20 Yrs	21 Yrs	22 Yrs	23 Yrs	24 Yrs
Male	Female	%	%	%	%	%	%	%	%	%	%	%	%
6	11	1	1	1	1	1	1	1	1	1	1	1	2
7	12	1	1	1	1	1	1	1	1	1	1	1	2
8	13	1	1	1	1	1	1	1	1	1	1	1	2
9	14	1	1	1	1	1	1	1	1	1	1	1	2
10	15	1	1	1	1	1	1	1	1	1	1	2	2
11	16	1	1	1	1	1	1	1	1	1	1	2	2
12	17	1	1	1	1	1	1	1	1	1	1	2	2
13	18	1	1	1	1	1	1	1	1	1	2	2	2
14	19	1	1	1	1	1	1	1	1	1	2	2	2
15	20	1	1	1	1	1	1	1	1	1	2	2	2
16	21	1	1	1	1	1	1	1	1	2	2	2	2
17	22	1	1	1	1	1	1	1	1	2	2	2	2
18	23	1	1	1	1	1	1	1	2	2	2	2	2
19	24	1	1	1	1	1	1	2	2	2	2	2	2
20	25	1	1	1	1	1	1	2	2	2	2	2	2
21	26	1	1	1	1	1	2	2	2	2	2	2	2
22	27	1	1	1	1	1	2	2	2	2	2	2	3
23	28	1	1	1	1	2	2	2	2	2	2	2	3
24	29	1	1	1	2	2	2	2	2	2	2	3	3
25	30	1	1	1	2	2	2	2	2	2	3	3	3
26	31	1	1	2	2	2	2	2	2	3	3	3	3
27	32	1	2	2	2	2	2	2	3	3	3	3	3
28	33	1	2	2	2	2	2	3	3	3	3	3	4
29	34	2	2	2	2	2	2	3	3	3	3	4	4
30	35	2	2	2	2	2	3	3	3	3	4	4	4
31	36	2	2	2	2	3	3	3	3	4	4	4	5
32	37	2	2	2	3	3	3	3	4	4	4	5	5
33	38	2	2	3	3	3	3	4	4	4	5	5	5
34	39	2	3	3	3	3	4	4	4	5	5	5	6
35	40	2	3	3	3	4	4	4	5	5	5	6	6
36	41	3	3	3	4	4	4	5	5	5	6	6	7
37	42	3	3	3	4	4	4	5	5	6	6	7	7
38	43	3	3	4	4	4	5	5	6	6	7	7	8
39	44	3	4	4	4	5	5	6	6	7	7	8	8
40	45	4	4	4	5	5	6	6	7	7	8	8	9
41	46	4	4	4	5	6	6	7	7	8	8	9	9
42	47	4	5	5	5	6	6	7	8	8	9	9	10
43	48	4	5	5	6	6	7	8	8	9	9	10	11
44	49	5	5	6	6	7	7	8	9	9	10	11	12
45	50	5	6	6	7	7	8	9	9	10	11	12	12

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table III – Percent Value of Refund Feature – continued**

Ages		Duration of guaranteed amount											
		13	14	15	16	17	18	19	20	21	22	23	24
Male	Female	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs
		%	%	%	%	%	%	%	%	%	%	%	%
46	51	5	6	7	7	8	9	9	10	11	12	12	13
47	52	6	7	7	8	9	9	10	11	12	12	13	14
48	53	6	7	8	8	9	10	11	12	12	13	14	15
49	54	7	8	8	9	10	11	11	12	13	14	15	16
50	55	7	8	9	10	11	11	12	13	14	15	16	17
51	56	8	9	10	10	11	12	13	14	15	16	17	18
52	57	8	9	10	11	12	13	14	15	16	17	18	20
53	58	9	10	11	12	13	14	15	16	17	19	20	21
54	59	10	11	12	13	14	15	16	17	18	20	21	22
55	60	10	11	13	14	15	16	17	18	20	21	22	24
56	61	11	12	13	15	16	17	18	20	21	22	24	25
57	62	12	13	14	16	17	18	20	21	22	24	25	27
58	63	13	14	15	17	18	19	21	22	24	25	27	28
59	64	14	15	16	18	19	21	22	24	25	27	28	30
60	65	15	16	18	19	20	22	24	25	27	28	30	32
61	66	16	17	19	20	22	23	25	27	28	30	32	33
62	67	17	18	20	22	23	25	27	28	30	32	33	35
63	68	18	20	21	23	25	26	28	30	32	33	35	37
64	69	19	21	23	24	26	28	30	32	33	35	37	39
65	70	20	22	24	26	28	30	32	33	35	37	39	41
66	71	22	24	26	28	29	31	33	35	37	39	41	43
67	72	23	25	27	29	31	33	35	37	39	41	43	45
68	73	25	27	29	31	33	35	37	39	41	43	45	47
69	74	26	28	30	33	35	37	39	41	43	45	47	48
70	75	28	30	32	34	37	39	41	43	45	47	49	50
71	76	29	32	34	36	39	41	43	45	47	49	51	52
72	77	31	34	36	38	41	43	45	47	49	51	53	54
73	78	33	35	38	40	43	45	47	49	51	53	55	56
74	79	35	37	40	42	45	47	49	51	53	55	57	58
75	80	37	39	42	44	47	49	51	53	55	57	58	60
76	81	39	41	44	46	49	51	53	55	57	59	60	62
77	82	41	43	46	48	51	53	55	57	59	61	62	64
78	83	43	45	48	50	53	55	57	59	61	62	64	65
79	84	45	48	50	53	55	57	59	61	63	64	66	67
80	85	47	50	52	55	57	59	61	63	64	66	67	69
81	86	49	52	54	57	59	61	63	65	66	68	69	70
82	87	51	54	56	59	61	63	65	66	68	69	71	72
83	88	53	56	58	61	63	65	66	68	70	71	72	73
84	89	55	58	60	63	65	67	68	70	71	73	74	75
85	90	57	60	62	65	67	68	70	71	73	74	75	76

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table III – Percent Value of Refund Feature – continued**

Ages		Duration of guaranteed amount										
		25	26	27	28	29	30	31	32	33	34	35
Male	Female	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs
		%	%	%	%	%	%	%	%	%	%	%
6	11	2	2	2	2	2	2	2	2	2	2	2
7	12	2	2	2	2	2	2	2	2	2	2	3
8	13	2	2	2	2	2	2	2	2	2	2	3
9	14	2	2	2	2	2	2	2	2	2	3	3
10	15	2	2	2	2	2	2	2	2	3	3	3
11	16	2	2	2	2	2	2	2	2	3	3	3
12	17	2	2	2	2	2	2	2	3	3	3	3
13	18	2	2	2	2	2	2	2	3	3	3	3
14	19	2	2	2	2	2	2	3	3	3	3	3
15	20	2	2	2	2	2	3	3	3	3	3	3
16	21	2	2	2	2	3	3	3	3	3	3	4
17	22	2	2	2	2	3	3	3	3	3	4	4
18	23	2	2	2	3	3	3	3	3	4	4	4
19	24	2	2	3	3	3	3	3	4	4	4	4
20	23	2	3	3	3	3	3	4	4	4	4	5
21	26	3	3	3	3	3	4	4	4	4	5	5
22	27	3	3	3	3	4	4	4	4	5	5	5
23	28	3	3	3	3	4	4	4	5	5	5	5
24	29	3	3	3	4	4	4	5	5	5	5	6
25	30	3	3	4	4	4	5	5	5	6	6	6
26	31	3	4	4	4	5	5	5	6	6	6	7
27	32	4	4	4	5	5	5	6	6	6	7	7
28	33	4	4	5	5	5	6	6	6	7	7	8
29	34	4	5	5	5	6	6	6	7	7	8	8
30	35	5	5	5	6	6	6	7	7	8	8	9
31	36	5	5	6	6	6	7	7	8	8	9	9
32	37	5	6	6	7	7	7	8	8	9	10	10
33	38	6	6	7	7	7	8	8	9	10	10	11
34	39	6	7	7	8	8	9	9	10	10	11	12
35	40	7	7	8	8	9	9	10	10	11	12	12
36	41	7	8	8	9	9	10	10	11	12	13	13
37	42	8	8	9	9	10	11	11	12	13	13	14
38	43	8	9	9	10	11	11	12	13	13	14	15
39	44	9	9	10	11	11	12	13	14	14	15	16
40	45	9	10	11	11	12	13	14	15	15	16	17
41	46	10	11	11	12	13	14	15	16	16	17	18
42	47	11	12	12	13	14	15	16	17	18	18	19
43	46	12	12	13	14	15	16	17	18	19	20	21
44	49	12	13	14	15	16	17	18	19	20	21	22
45	50	13	14	15	16	17	18	19	20	21	22	23

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table III – Percent Value of Refund Feature – continued**

Ages		Duration of guaranteed amount										
		25	26	27	28	29	30	31	32	33	34	35
Male	Female	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs
		%	%	%	%	%	%	%	%	%	%	%
46	51	14	15	16	17	18	19	20	21	22	24	25
47	52	15	16	17	18	19	20	21	23	24	25	26
48	53	16	17	18	19	20	22	23	24	25	26	28
49	54	17	18	19	21	22	23	24	25	27	28	29
50	55	18	20	21	22	23	24	26	27	28	29	31
51	56	20	21	22	23	25	26	27	28	30	31	32
52	57	21	22	23	25	26	27	29	30	31	33	34
53	58	22	24	25	26	28	29	30	32	33	34	36
54	59	24	25	26	28	29	31	32	33	35	36	38
55	60	25	26	28	29	31	32	34	35	36	38	39
56	61	27	28	29	31	32	34	35	37	38	40	41
57	62	28	30	31	33	34	36	37	39	40	41	43
58	63	30	31	33	34	36	37	39	40	42	43	45
59	61	31	33	35	36	38	39	41	42	44	45	47
60	65	33	35	36	38	40	41	43	44	46	47	48
61	66	35	37	38	40	41	43	44	46	47	49	50
62	67	37	38	40	42	43	45	46	48	49	51	52
63	68	39	40	42	44	45	47	48	50	51	52	54
64	69	41	42	44	46	47	49	50	52	53	54	55
65	70	42	44	46	47	49	50	52	53	55	56	57
66	71	44	46	48	49	51	52	54	55	56	58	59
67	72	46	48	50	51	53	54	56	57	58	59	61
68	73	48	50	52	53	55	56	57	59	60	61	62
69	74	50	52	53	55	56	58	59	60	62	63	64
70	75	52	54	55	57	58	60	61	62	63	64	65
71	76	54	56	57	59	60	61	63	64	65	66	67
72	77	56	58	59	60	62	63	64	65	66	67	68
73	78	58	59	61	62	64	65	66	67	68	68	70
74	79	60	61	63	64	65	66	67	68	69	70	71
75	80	62	63	64	66	67	68	69	70	71	72	72
76	81	63	65	66	67	68	69	70	71	72	73	..
77	82	65	66	68	69	70	71	72	73	74	..	..
78	83	67	68	69	70	71	72	73	74	..	..	..
79	84	68	70	71	72	73	74	75	..	..	..	..
80	85	70	71	72	73	74	75	..	..	..	..	..
81	86	72	73	74	75	75	..	..	..	..	..	..
82	87	73	74	75	76	..	..	..	..	..	..	..
83	88	74	75	76	..	..	..	..	..	..	..	..
84	89	76	77	..	..	..	..	..	..	..	..	..
85	90	77	..	..	..	..	..	..	..	..	..	..



APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table V – Ordinary Life Annuities – One Life –  
Expected Return Multiples**

Age	Multiple	Age	Multiple	Age	Multiple
5	76.6	42	40.6	79	10.0
6	75.6	43	39.6	80	9.5
7	74.7	44	38.7	81	8.9
8	73.7	45	37.7	82	8.4
9	72.7	46	36.8	63	7.9
10	71.7	47	35.9	84	7.4
11	70.7	48	34.9	85	6.9
12	69.7	49	34.0	86	6.5
13	68.8	50	33.1	87	6.1
14	67.8	51	32.2	88	5.7
15	66.8	52	31.3	89	5.3
16	65.8	53	30.4	90	5.0
17	64.8	54	29.5	91	4.7
18	63.9	55	28.6	92	4.4
19	62.9	56	27.7	93	4.1
20	61.9	57	26.8	94	3.9
21	60.9	58	25.9	95	3.7
22	59.9	59	25.0	96	3.4
23	59.0	60	24.2	97	3.2
24	58.0	61	23.3	98	3.0
25	57.0	62	22.5	99	2.8
26	56.0	63	21.6	100	2.7
27	55.1	64	20.8	101	2.5
28	54.1	65	20.0	102	2.3
29	53.1	66	19.2	103	2.1
30	52.2	67	18.4	104	1.9
31	51.2	68	17.6	105	1.8
32	50.2	69	16.8	106	1.6
33	49.3	70	16.0	107	1.4
34	48.3	71	15.3	108	1.3
35	47.3	72	14.6	109	1.1
36	46.4	73	13.9	110	1.0
37	45.4	74	13.2	111	.9
38	44.4	75	12.5	112	.8
39	43.5	76	11.9	113	.7
40	42.5	77	11.2	114	.6
41	41.5	78	10.6	115	.5

**Table VI – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples**

AGES	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
35	54.0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
36	53.5	53.0	...	...	...	...	...	...	...	...	...	...	...	...	...	...
37	53.0	52.5	52.0	...	...	...	...	...	...	...	...	...	...	...	...	...
38	52.6	52.0	51.5	51.0	...	...	...	...	...	...	...	...	...	...	...	...
39	52.2	51.6	51.0	50.5	50.0	...	...	...	...	...	...	...	...	...	...	...
40	51.8	51.2	50.6	50.0	49.5	49.0	...	...	...	...	...	...	...	...	...	...
41	51.4	50.8	50.2	49.6	49.1	48.5	48.0	...	...	...	...	...	...	...	...	...
42	51.1	50.4	49.8	49.2	48.6	48.1	47.5	47.0	...	...	...	...	...	...	...	...
43	50.8	50.1	49.5	48.8	48.2	47.6	47.1	46.6	46.0	...	...	...	...	...	...	...
44	50.5	49.8	49.1	48.5	47.8	47.2	46.7	46.1	45.6	45.1	...	...	...	...	...	...
45	50.2	49.5	48.8	48.1	47.5	46.9	46.3	45.7	45.1	44.6	44.1	...	...	...	...	...
46	50.0	49.2	48.5	47.8	47.2	46.5	45.9	45.3	44.7	44.1	43.6	43.1	...	...	...	...
47	49.7	49.0	48.3	47.5	46.8	46.2	45.5	44.9	44.3	43.7	43.2	42.6	42.1	...	...	...
48	49.5	48.8	48.0	47.3	46.6	45.9	45.2	44.5	43.9	43.3	42.7	42.2	41.7	41.2	...	...
49	49.3	48.5	47.8	47.0	46.3	45.6	44.9	44.2	43.6	42.9	42.3	41.8	41.2	40.7	40.2	...
50	49.2	48.4	47.6	46.8	46.0	45.3	44.6	43.9	43.2	42.6	42.0	41.4	40.8	40.2	39.7	39.2
51	49.0	48.2	47.4	46.6	45.8	45.1	44.3	43.6	42.9	42.2	41.6	41.0	40.4	39.8	39.3	38.7
52	48.8	48.0	47.2	46.4	45.6	44.8	44.1	43.3	42.6	41.9	41.3	40.6	40.0	39.4	38.8	38.3
53	48.7	47.9	47.0	46.2	45.4	44.6	43.9	43.1	42.4	41.7	41.0	40.3	39.7	39.0	38.4	37.9
54	48.6	47.7	46.9	46.0	45.2	44.4	43.6	42.9	42.1	41.4	40.7	40.0	39.3	38.7	38.1	37.5
55	48.5	47.6	46.7	45.9	45.1	44.2	43.4	42.7	41.9	41.2	40.4	39.7	39.0	38.4	37.7	37.1
56	48.3	47.5	46.6	45.8	44.9	44.1	43.3	42.5	41.7	40.9	40.2	39.5	38.7	38.1	37.4	36.8
57	48.3	47.4	46.5	45.6	44.8	43.9	43.1	42.3	41.5	40.7	40.0	39.2	38.5	37.8	37.1	36.4
58	48.2	47.3	46.4	45.5	44.7	43.8	43.0	42.1	41.3	40.5	39.7	39.0	38.2	37.5	36.8	36.1
59	48.1	47.2	46.3	45.4	44.5	43.7	42.8	42.0	41.2	40.4	39.6	38.8	38.0	37.3	36.6	35.9
60	48.0	47.1	46.2	45.3	44.4	43.6	42.7	41.9	41.0	40.2	39.4	38.6	37.8	37.1	36.3	35.6
61	47.9	47.0	46.1	45.2	44.3	43.5	42.6	41.7	40.9	40.0	39.2	38.4	37.6	36.9	36.1	35.4
62	47.9	47.0	46.0	45.1	44.2	43.4	42.5	41.6	40.8	39.9	39.1	38.3	37.5	36.7	35.9	35.1
63	47.8	46.9	46.0	45.1	44.2	43.3	42.4	41.5	40.6	39.8	38.9	38.1	37.3	36.5	35.7	34.9
64	47.8	46.8	45.9	45.0	44.1	43.2	42.3	41.4	40.5	39.7	38.8	38.0	37.2	36.3	35.5	34.8
65	47.7	46.8	45.9	44.9	44.0	43.1	42.2	41.3	40.4	39.6	38.7	37.9	37.0	36.2	35.4	34.6
66	47.7	46.7	45.8	44.9	44.0	43.1	42.2	41.3	40.4	39.5	38.6	37.8	36.9	36.1	35.2	34.4
67	47.6	46.7	45.8	44.8	43.9	43.0	42.1	41.2	40.3	39.4	38.5	37.7	36.8	36.0	35.1	34.3
68	47.6	46.7	45.7	44.8	43.9	42.9	42.0	41.1	40.2	39.3	38.4	37.6	36.7	35.8	35.0	34.2
69	47.6	46.6	45.7	44.8	43.8	42.9	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7	34.9	34.1
70	47.5	46.6	45.7	44.7	43.8	42.9	41.9	41.0	40.1	39.2	38.3	37.4	36.5	35.7	34.8	34.0
71	47.5	46.6	45.6	44.7	43.8	42.8	41.9	41.0	40.1	39.1	38.2	37.3	36.5	35.6	34.7	33.9
72	47.5	46.6	45.6	44.7	43.7	42.8	41.9	40.9	40.0	39.1	38.2	37.3	36.4	35.5	34.6	33.8
73	47.5	46.5	45.6	44.7	43.7	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4	34.6	33.7
74	47.5	46.5	45.6	44.7	43.7	42.7	41.8	40.9	39.9	39.0	38.1	37.2	36.3	35.4	34.5	33.6
75	47.4	46.5	45.5	44.7	43.6	42.7	41.8	40.8	39.9	39.0	38.1	37.1	36.2	35.3	34.5	33.6
76	47.4	46.5	45.5	44.7	43.6	42.7	41.7	40.8	39.9	38.9	38.0	37.1	36.2	35.3	34.4	33.5
77	47.4	46.5	45.5	44.7	43.6	42.7	41.7	40.8	39.8	38.9	38.0	37.1	36.2	35.3	34.4	33.5
78	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9	38.0	37.0	36.1	35.2	34.3	33.4
79	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.9	37.9	37.0	36.1	35.2	34.3	33.4

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table VI – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples – continued**

AGES	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
80	47.4	46.4	45.5	44.5	43.6	42.6	41.7	40.7	39.8	38.8	37.9	37.0	36.1	35.2	34.2	33.4
81	47.4	46.4	45.5	44.5	43.5	42.6	41.6	40.7	39.8	38.8	37.9	37.0	36.0	35.1	34.2	33.3
82	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8	37.9	36.9	36.0	35.1	34.2	33.3
83	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8	37.9	36.9	36.0	35.1	34.2	33.3
84	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8	37.8	36.9	36.0	35.0	34.1	33.2
85	47.4	46.4	45.4	44.5	43.5	42.6	41.6	40.7	39.7	38.8	37.8	36.9	36.0	35.0	34.1	33.2
86	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.8	37.8	36.9	36.0	35.0	34.1	33.2
87	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7	37.8	36.9	35.9	35.0	34.1	33.2
88	47.3	46.4	45.4	44.5	43.5	42.5	41.6	40.6	39.7	38.7	37.8	36.9	35.9	35.0	34.1	33.2
89	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7	37.8	36.9	35.9	35.0	34.1	33.2
90	47.3	46.4	45.4	44.4	43.5	42.5	41.6	40.6	39.7	38.7	37.8	36.9	35.9	35.0	34.1	33.2
AGES	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
51	38.2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
52	37.8	37.3	...	...	...	...	...	...	...	...	...	...	...	...	...	...
53	37.3	36.8	36.3	...	...	...	...	...	...	...	...	...	...	...	...	...
54	36.9	36.4	35.8	35.3	...	...	...	...	...	...	...	...	...	...	...	...
55	36.5	35.9	35.4	34.9	34.4	...	...	...	...	...	...	...	...	...	...	...
56	36.1	35.6	35.0	34.4	33.9	33.4	...	...	...	...	...	...	...	...	...	...
57	35.8	35.2	34.6	34.0	33.5	33.0	32.5	...	...	...	...	...	...	...	...	...
58	35.5	34.8	34.2	33.6	33.1	32.5	32.0	31.5	...	...	...	...	...	...	...	...
59	35.2	34.5	33.9	33.3	32.7	32.1	31.6	31.1	30.6	...	...	...	...	...	...	...
60	34.9	34.2	33.6	32.9	32.3	31.7	31.2	30.6	30.1	29.7	...	...	...	...	...	...
61	34.6	33.9	33.3	32.6	32.0	31.4	30.8	30.2	29.7	29.2	28.7	...	...	...	...	...
62	34.4	33.7	33.0	32.3	31.7	31.0	30.4	29.9	29.3	28.8	28.3	27.8	...	...	...	...
63	34.2	33.5	32.7	32.0	31.4	30.7	30.1	29.5	28.9	28.4	27.8	27.3	26.9	...	...	...
64	34.0	33.2	32.5	31.8	31.1	30.4	29.8	29.2	28.6	28.0	27.4	26.9	26.4	25.9	...	...
65	33.8	33.0	32.3	31.6	30.9	30.2	29.5	28.9	28.2	27.6	27.1	26.5	26.0	25.5	25.0	...
66	33.6	32.9	32.1	31.4	30.6	29.9	29.2	28.6	27.9	27.3	26.7	26.1	25.6	25.1	24.6	24.1
67	33.5	32.7	31.9	31.2	30.4	29.7	29.0	28.3	27.6	27.0	26.4	25.8	25.2	24.7	24.2	23.7
68	33.4	32.5	31.8	31.0	30.2	29.5	28.8	28.1	27.4	26.7	26.1	25.5	24.9	24.3	23.8	23.3
69	33.2	32.4	31.6	30.8	30.1	29.3	28.6	27.8	27.1	26.5	25.8	25.2	24.6	24.0	23.4	22.9
70	33.1	32.3	31.5	30.7	29.9	29.1	28.4	27.6	26.9	26.2	25.6	24.9	24.3	23.7	23.1	22.5
71	33.0	32.2	31.4	30.5	29.7	29.0	28.2	27.5	26.7	26.0	25.3	24.7	24.0	23.4	22.8	22.2
72	32.9	32.1	31.2	30.4	29.6	28.8	28.1	27.3	26.5	25.8	25.1	24.4	23.8	23.1	22.5	21.9
73	32.8	32.0	31.1	30.3	29.5	28.7	27.9	27.1	26.4	25.6	24.9	24.2	23.5	22.9	22.2	21.6
74	32.8	31.9	31.1	30.2	29.4	28.6	27.8	27.0	26.2	25.5	24.7	24.0	23.3	22.7	22.0	21.4
75	32.7	31.8	31.0	30.1	29.3	28.5	27.7	26.9	26.1	25.3	24.6	23.8	23.1	22.4	21.8	21.1
76	32.6	31.8	30.9	30.1	29.2	28.4	27.6	26.8	26.0	25.2	24.4	23.7	23.0	22.3	21.6	20.9
77	32.6	31.7	30.8	30.0	29.1	28.3	27.5	26.7	25.9	25.1	24.3	23.6	22.8	22.1	21.4	20.7
78	32.5	31.7	30.8	29.9	29.1	28.2	27.4	26.6	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5
79	32.5	31.6	30.7	29.9	29.0	28.2	27.3	26.5	25.7	24.9	24.1	23.3	22.6	21.8	21.1	20.4
80	32.5	31.6	30.7	29.8	29.0	28.1	27.3	26.4	25.6	24.8	24.0	23.2	22.4	21.7	21.0	20.2

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table VI – Ordinary Joint Life and Last Survivor Annuities –  
Two Lives – Expected Return Multiples – continued**

AGES	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
81	32.4	31.5	30.7	29.8	28.9	28.1	27.2	26.4	25.5	24.7	23.9	23.1	22.3	21.6	20.8	20.1
82	32.4	31.5	30.6	29.7	28.9	28.0	27.2	26.3	25.5	24.6	23.8	23.0	22.3	21.5	20.7	20.0
83	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.3	25.4	24.6	23.8	23.0	22.2	21.4	20.6	19.9
84	32.3	31.4	30.6	29.7	28.8	27.9	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.3	20.5	19.8
85	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.2	25.3	24.5	23.7	22.8	22.0	21.3	20.5	19.7
86	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1	25.3	24.5	23.6	22.8	22.0	21.2	20.4	19.6
87	32.3	31.4	30.5	29.6	28.7	27.8	27.0	26.1	25.3	24.4	23.6	22.8	21.9	21.1	20.4	19.6
88	32.3	31.4	30.5	29.6	28.7	27.8	27.0	26.1	25.2	24.4	23.5	22.7	21.9	21.1	20.3	19.5
89	32.3	31.4	30.5	29.6	28.7	27.8	26.9	26.1	25.2	24.4	23.5	22.7	21.9	21.1	20.3	19.5
90	32.3	31.3	30.5	29.5	28.7	27.8	26.9	26.1	25.2	24.3	23.5	22.7	21.8	21.0	20.2	19.4

  

AGES	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82
67	23.2	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
68	22.8	22.3	...	...	...	...	...	...	...	...	...	...	...	...	...	...
69	22.4	21.9	21.5	...	...	...	...	...	...	...	...	...	...	...	...	...
70	22.0	21.5	21.1	20.6	...	...	...	...	...	...	...	...	...	...	...	...
71	21.7	21.2	20.7	20.2	19.8	...	...	...	...	...	...	...	...	...	...	...
72	21.3	20.8	20.3	19.8	19.4	18.9	...	...	...	...	...	...	...	...	...	...
73	21.0	20.5	20.0	19.4	19.0	18.5	18.1	...	...	...	...	...	...	...	...	...
74	20.8	20.2	19.6	19.1	18.6	18.2	17.7	17.3	...	...	...	...	...	...	...	...
75	20.5	19.9	19.3	18.8	18.3	17.8	17.3	16.9	16.5	...	...	...	...	...	...	...
76	20.3	19.7	19.1	18.5	18.0	17.5	17.0	16.5	16.1	15.7	...	...	...	...	...	...
77	20.1	19.4	18.8	18.3	17.7	17.2	16.7	16.2	15.8	15.4	15.0	...	...	...	...	...
78	19.9	19.2	18.6	18.0	17.5	16.9	16.4	15.9	15.4	15.0	14.6	14.2	...	...	...	...
79	19.7	19.0	18.4	17.8	17.2	16.7	16.1	15.6	15.1	14.7	14.3	13.9	13.5	...	...	...
80	19.5	18.9	18.2	17.6	17.0	16.4	15.9	15.4	14.9	14.4	14.0	13.5	13.2	12.8	...	...
81	19.4	18.7	18.1	17.4	16.8	16.2	15.7	15.1	14.6	14.1	13.7	13.2	12.8	12.5	12.1	...
82	19.3	18.6	17.9	17.3	16.6	16.0	15.5	14.9	14.4	13.9	13.4	13.0	12.5	12.2	11.8	11.5
83	19.2	18.5	17.8	17.1	16.5	15.9	15.3	14.7	14.2	13.7	13.2	12.7	12.3	11.9	11.5	11.1
84	19.1	18.4	17.7	17.0	16.3	15.7	15.1	14.5	14.0	13.5	13.0	12.5	12.0	11.6	11.2	10.9
85	19.0	18.3	17.6	16.9	16.2	15.6	15.0	14.4	13.8	13.3	12.8	12.3	11.8	11.4	11.0	10.6
86	18.9	18.2	17.5	16.8	16.1	15.5	14.8	14.2	13.7	13.1	12.6	12.1	11.6	11.2	10.8	10.4
87	18.8	18.1	17.4	16.7	16.0	15.4	14.7	14.1	13.5	13.0	12.4	11.9	11.4	11.0	10.6	10.1
88	18.8	18.0	17.3	16.6	15.9	15.3	14.6	14.0	13.4	12.8	12.3	11.8	11.3	10.8	10.4	10.0
89	18.7	18.0	17.2	16.5	15.8	15.2	14.5	13.9	13.3	12.7	12.2	11.6	11.1	10.7	10.2	9.8
90	18.7	17.9	17.2	16.5	15.8	15.1	14.5	13.8	13.2	12.6	12.1	11.5	11.0	10.5	10.1	9.6

  

AGES	83	84	85	86	87	88	89	90
83	10.8	...	...	...	...	...	...	...
84	10.5	10.2	...	...	...	...	...	...
85	10.2	9.9	9.6	...	...	...	...	...
86	10.0	9.7	9.3	9.1	...	...	...	...
87	9.8	9.4	9.1	8.8	8.5	...	...	...
88	9.6	9.2	8.9	8.6	8.3	8.0	...	...
89	9.4	9.0	8.7	8.3	8.1	7.8	7.5	...
90	9.2	8.8	8.5	8.2	7.9	7.6	7.3	7.1

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table VIA – Annuities for Joint Life Only –  
Two Lives – Expected Return Multiples**

AGES	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
35	40.7	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
36	40.2	39.7	...	...	...	...	...	...	...	...	...	...	...	...	...	...
37	39.7	39.3	38.8	...	...	...	...	...	...	...	...	...	...	...	...	...
38	39.2	38.7	38.3	37.9	...	...	...	...	...	...	...	...	...	...	...	...
39	38.6	38.2	37.8	37.4	36.9	...	...	...	...	...	...	...	...	...	...	...
40	38.0	37.7	37.3	36.9	36.4	36.0	...	...	...	...	...	...	...	...	...	...
41	37.4	37.1	36.7	36.3	35.9	35.5	35.1	...	...	...	...	...	...	...	...	...
42	36.8	36.5	36.2	35.8	35.4	35.0	34.6	34.1	...	...	...	...	...	...	...	...
43	36.2	35.9	35.6	35.2	34.9	34.5	34.1	33.7	33.2	...	...	...	...	...	...	...
44	35.5	35.2	34.9	34.6	34.3	34.0	33.6	33.2	32.8	32.3	...	...	...	...	...	...
45	34.8	34.6	34.3	34.0	33.7	33.4	33.0	32.7	32.3	31.8	31.4	...	...	...	...	...
46	34.1	33.9	33.7	33.4	33.1	32.8	32.5	32.1	31.8	31.4	30.9	30.5	...	...	...	...
47	33.4	33.2	33.0	32.8	32.5	32.2	31.9	31.6	31.2	30.8	30.5	30.0	29.6	...	...	...
48	32.7	32.5	32.3	32.1	31.8	31.6	31.3	31.0	30.7	30.3	30.0	29.6	29.2	28.7	...	...
49	32.0	31.8	31.6	31.4	31.2	30.9	30.7	30.4	30.1	29.8	29.4	29.1	28.7	28.3	27.9	...
50	31.3	31.1	30.9	30.7	30.5	30.3	30.0	29.8	29.5	29.2	28.9	28.5	28.2	27.4	27.4	27.0
51	30.5	30.4	30.2	30.0	29.8	29.6	29.4	29.2	28.9	28.6	28.3	28.0	27.7	27.3	26.9	26.5
52	29.7	29.6	29.5	29.3	29.1	28.9	28.7	28.5	28.3	28.0	27.7	27.4	27.1	26.8	26.5	26.1
53	29.0	28.9	28.7	28.6	28.4	28.2	28.1	27.9	27.6	27.4	27.1	26.9	26.6	26.3	25.9	25.6
54	28.2	28.1	28.0	27.8	27.7	27.5	27.4	27.2	27.0	26.8	26.5	26.3	26.0	25.7	25.4	25.1
55	27.4	27.3	27.2	27.1	27.0	26.8	26.7	26.5	26.3	26.1	25.9	25.7	25.4	25.1	24.9	24.6
56	26.7	26.6	26.5	26.3	26.2	26.1	26.0	25.8	25.6	25.4	25.2	25.0	24.8	24.6	24.3	24.0
57	25.9	25.8	25.7	25.6	25.3	25.4	25.2	25.1	24.9	24.8	24.6	24.4	24.2	24.0	23.7	23.5
58	25.1	25.0	24.9	24.8	24.7	24.6	24.5	24.4	24.2	24.1	23.9	23.7	23.5	23.3	23.1	22.9
59	24.3	24.2	24.1	24.1	24.0	23.9	23.8	23.6	23.3	23.4	23.2	23.1	22.9	22.7	22.5	22.3
60	23.5	23.4	23.4	23.3	23.2	23.1	23.0	22.9	22.8	22.7	22.5	22.4	22.2	22.1	21.9	21.7
61	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.2	22.1	22.0	21.8	21.7	21.6	21.4	21.2	21.1
62	21.9	21.9	21.8	21.7	21.7	21.6	21.5	21.4	21.3	21.2	21.1	21.0	20.9	20.7	20.6	20.4
63	21.1	21.1	21.0	21.0	20.9	20.8	20.8	20.7	20.6	20.5	20.4	20.3	20.2	20.1	19.9	19.8
64	20.3	20.3	20.2	20.2	20.1	20.1	20.0	20.0	19.9	19.8	19.7	19.6	19.5	19.4	19.3	19.1
65	19.6	19.5	19.5	19.4	19.4	19.3	19.3	19.2	19.1	19.1	19.0	18.9	18.8	18.7	18.6	18.5
66	18.8	18.8	18.7	18.7	18.6	18.6	18.5	18.5	18.4	18.4	18.3	18.2	18.1	18.0	17.9	17.8
67	18.0	18.0	18.0	17.9	17.9	17.9	17.8	17.8	17.7	17.6	17.6	17.5	17.4	17.3	17.3	17.2
68	17.3	17.3	17.2	17.2	17.2	17.1	17.1	17.0	17.0	16.9	16.9	16.8	16.7	16.7	16.6	16.5
69	16.5	16.5	16.5	16.5	16.4	16.4	16.4	16.3	16.3	16.2	16.2	16.1	16.1	16.0	15.9	15.8
70	15.8	15.8	15.8	15.7	15.7	15.7	15.6	15.6	15.6	15.5	15.5	15.4	15.4	15.3	15.3	15.2
71	15.1	15.1	15.1	15.0	15.0	15.0	15.0	14.9	14.9	14.9	14.8	14.8	14.7	14.7	14.6	14.5
72	14.4	14.4	14.4	14.3	14.3	14.3	14.3	14.2	14.2	14.2	14.1	14.1	14.1	14.0	14.0	13.9
73	13.7	13.7	13.7	13.7	13.7	13.6	13.6	13.6	13.6	13.5	13.5	13.5	13.4	13.4	13.3	13.3
74	13.1	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	12.8	12.8	12.8	12.7	12.7	12.7

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table VIA – Annuities for Joint Life Only – Two Lives –  
Expected Return Multiples – continued**

AGES	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
75	12.4	12.4	12.4	12.4	12.3	12.3	12.3	12.3	12.3	12.2	12.2	12.2	12.2	12.1	12.1	12.1
76	11.8	11.8	11.7	11.7	11.7	11.7	11.7	11.7	11.6	11.6	11.6	11.6	11.6	11.5	11.5	11.5
77	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.1	11.0	11.0	11.0	11.0	11.0	10.9	10.9	10.9
78	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.5	10.4	10.4	10.4	10.4	10.4	10.3	10.3
79	10.0	10.0	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8
80	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.3	9.3	9.3	9.3	9.3	9.3	9.3	9.2	9.2
81	8.9	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.8	8.7	8.7	8.7	8.7
82	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.3	8.2	8.2	8.2	8.2	8.2
83	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.8	7.6	7.8	7.8	7.8	7.7	7.7	7.7	7.7
84	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.2
85	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.9	6.8	6.8	6.8	6.8	6.8	6.8
86	6.5	6.5	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4
87	6.1	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0	6.0
88	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6	5.6
89	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3	5.3
90	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.9	4.9	4.9	4.9	4.9
AGES	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
51	26.1	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
52	25.7	25.3	...	...	...	...	...	...	...	...	...	...	...	...	...	...
53	25.2	24.8	24.4	...	...	...	...	...	...	...	...	...	...	...	...	...
54	24.7	24.4	24.0	23.6	...	...	...	...	...	...	...	...	...	...	...	...
55	24.2	23.9	23.5	23.2	22.7	...	...	...	...	...	...	...	...	...	...	...
56	23.7	23.4	23.1	22.7	22.3	21.9	...	...	...	...	...	...	...	...	...	...
57	23.2	22.9	22.6	22.2	21.9	21.5	21.1	...	...	...	...	...	...	...	...	...
58	22.6	22.4	22.1	21.7	21.4	21.1	20.7	20.3	...	...	...	...	...	...	...	...
59	22.1	21.8	21.5	21.2	20.9	20.6	20.3	19.9	19.5	...	...	...	...	...	...	...
60	21.5	21.2	21.0	20.7	20.4	20.1	19.8	19.5	19.1	18.7	...	...	...	...	...	...
61	20.9	20.6	20.4	20.2	19.9	19.6	19.3	19.0	18.7	18.3	17.9	...	...	...	...	...
62	20.2	20.0	19.8	19.6	19.4	19.1	18.8	18.5	18.2	17.9	17.5	17.1	...	...	...	...
63	19.6	19.4	19.2	19.0	18.8	18.6	18.3	18.0	17.7	17.4	17.1	16.8	16.4	...	...	...
64	19.0	18.8	18.6	18.5	18.3	18.0	17.8	17.5	17.3	17.0	16.7	16.3	16.0	15.6	...	...
65	18.3	18.2	18.0	17.9	17.7	17.5	17.3	17.0	16.8	16.5	16.2	15.9	15.6	15.3	14.9	...
66	17.7	17.6	17.4	17.3	17.1	16.9	16.7	16.5	16.3	16.0	15.8	15.5	15.2	14.9	14.5	14.2
67	17.1	16.9	16.8	16.7	16.5	16.3	16.2	16.0	15.8	15.5	15.3	15.0	14.7	14.5	14.1	13.8
68	16.4	16.3	16.2	16.1	15.9	15.8	15.6	15.4	15.2	15.0	14.8	14.6	14.3	14.0	13.7	13.4
69	15.8	15.7	15.6	15.4	15.3	15.2	15.0	14.9	14.7	14.5	14.3	14.1	13.9	13.6	13.3	13.1
70	15.1	15.0	14.9	14.8	14.7	14.6	14.5	14.3	14.2	14.0	13.8	13.6	13.4	13.2	12.9	12.6
71	14.5	14.4	14.3	14.2	14.1	14.0	13.9	13.8	13.6	13.5	13.3	13.1	12.9	12.7	12.5	12.2
72	13.8	13.8	13.7	13.6	13.5	13.4	13.3	13.2	13.1	12.9	12.8	12.6	12.4	12.3	12.0	11.8
73	13.2	13.2	13.1	13.0	13.0	12.9	12.8	12.7	12.5	12.4	12.3	12.1	12.0	11.8	11.6	11.4
74	12.6	12.6	12.5	12.4	12.4	12.3	12.2	12.1	12.0	11.9	11.8	11.6	11.5	11.3	11.2	11.0
75	12.0	12.0	11.9	11.9	11.8	11.7	11.7	11.6	11.5	11.4	11.3	11.1	11.0	10.9	10.7	10.5

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table VIA – Annuities for Joint Life Only –  
Two Lives – Expected Return Multiples – continued**

AGES	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
76	11.4	11.4	11.3	11.3	11.2	11.2	11.1	11.0	10.9	10.9	10.8	10.6	10.5	10.4	10.3	10.1
77	10.8	10.8	10.8	10.7	10.7	10.6	10.6	10.5	10.4	10.3	10.3	10.2	10.0	9.9	9.8	9.7
78	10.3	10.2	10.2	10.2	10.1	10.1	10.0	10.0	9.9	9.8	9.8	9.7	9.6	9.5	9.4	9.2
79	9.7	9.7	9.7	9.6	9.6	9.6	9.5	9.5	9.4	9.3	9.3	9.2	9.1	9.0	8.9	8.8
80	9.2	9.2	9.1	9.1	9.1	9.0	9.0	9.0	8.9	8.9	8.8	8.7	8.7	8.6	8.5	8.4
81	8.7	8.7	8.6	8.6	8.6	8.5	8.5	8.5	8.4	8.4	8.3	8.3	8.2	8.1	8.0	8.0
82	8.2	8.2	8.1	8.1	8.1	8.1	8.0	8.0	8.0	7.9	7.9	7.8	7.8	7.7	7.6	7.5
83	7.7	7.7	7.7	7.6	7.6	7.6	7.6	7.5	7.5	7.5	7.4	7.4	7.3	7.3	7.2	7.1
84	7.2	7.2	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.0	7.0	7.0	6.9	6.9	6.8	6.7
85	6.8	6.8	6.8	6.7	6.7	6.7	6.7	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.4	6.4
86	6.4	6.4	6.3	6.3	6.3	6.3	6.3	6.3	6.2	6.2	6.2	6.2	6.1	6.1	6.0	6.0
87	6.0	6.0	6.0	5.9	5.9	5.9	5.9	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.7	5.6
88	5.6	5.6	5.6	5.6	5.6	5.5	5.5	5.5	5.5	5.5	5.5	5.4	5.4	5.4	5.3	5.3
89	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.2	5.1	5.1	5.1	5.1	5.1	5.0	5.0
90	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.8	4.8	4.8	4.8	4.8	4.7	4.7
AGES	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82
67	13.5	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
68	13.1	12.8	...	...	...	...	...	...	...	...	...	...	...	...	...	...
69	12.8	12.5	12.1	...	...	...	...	...	...	...	...	...	...	...	...	...
70	12.4	12.1	11.8	11.5	...	...	...	...	...	...	...	...	...	...	...	...
71	12.0	11.7	11.4	11.2	10.9	...	...	...	...	...	...	...	...	...	...	...
72	11.6	11.4	11.1	10.8	10.5	10.2	...	...	...	...	...	...	...	...	...	...
73	11.2	11.0	10.7	10.5	10.2	9.9	9.7	...	...	...	...	...	...	...	...	...
74	10.8	10.6	10.4	10.1	9.9	9.6	9.4	9.1	...	...	...	...	...	...	...	...
75	10.4	10.2	10.0	9.8	9.5	9.3	9.1	8.8	8.6	...	...	...	...	...	...	...
76	9.9	9.8	9.6	9.4	9.2	9.0	8.8	8.5	8.3	8.0	...	...	...	...	...	...
77	9.5	9.4	9.2	9.0	8.8	8.6	8.4	8.2	8.0	7.8	7.5	...	...	...	...	...
78	9.1	9.0	8.8	8.7	8.5	8.3	8.1	7.9	7.7	7.5	7.3	7.0	...	...	...	...
79	8.7	8.6	8.4	8.3	8.1	8.0	7.8	7.6	7.4	7.2	7.0	6.8	6.6	...	...	...
80	8.3	8.2	8.0	7.9	7.8	7.6	7.5	7.3	7.1	6.9	6.8	6.6	6.3	6.1	...	...
81	7.9	7.9	7.7	7.5	7.4	7.3	7.1	7.0	6.8	6.7	6.5	6.3	6.1	5.9	5.7	...
82	7.5	7.4	7.3	7.2	7.1	6.9	6.6	6.7	6.5	6.4	6.2	6.0	5.9	5.7	5.5	5.3
83	7.1	7.0	6.9	6.8	6.7	6.6	6.5	6.4	6.2	6.1	5.9	5.8	5.6	5.5	5.3	5.1
84	6.7	6.6	6.5	6.4	6.4	6.3	6.2	6.0	5.9	5.8	5.7	5.5	5.4	5.2	5.1	4.9
85	6.3	6.2	6.2	6.1	6.0	5.9	5.8	5.7	5.6	5.5	5.4	5.3	5.2	5.0	4.9	4.7
86	5.9	5.9	5.8	5.8	5.7	5.6	5.5	5.4	5.4	5.3	5.1	5.0	4.9	4.8	4.7	4.5
87	5.6	5.6	5.5	5.4	5.4	5.3	5.2	5.2	5.1	5.0	4.9	4.8	4.7	4.6	4.4	4.3
88	5.3	5.2	5.2	5.1	5.1	5.0	5.0	4.9	4.8	4.7	4.6	4.5	4.4	4.3	4.2	4.1
89	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.6	4.5	4.5	4.4	4.3	4.2	4.1	4.0	3.9
90	4.7	4.6	4.6	4.6	4.5	4.5	4.4	4.4	4.3	4.2	4.2	4.1	4.0	3.9	3.8	3.8

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table VIA – Annuities for Joint Life Only –  
Two Lives – Expected Return Multiples – continued**

AGES	83	84	85	86	87	88	89	90
83	4.9	...	...	...	...	...	...	...
84	4.7	4.6	...	...	...	...	...	...
85	4.6	4.4	4.2	...	...	...	...	...
86	4.4	4.2	4.1	3.9	...	...	...	...
87	4.2	4.1	3.9	3.8	3.6	...	...	...
88	4.0	3.9	3.8	3.6	3.5	3.4	...	...
89	3.8	3.7	3.6	3.5	3.4	3.2	3.1	...
90	3.7	3.5	3.4	3.3	3.2	3.1	3.0	2.9

**Table VII – Percent Value of Refund Feature  
Duration of Guaranteed Amount**

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Yr.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	
19	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
20	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1
21	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1
22	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1
23	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1
24	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1
25	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1
26	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1
27	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1
28	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1
29	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1
30	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1
31	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1
32	...	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1
33	...	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1
34	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1
35	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1
36	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1
37	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1
38	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	2
39	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	2	2
40	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2
41	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2
42	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
43	...	...	...	...	...	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	3
44	...	...	...	...	1	1	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3
45	...	...	...	...	1	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3	3
46	...	...	...	1	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3	3	3
47	...	...	...	1	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3	3	4
48	...	...	...	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3	4	4	4



APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table VII – Percent Value of Refund Feature  
Duration of Guaranteed Amount – continued**

Age	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Yr.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
49	...	...	...	1	1	1	1	1	1	2	2	2	2	2	3	3	3	4	4	4
50	...	...	...	1	1	1	1	1	1	2	2	2	2	3	3	3	3	4	4	5
51	...	...	...	1	1	1	1	1	2	2	2	2	3	3	3	3	4	4	5	5
52	...	...	...	1	1	1	1	1	2	2	2	2	3	3	3	4	4	5	5	5
53	...	...	1	1	1	1	1	2	2	2	2	3	3	3	4	4	5	5	5	6
54	...	...	1	1	1	1	1	2	2	2	3	3	3	4	4	4	5	5	6	7
55	...	...	1	1	1	1	2	2	2	2	3	3	4	4	4	5	5	6	7	7
56	...	...	1	1	1	1	2	2	2	3	3	3	4	4	5	5	6	7	7	8
57	...	...	1	1	1	2	2	2	3	3	3	4	4	5	5	6	6	7	8	9
58	...	1	1	1	1	2	2	2	3	3	4	4	5	5	6	6	7	8	9	9
59	...	1	1	1	1	2	2	3	3	4	4	5	5	6	6	7	8	9	9	10
60	...	1	1	1	2	2	2	3	3	4	4	5	6	6	7	8	9	10	10	11
61	...	1	1	1	2	2	3	3	4	4	5	6	6	7	8	9	10	10	11	13
62	...	1	1	2	2	2	3	4	4	5	5	6	7	8	9	10	11	12	13	14
63	...	1	1	2	2	3	3	4	5	5	6	7	8	9	10	11	12	13	14	15
64	...	1	1	2	2	3	4	4	5	6	7	8	8	9	10	12	13	14	15	17
65	...	1	2	2	3	3	4	5	6	6	7	8	9	10	12	13	14	15	17	18
66	1	1	2	2	3	4	5	5	6	7	8	9	10	12	13	14	15	17	18	20
67	1	1	2	3	3	4	5	6	7	8	9	10	11	13	14	15	17	18	20	22
68	1	1	2	3	4	5	6	7	8	9	10	11	13	14	15	17	19	20	22	24
69	1	1	2	3	4	5	6	7	8	10	11	12	14	15	17	19	20	22	24	26
70	1	2	3	4	5	6	7	8	9	11	12	14	15	17	19	20	22	24	26	28
71	1	2	3	4	5	6	8	9	10	12	13	15	17	18	20	22	24	26	28	30
72	1	2	3	4	6	7	8	10	11	13	15	17	18	20	22	24	26	28	30	32
73	1	2	4	5	6	8	9	11	13	14	16	18	20	22	24	26	28	31	33	35
74	1	3	4	5	7	9	10	12	14	16	18	20	22	24	26	28	31	33	35	37
75	1	3	4	6	8	9	11	13	15	17	19	22	24	26	28	31	33	35	38	40
76	2	3	5	7	9	10	12	15	17	19	21	24	26	28	31	33	36	38	40	43
77	2	4	5	7	9	12	14	16	18	21	23	26	28	31	33	36	38	41	43	45
78	2	4	6	8	10	13	15	18	20	23	25	28	31	33	36	38	41	43	46	48
79	2	4	7	9	11	14	17	19	22	25	28	30	33	36	38	41	44	46	48	51
80	2	5	7	10	13	15	18	21	24	27	30	33	36	38	41	44	46	49	51	53
81	3	5	8	11	14	17	20	23	26	29	32	35	38	41	44	47	48	51	54	56
82	3	6	9	12	15	19	22	25	28	32	35	38	41	44	47	49	52	54	56	58
83	3	7	10	13	17	20	24	27	31	34	38	41	44	47	49	52	54	57	59	61
84	4	7	11	15	19	22	26	30	33	37	40	44	47	49	52	55	57	59	61	63
85	4	8	12	16	20	24	28	32	36	40	43	46	49	52	55	57	59	62	63	65
86	4	9	13	18	22	27	31	35	39	42	46	49	52	55	57	60	62	64	66	67
87	5	10	15	20	24	29	33	37	41	45	48	52	55	57	60	62	64	66	68	69
88	5	11	16	21	26	31	36	40	44	48	51	54	57	60	62	64	66	68	70	71
89	6	12	18	23	28	33	38	43	47	50	54	57	60	62	65	67	68	70	72	73
90	7	13	19	25	31	36	41	45	49	53	56	59	62	64	67	69	70	72	74	75

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

**Table VII – Percent Value of Refund Feature  
Duration of Guaranteed Amount – continued**

Age	21 Yr.	22 Yrs.	23 Yrs.	24 Yrs.	25 Yrs.	26 Yrs.	27 Yrs.	28 Yrs.	29 Yrs.	30 Yrs.	31 Yrs.	32 Yrs.	33 Yrs.	34 Yrs.	35 Yrs.	36 Yrs.	37 Yrs.	38 Yrs.	39 Yrs.	40 Yrs.
5	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1
6	...	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1
7	...	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1
8	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1
9	...	...	...	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1
10	...	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1
11	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
12	...	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
13	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
14	...	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
15	...	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
16	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
17	...	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
18	...	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2
19	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2
20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2
21	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2
22	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
23	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2
24	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2
25	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	3
26	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	3	3
27	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3
28	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3	3
29	1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3	4	4
30	1	1	1	1	1	2	2	2	2	2	2	2	3	3	3	3	3	4	4	4
31	1	1	1	1	2	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4
32	1	1	1	2	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	5
33	1	1	2	2	2	2	2	2	2	3	3	3	3	3	4	4	4	4	5	5
34	1	2	2	2	2	2	2	2	3	3	3	3	3	4	4	4	5	5	5	5
35	2	2	2	2	2	2	2	3	3	3	3	4	4	4	4	5	5	5	6	6
36	2	2	2	2	2	2	3	3	3	3	4	4	4	4	5	5	5	6	6	6
37	2	2	2	2	2	3	3	3	3	4	4	4	4	5	5	6	6	6	7	7
38	2	2	2	2	3	3	3	4	4	4	4	5	5	6	6	7	7	7	8	8
39	2	2	2	3	3	3	3	4	4	4	5	5	5	6	6	7	7	8	8	8
40	2	3	3	3	3	3	4	4	4	5	5	5	6	6	7	7	8	8	9	9
41	2	3	3	3	3	4	4	4	4	5	5	6	6	7	7	8	8	9	9	10
42	3	3	3	3	4	4	4	4	5	5	6	6	7	7	8	8	9	9	10	11
43	3	3	4	4	4	4	5	5	6	6	7	7	8	8	9	9	10	10	11	12
44	3	4	4	4	4	5	5	6	6	7	7	8	8	9	10	10	11	11	12	13
45	4	4	4	5	5	5	6	6	7	7	8	8	9	10	10	11	12	12	13	14
46	4	4	5	5	5	6	6	7	7	8	8	9	9	10	11	11	12	13	14	15
47	4	5	5	5	6	6	7	7	8	8	9	9	10	11	12	12	13	14	15	16
48	4	5	5	6	6	7	7	8	8	9	9	10	11	12	13	14	15	16	17	18
49	5	5	6	6	7	7	8	8	9	10	10	11	12	13	14	15	16	17	18	19

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Table VII – Percent Value of Refund Feature  
Duration of Guaranteed Amount – continued**

	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Age	Yr.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
50	5	5	6	6	7	8	8	9	10	10	11	12	13	14	15	16	17	18	20	21
51	5	6	6	7	8	8	9	10	11	11	12	13	14	15	16	17	19	20	21	22
52	6	7	7	8	8	9	10	11	11	12	13	14	15	17	18	19	20	21	23	24
53	7	7	8	8	9	10	11	12	13	14	15	16	17	18	19	20	22	23	24	26
54	7	8	8	9	10	11	12	13	14	15	16	17	18	19	21	22	23	25	26	28
55	8	9	9	10	11	12	13	14	15	16	17	18	20	21	22	24	25	27	28	30
56	9	9	10	11	12	13	14	15	16	18	19	20	21	23	24	26	27	29	30	32
57	9	10	11	12	13	14	15	17	18	19	20	22	23	25	26	28	29	31	32	34
58	10	11	12	13	14	16	17	18	19	21	22	24	25	27	28	30	31	33	34	36
59	11	12	13	15	16	17	18	20	21	22	24	25	27	28	30	32	33	35	36	38
60	12	14	15	16	17	19	20	21	23	24	26	27	29	31	32	34	35	37	38	40
61	14	15	16	17	19	20	22	23	25	26	28	29	31	33	34	36	37	39	40	42
62	15	16	18	19	20	22	23	25	27	28	30	32	33	35	36	38	40	41	42	44
63	16	18	19	21	22	24	25	27	29	30	32	34	35	37	39	40	42	43	45	46
64	18	19	21	23	24	26	28	29	31	33	34	36	38	39	41	42	44	45	47	48
65	20	21	23	25	26	28	30	31	33	35	37	38	40	42	43	45	46	47	49	50
66	21	23	25	27	28	30	32	34	35	37	39	41	42	44	45	47	48	50	51	52
67	23	25	27	29	31	32	34	36	38	40	41	43	45	46	48	49	50	52	53	54
68	25	27	29	31	33	35	37	38	40	42	44	45	47	48	50	51	52	54	55	56
69	28	29	31	33	35	37	39	41	43	44	46	48	49	51	52	53	54	56	57	58
70	30	32	34	36	38	40	42	43	45	47	48	50	51	53	54	55	57	58	59	60
71	32	34	36	38	40	42	44	46	47	49	51	52	54	55	56	57	59	60	61	62
72	35	37	39	41	43	45	46	48	50	51	53	54	56	57	58	59	60	62	62	63
73	37	39	41	43	45	47	49	51	52	54	55	57	58	59	60	61	62	63	64	65
74	40	42	44	46	48	50	51	53	54	56	57	59	60	61	62	63	64	65	66	67
75	42	44	46	48	50	52	54	55	57	58	59	61	62	63	64	65	66	67	68	69
76	45	47	49	51	53	54	56	58	59	60	62	63	64	65	66	67	68	69	69	70
77	47	50	51	53	55	57	58	60	61	62	64	65	66	67	68	69	70	70	71	72
78	50	52	54	56	57	59	61	62	63	64	66	67	68	69	70	70	71	72	73	73
79	53	55	56	58	60	61	63	64	65	66	67	68	69	70	71	72	73	73	74	75
80	55	57	59	60	62	63	65	66	67	68	69	70	71	72	73	74	74	75	76	76
81	58	59	61	63	64	66	67	68	69	70	71	72	73	74	74	75	76	76	77	78
82	60	62	63	65	66	68	69	70	71	72	73	74	74	75	76	77	77	78	78	79
83	62	64	66	67	68	70	71	72	73	74	74	75	76	77	77	78	79	79	80	80
84	65	66	68	69	70	71	72	73	74	75	76	77	77	78	79	79	80	80	81	81
85	67	68	70	71	72	73	74	75	76	77	78	78	79	79	80	81	81	82	82	83
86	69	70	72	73	74	75	76	77	77	78	79	80	80	81	81	82	82	83	83	84
87	71	72	73	75	76	76	77	78	79	80	80	81	81	82	83	83	83	84	84	85
88	73	74	75	76	77	78	79	80	80	81	82	82	83	83	84	84	85	85	85	86
89	74	76	77	78	79	79	80	81	81	82	83	83	84	84	85	85	85	86	86	87
90	76	77	78	79	80	81	81	82	83	83	84	84	85	85	86	86	86	87	87	87

**Suggested Charitable Gift Annuity Rates—Single Life**

Approved by the American Council on Gift Annuities on November 7, 2011

Rates effective as of January 1, 2012

Unchanged as of April 8, 2014

Age	Rate	Age	Rate
5-10	2.0%	64	4.6%
11-15	2.1	65	4.7
16-19	2.2	66-67	4.8
20-23	2.3	68	4.9
24-26	2.4	69	5.0
27-29	2.5	70	5.1
30-32	2.6	71	5.3
33-34	2.7	72	5.4
35-36	2.8	73	5.5
37-38	2.9	74	5.7
39-40	3.0	75	5.8
41-42	3.1	76	6.0
43	3.2	77	6.2
44-45	3.3	78	6.4
46	3.4	79	6.6
47	3.5	80	6.8
48-49	3.6	81	7.0
50	3.7	82	7.2
51-52	3.8	83	7.4
53-54	3.9	84	7.6
55	4.0	85	7.8
56-57	4.1	86	8.0
58	4.2	87	8.2
59	4.3	88	8.4
60-61	4.4	89	8.7
62-63	4.5	90 & over	9.0

**WARNING:** These annuity rates, for both immediate and deferred annuities and for both single life and two lives, should not be used if the gift portion, based on IRS tables and the applicable discount rate, is not more than 10% of the amount paid for the annuity.

**NOTES:**

1. The rates are for ages at the nearest birthday.
2. For immediate gift annuities, these rates will result in a charitable deduction of at least 10% if the CMFR [IRC Sec. 7520 interest rate] is 1.4% or higher and a quarterly payment frequency is used. If the CMFR is less than 1.4%, the deduction will be less than 10% when annuitants are below certain ages.
3. For deferred gift annuities with longer deferral periods, the rates may not pass the 10% test when the CMFR is low.
4. To avoid adverse tax consequences, the charity should reduce the gift annuity rate to whatever level is necessary to generate a charitable deduction in excess of 10%.

See Q 530 regarding charitable gift annuities.

Source: American Council on Gift Annuities

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Suggested Charitable Gift Annuity Rates—  
Two Lives – Joint and Survivor**

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
5	5-95+	1.8	49	49-51	3.1
6	6-95+	1.8	49	52-95+	3.2
7	7-95+	1.8	50	50	3.1
8	8-95+	1.8	50	51-53	3.2
9	9-95+	1.8	50	54-95+	3.3
10	10-95+	1.8	51	51-52	3.2
11	11-95+	1.9	51	53-55	3.3
12	12-95+	1.9	51	56-95+	3.4
13	13-95+	1.9	52	52-54	3.3
14	14-95+	1.9	52	55-95+	3.4
15	15-95+	1.9	53	53-55	3.4
16	16-95+	2.0	53	56-58	3.5
17	17-95+	2.0	53	59-95+	3.6
18	18-95+	2.0	54	54	3.4
19	19-95+	2.0	54	55-57	3.5
20	20-95+	2.1	54	58-95+	3.6
21	21-95+	2.1	55	55	3.5
22	22-95+	2.1	55	56-58	3.6
23	23-95+	2.1	55	59-61	3.7
24	24-95+	2.1	55	62-95+	3.8
25	25-95+	2.2	56	56-67	3.6
26	26-95+	2.2	56	58-59	3.7
27	27-95+	2.2	56	60-62	3.8
28	28-95+	2.2	56	63-95+	3.9
29	29-95+	2.3	57	57-58	3.7
30	30-95+	2.3	57	59-63	3.8
31	31-95+	2.3	57	64-95+	3.9
32	32-95+	2.3	58	58-61	3.8
33	33-95+	2.4	58	62-65	3.9
34	34-95+	2.4	58	66-95+	4.0
35	35-95+	2.4	59	59-60	3.8
36	36-95+	2.5	59	61-63	3.9
37	37-95+	2.5	59	64-68	4.0
38	38-95+	2.5	59	69-95+	4.1
39	39-95+	2.6	60	60-62	3.9
40	40-95+	2.6	60	63-66	4.0
41	41-95+	2.7	60	67-70	4.1
42	42-95+	2.7	60	71-95+	4.2
43	43-95+	2.8	61	61	3.9
44	44-95+	2.8	61	62-64	4.0
45	45-95+	2.9	61	65-68	4.1
46	46-95+	2.9	61	69-95+	4.2
47	47-50	3.0	62	62-63	4.0
47	51-95+	3.1	62	64-66	4.1
48	48	3.0	62	67-69	4.2
48	49-95+	3.1	62	70-95+	4.3

**Suggested Charitable Gift Annuity Rates—  
Two Lives – Joint and Survivor – continued**

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
63	63-64	4.1	74	74	4.9
63	65-67	4.2	74	75-76	5.0
63	68-95+	4.3	74	77-78	5.1
64	64-66	4.2	74	79-80	5.2
64	67-70	4.3	74	81-83	5.3
64	71-95+	4.4	74	84-87	5.4
65	65	4.2	74	88-95+	5.5
65	66-68	4.3	75	75	5.0
65	69-72	4.4	75	76-77	5.1
65	73-95+	4.5	75	78	5.2
66	66-67	4.3	75	79-81	5.3
66	68-71	4.4	75	82-83	5.4
66	72-75	4.5	75	84-86	5.5
66	76-95+	4.6	75	87-95+	5.6
67	67-69	4.4	76	76-77	5.2
67	70-73	4.5	76	78-79	5.3
67	74-95+	4.6	76	80-81	5.4
68	68	4.4	76	82-83	5.5
68	69-71	4.5	76	84-85	5.6
68	72-75	4.6	76	86-88	5.7
68	76-95+	4.7	76	89-95+	5.8
69	69-70	4.5	77	77-78	5.3
69	71-73	4.6	77	79	5.4
69	74-76	4.7	77	80-81	5.5
69	77-95+	4.8	77	82-83	5.6
70	70-71	4.6	77	84-85	5.7
70	72-74	4.7	77	86-87	5.8
70	75-78	4.8	77	88-91	5.9
70	79-95+	4.9	77	92-95+	6.0
71	71-73	4.7	78	78	5.4
71	74-75	4.8	78	79	5.5
71	76-79	4.9	78	80-81	5.6
71	80-82	5.0	78	82-83	5.7
71	83-95+	5.1	78	84	5.8
72	72	4.7	78	85-86	4.5.9
72	73-74	4.8	78	87-89	6.0
72	75-76	4.9	78	90-92	6.1
72	77-79	5.0	78	93-95+	6.2
72	80-83	5.1	79	79-80	5.6
72	84-95+	5.2	79	81	5.7
73	73	4.8	79	82	5.8
73	74-75	4.9	79	83-84	5.9
73	76-77	5.0	79	85-86	6.0
73	78-80	5.1	79	87-88	6.1
73	81-83	5.2	79	89-90	6.2
73	84-95+	5.3			

APPENDIX A: ACTUARIAL TABLES FOR TAXING ANNUITIES

**Suggested Charitable Gift Annuity Rates—  
Two Lives – Joint and Survivor – continued**

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
79	91-93	6.3	84	88	6.9
79	94-95+	6.4	84	89	7.0
80	80	5.7	84	90	7.1
80	81	5.8	84	91	7.2
80	82	5.9	84	92-93	7.3
80	83-84	6.0	84	94-95+	7.4
80	85	6.1	85	85	6.7
80	86-87	6.2	85	86	6.9
80	88-89	6.3	85	87	7.0
80	90-91	6.4	85	88	7.1
80	92-93	6.5	85	89	7.2
80	94-95+	6.6	85	90	7.3
81	81	5.9	85	91	7.4
81	82	6.0	85	92	7.5
81	83	6.1	85	93-95+	7.6
81	84-85	6.2	86	86	7.0
81	86	6.3	86	87	7.1
81	87-88	6.4	86	88	7.3
81	89	6.5	86	89	7.4
81	90-91	6.6	86	90	7.5
81	92-94	6.7	86	91	7.6
81	95+	6.8	86	92	7.7
82	82	6.1	86	93-95+	7.8
82	83	6.2	87	87	7.3
82	84	6.3	87	88	7.4
82	85-86	6.4	87	89	7.5
82	87	6.5	87	90	7.7
82	88	6.6	87	91	7.8
82	89-90	6.7	87	92	7.9
82	91	6.8	87	93-95+	8.0
82	92-93	6.9	88	88	7.6
82	94-95+	7.0	88	89	7.7
83	83	6.3	88	90	7.9
83	84	6.4	88	91	8.0
83	85	6.5	88	92	8.1
83	86	6.6	88	93-95+	8.2
83	87	6.7	89	89	7.9
83	88-89	6.8	89	90	8.0
83	90	6.9	89	91	8.2
83	91	7.0	88	93-95+	8.2
83	92-93	7.2	89	89	7.9
83	94-95+	7.3	89	90	8.0
84	84	6.5	89	91	8.2
84	86	6.7	89	92	8.3
84	87	6.8			

**Suggested Charitable Gift Annuity Rates—  
Two Lives – Joint and Survivor – continued**

Younger Age	Older Age	Rate	Younger Age	Older Age	Rate
88	93-95+	8.2	90	94-95+	8.8
89	89	7.9	91	91	8.6
89	90	8.0	91	92	8.7
89	91	8.2	91	93-95+	8.8
89	92	8.3	92	92-95+	8.8
89	93-95+	8.5	92	92-95+	8.8
90	90	8.2	93	93-95+	8.8
90	91	8.4	94	94-95+	8.8
90	92	8.5	95	95+	8.8
90	93	8.7			