APPENDIX C

Valuation Tables

Note: New valuation tables were issued in 2009. See heading below for effective date and transitional rules.

The value of an annuity, an interest for life or term of years, or a remainder or a reversionary interest, is valued for most income, estate, gift, and generation-skipping transfer tax purposes using the following valuation tables and the current interest rate for the month in which the valuation date occurs. See Q 765. The Section 7520 interest rate for each month is published at www.TaxFactsOnline.com. For purposes of these tables, round the age of any person whose life is used to measure an interest to the age of such person on his birthday nearest the valuation date.

Selected single life and term certain factors are provided here. [See Appendix A in *Tax Facts on Investments* for selected unitrust tables.] Both the single life and term certain tables provide factors for remainder interests that can be converted into an income factor or an annuity factor. A remainder interest is converted into an income factor by subtracting the remainder factor from 1. An income factor is converted into an annuity factor by dividing the income factor by the appropriate interest rate for the month.

The value of a remainder or income interest is equal to the principal amount multiplied by the appropriate remainder or income factor.

The value of an annuity payable *annually at the end of each year* is equal to the aggregate payment received during the year multiplied by the annuity factor. If the annuity is payable *other than annually at the end of each period*, the value of an annuity payable annually at the end of each year is adjusted to reflect the more frequent payments by multiplying such value by the appropriate Table A annuity adjustment factor. If an annuity is payable at the *beginning of each period during the life of one individual* (or *until the death of the survivor of two persons*), add the amount of one additional payment to the calculation of the value of an annuity payable at the end of each period. If the annuity is payable at the *beginning of each period during a term certain*, the value of an annuity payable annually at the end of each year is adjusted to reflect the more frequent payments by multiplying such value by the appropriate Table B annuity adjustment factor.

2009 Change in Valuation Tables

The valuation tables underlying Section 7520 were updated with new valuation factors based on Mortality Table 2000CM. The most recent valuation tables are generally effective for valuation dates after April 2009. However, May and June 2009 were transitional months. A person with a valuation date in May or June 2009 could elect to use either the new or the prior valuation tables (based on Table 90CM). If a person was mentally incompetent on May 1, 2009, such person's executor may be able to elect later to use either the new or the prior valuation tables.

If a charitable deduction is involved, a person can use the Section 7520 interest rate for either of the two preceding months or the current month. If a person made a charitable gift during May or June 2009 and elected to use a Section 7520 rate for a month before May 2009, the prior valuation tables must be used. If a person made a charitable gift during May or June 2009 and elected to use a Section 7520 rate for May or June 2009, the person can elect to use either the new or the prior valuation tables. If a person makes a charitable gift after June 2009, the person must use the new valuation tables.

Example Calculations

Example 1. Jack Jones set up a trust funded with $100,000 to provide income to his mother (age 70) for life with remainder to his son, Tom. Assume the valuation table interest rate for the month is 3.0%. The factor for the present value of the remainder interest which follows a life estate given to a person age 70 at a 3.0% interest rate is .67291 (Single Life Remainder Factors Table). Consequently, Jack has made a gift of $67,291 to Tom ($100,000 × .67291).

The factor for the present value of the income interest given to Jack's mother is .32709 (1 − .67291). Consequently, Jack has made a gift of $32,709 to his mother ($100,000 × .32709). The gift to Jack's mother is a gift of a present interest which may qualify for the annual exclusion.

Example 2. Bob Martin (age 66) transferred property in exchange for a private annuity of $12,000 a year, payable annually at the end of each year for life. Assume the valuation table interest rate for the month is 3.0%. The present value of an annuity payable at the end of each year for the life of a person 66 years of age at an interest rate of 3.0% is calculated as follows. (1) The remainder factor is .62383 (Single Life Factors Table). (2) The income factor is .37617 (1 − . 62383). (3) The annuity factor is 12.5391 (.37617 ÷ 3.0%). (4) The present value of the private annuity is $150,469 (12.5391 × $12,000).

If the annuity is payable monthly (i.e., $1,000 per month) at the end of each period, the annuity payable annually at the end of each year as calculated above is adjusted as follows. Multiply the value of the annuity payable annually at the end of each year ($150,469) by an annuity adjustment factor of 1.0137 (Annuity Adjustment Factors Table A). Thus, the value of such an annuity is equal to $152,531 ($150,469 × 1.0137).

If the annuity in either of the two preceding paragraphs is payable at the beginning of the period, add one payment to the value of the annuity calculated above. The value of the $12,000 annual annuity payable at the end of each year is increased to $162,469 ($150,469 + $12,000) if made payable at the beginning of the year. The value of the $1,000 monthly annuity payable at the end of each period is increased to $153,531 ($152,531 + $1,000) if made payable at the beginning of the period.

Example 3. Kim Brown (age 40) transferred property worth $100,000 in exchange for a private annuity payable for her life. Assume the valuation table interest rate for the month is 3.0%. To calculate what quarterly payments payable at the beginning of each period should be, the following steps are taken.

1.   Calculate the annuity factor for an annuity payable annually at the end of each year during the life of a person 40 years of age at a 3.0% interest rate. This factor, 21.9370, is obtained by (a) locating the remainder factor of .34189 in the Single Life Remainder Factors Table, (b) subtracting (a) from 1, and (c) dividing (b) by the interest rate of 3.0%.

2.   Locate the annuity adjustment factor of 1.0112 from the Annuity Adjustment Factors Table A.

3.   Multiply (1) by (2) to obtain a product of 22.1827 (21.9370 × 1.0112).

4.   Divide 1 by the number of periodic payments per year (i.e., 1/4, or .25) [if payments at end of period, equals 0].

5. The sum of (3) and (4) is equal to 22.4327 (22.1827 + .25).

6. Annuity payments should be $4,458 per year ($100,000 ÷ 22.4327).

7. Quarterly payments should be $1,114 ($4,458 ÷ 4).

ANNUITY ADJUSTMENT FACTORS TABLE A*

FREQUENCY OF PAYMENTS

INTEREST RATE	ANNUALLY	SEMI ANNUALLY	QUARTERLY	MONTHLY	WEEKLY
1.0%	1.0000	1.0025	1.0037	1.0046	1.0049
1.2%	1.0000	1.0030	1.0045	1.0055	1.0059
1.4%	1.0000	1.0035	1.0052	1.0064	1.0068
1.6%	1.0000	1.0040	1.0060	1.0073	1.0078
1.8%	1.0000	1.0045	1.0067	1.0082	1.0088
2.0%	1.0000	1.0050	1.0075	1.0091	1.0098
2.2%	1.0000	1.0055	1.0082	1.0100	1.0107
2.4%	1.0000	1.0060	1.0090	1.0110	1.0117
2.6%	1.0000	1.0065	1.0097	1.0119	1.0127
2.8%	1.0000	1.0070	1.0104	1.0128	1.0137
3.0%	1.0000	1.0074	1.0112	1.0137	1.0146
3.2%	1.0000	1.0079	1.0119	1.0146	1.0156
3.4%	1.0000	1.0084	1.0127	1.0155	1.0166
3.6%	1.0000	1.0089	1.0134	1.0164	1.0175
3.8%	1.0000	1.0094	1.0141	1.0173	1.0185
4.0%	1.0000	1.0099	1.0149	1.0182	1.0195
4.2%	1.0000	1.0104	1.0156	1.0191	1.0205
4.4%	1.0000	1.0109	1.0164	1.0200	1.0214
4.6%	1.0000	1.0114	1.0171	1.0209	1.0224
4.8%	1.0000	1.0119	1.0178	1.0218	1.0234

*For use in calculating the value of an annuity payable at the end of each period or, if the term of the annuity is determined with respect to one or more lives, an annuity payable at the beginning of each period.

ANNUITY ADJUSTMENT FACTORS TABLE B*

FREQUENCY OF PAYMENTS

INTEREST RATE	ANNUALLY	SEMI ANNUALLY	QUARTERLY	MONTHLY	WEEKLY
1.0%	1.0100	1.0075	1.0062	1.0054	1.0051
1.2%	1.0120	1.0090	1.0075	1.0065	1.0061
1.4%	1.0140	1.0105	1.0087	1.0076	1.0071
1.6%	1.0160	1.0120	1.0100	1.0086	1.0081
1.8%	1.0180	1.0135	1.0112	1.0097	1.0091
2.0%	1.0200	1.0150	1.0125	1.0108	1.0102
2.2%	1.0220	1.0165	1.0137	1.0119	1.0112
2.4%	1.0240	1.0180	1.0150	1.0130	1.0122
2.6%	1.0260	1.0195	1.0162	1.0140	1.0132
2.8%	1.0280	1.0210	1.0174	1.0151	1.0142
3.0%	1.0300	1.0224	1.0187	1.0162	1.0152
3.2%	1.0320	1.0239	1.0199	1.0172	1.0162
3.4%	1.0340	1.0254	1.0212	1.0183	1.0172
3.6%	1.0360	1.0269	1.0224	1.0194	1.0182
3.8%	1.0380	1.0284	1.0236	1.0205	1.0192
4.0%	1.0400	1.0299	1.0249	1.0215	1.0203
4.2%	1.0420	1.0314	1.0261	1.0226	1.0213
4.4%	1.0440	1.0329	1.0274	1.0237	1.0223
4.6%	1.0460	1.0344	1.0286	1.0247	1.0233
4.8%	1.0480	1.0359	1.0298	1.0258	1.0243

*For use in calculating the value of a term certain annuity payable at the beginning of each period.

TERM CERTAIN REMAINDER FACTORS

INTEREST RATE

YEARS	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
1	0.990099	0.988142	.986193	.984252	.982318	.980392	.978474	.976562	.974659	.972763
2	0.980296	0.976425	.972577	.968752	.964949	.961169	.957411	.953674	.949960	.946267
3	0.970590	0.964847	.959149	.953496	.947887	.942322	.936801	.931323	.925887	.920493
4	0.960980	0.953406	.945906	.938480	.931127	.923845	.916635	.909495	.902424	.895422
5	0.951466	0.942101	.932847	.923701	.914663	.905731	.896903	.888178	.879555	.871033
6	0.942045	0.930930	.919967	.909155	.898490	.887971	.877596	.867362	.857266	.847308
7	0.932718	0.919891	.907265	.894837	.882603	.870560	.858705	.847033	.835542	.824230
8	0.923483	0.908983	.894739	.880745	.866997	.853490	.840220	.827181	.814369	.801780
9	0.914340	0.898205	.882386	.866875	.851667	.836755	.822133	.807794	.793732	.779941
10	0.905287	0.887554	.870203	.853224	.836608	.820348	.804435	.788861	.773618	.758698
11	0.896324	0.877030	.858188	.839787	.821816	.804263	.787119	.770372	.754013	.738033
12	0.887449	0.866630	.846339	.826562	.807285	.788493	.770175	.752316	.734906	.717931
13	0.878663	0.856354	.834654	.813545	.793010	.773033	.753596	.734684	.716282	.698376
14	0.869963	0.846200	.823130	.800734	.778989	.757875	.737373	.717465	.698131	.679354
15	0.861349	0.836166	.811766	.788124	.765215	.743015	.721500	.700649	.680440	.660851
16	0.852821	0.826251	.800558	.775712	.751684	.728446	.705969	.684228	.663196	.642851
17	0.844377	0.816453	.789505	.763496	.738393	.714163	.690772	.668191	.646390	.625341
18	0.836017	0.806772	.778604	.751473	.725337	.700159	.675902	.652530	.630010	.608309
19	0.827740	0.797205	.767854	.739639	.712512	.686431	.661352	.637237	.614045	.591740
20	0.819544	0.787752	.757253	.727991	.699914	.672971	.647116	.622302	.598484	.575622
21	0.811430	0.778411	.746798	.716526	.687538	.659776	.633186	.607716	.583318	.559944
22	0.803396	0.769181	.736487	.705242	.675381	.646839	.619556	.593473	.568536	.544693
23	0.795442	0.760061	.726318	.694136	.663439	.634156	.606219	.579563	.554129	.529857
24	0.787566	0.751048	.716290	.683205	.651708	.621722	.593169	.565980	.540087	.515425
25	0.779768	0.742142	.706401	.672446	.640185	.609531	.580400	.552715	.526400	.501386
26	0.772048	0.733342	.696648	.661856	.628866	.597579	.567906	.539761	.513061	.487729
27	0.764404	0.724646	.687029	.651433	.617746	.585862	.555681	.527110	.500059	.474445
28	0.756836	0.716054	.677544	.641174	.606823	.574375	.543720	.514756	.487387	.461522
29	0.749342	0.707563	.668189	.631077	.596094	.563112	.532015	.502691	.475036	.448952
30	0.741923	0.699173	.658964	.621139	.585554	.552071	.520563	.490909	.462998	.436724
31	0.734577	0.690882	.649865	.611357	.575200	.541246	.509357	.479404	.451265	.424828
32	0.727304	0.682690	.640893	.601730	.565029	.530633	.498392	.468168	.439830	.413257
33	0.720103	0.674595	.632044	.592254	.555039	.520229	.487664	.457195	.428684	.402001
34	0.712973	0.666596	.623318	.582927	.545225	.510028	.477166	.446479	.417820	.391052
35	0.705914	0.658692	.614712	.573747	.535584	.500028	.466894	.436015	.407232	.380400
36	0.698925	0.650881	.606225	.564711	.526114	.490223	.456844	.425796	.396913	.370039
37	0.692005	0.643163	.597855	.555818	.516812	.480611	.447010	.415816	.386854	.359960
38	0.685153	0.635537	.589600	.547065	.507673	.471187	.437387	.406071	.377051	.350156
39	0.678370	0.628001	.581460	.538450	.498697	.461948	.427972	.396553	.367496	.340619
40	0.671653	0.620554	.573432	.529970	.489879	.452890	.418759	.387259	.358183	.331341
41	0.665003	0.613196	.565515	.521624	.481217	.444010	.409745	.378183	.349107	.322316
42	0.658419	0.605924	.557707	.513410	.472708	.435304	.400924	.369319	.340260	.313537
43	0.651900	0.598740	.550007	.505325	.464350	.426769	.392294	.360663	.331637	.304997
44	0.645445	0.591640	.542413	.497367	.456140	.418401	.383849	.352210	.323233	.296690
45	0.639055	0.584624	.534924	.489534	.448074	.410197	.375586	.343955	.315042	.288609
46	0.632728	0.577692	.527538	.481825	.440152	.402154	.367501	.335894	.307059	.280748
47	0.626463	0.570842	.520255	.474237	.432369	.394268	.359590	.328021	.299277	.273101
48	0.620260	0.564072	.513072	.466769	.424724	.386538	.351850	.320333	.291693	.265663
49	0.614119	0.557384	.505988	.459418	.417214	.378958	.344276	.312825	.284302	.258427
50	0.608039	0.550775	.499002	.452183	.409837	.371528	.336864	.305494	.277097	.251388

TERM CERTAIN REMAINDER FACTORS

INTEREST RATE

YEARS	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
1	.970874	.968992	.967118	.965251	.963391	.961538	.959693	.957854	.956023	.954199
2	.942596	.938946	.935317	.931709	.928122	.924556	.921010	.917485	.913980	.910495
3	.915142	.909831	.904562	.899333	.894145	.888996	.883887	.878817	.873786	.868793
4	.888487	.881620	.874818	.868082	.861411	.854804	.848260	.841779	.835359	.829001
5	.862609	.854282	.846052	.837917	.829876	.821927	.814069	.806302	.798623	.791031
6	.837484	.827793	.818233	.808801	.799495	.790315	.781257	.772320	.763502	.754801
7	.813091	.802125	.791327	.780696	.770227	.759918	.749766	.739770	.729925	.720230
8	.789409	.777253	.765307	.753567	.742029	.730690	.719545	.708592	.697825	.687242
9	.766417	.753152	.740142	.727381	.714865	.702587	.690543	.678728	.667137	.655765
10	.744094	.729799	.715805	.702106	.688694	.675564	.662709	.650122	.637798	.625730
11	.722421	.707169	.692268	.677708	.663482	.649581	.635997	.622722	.609749	.597071
12	.701380	.685241	.669505	.654158	.639193	.624597	.610362	.596477	.582935	.569724
13	.680951	.663994	.647490	.631427	.615792	.600574	.585760	.571339	.557299	.543630
14	.661118	.643405	.626199	.609486	.593249	.577475	.562150	.547259	.532790	.518731
15	.641862	.623454	.605608	.588307	.571531	.555265	.539491	.524195	.509360	.494972
16	.623167	.604122	.585695	.567863	.550608	.533908	.517746	.502102	.486960	.472302
17	.605016	.585390	.566436	.548131	.530451	.513373	.496877	.480941	.465545	.450670
18	.587395	.567238	.547810	.529084	.511031	.493628	.476849	.460671	.445071	.430028
19	.570286	.549649	.529797	.510699	.492323	.474642	.457629	.441256	.425498	.410332
20	.553676	.532606	.512376	.492952	.474300	.456387	.439183	.422659	.406786	.391538
21	.537549	.516091	.495529	.475823	.456936	.438834	.421481	.404846	.388897	.373605
22	.521892	.500088	.479235	.459288	.440208	.421955	.404492	.387783	.371794	.356494
23	.506692	.484582	.463476	.443329	.424093	.405726	.388188	.371440	.355444	.340166
24	.491934	.469556	.448236	.427923	.408567	.390121	.372542	.355785	.339813	.324586
25	.477606	.454996	.433497	.413053	.393610	.375117	.357526	.340791	.324869	.309719
26	.463695	.440888	.419243	.398700	.379200	.360689	.343115	.326428	.310582	.295533
27	.450189	.427217	.405458	.384846	.365318	.346817	.329285	.312670	.296923	.281998
28	.437077	.413970	.392125	.371473	.351944	.333477	.316012	.299493	.283866	.269082
29	.424346	.401133	.379231	.358564	.339060	.320651	.303275	.286870	.271382	.256757
30	.411987	.388695	.366762	.346105	.326648	.308319	.291051	.274780	.259447	.244997
31	.399987	.376643	.354702	.334078	.314689	.296460	.279319	.263199	.248038	.233776
32	.388337	.364964	.343038	.322469	.303169	.285058	.268061	.252106	.237130	.223069
33	.377026	.353647	.331759	.311263	.292070	.274094	.257256	.241481	.226702	.212852
34	.366045	.342681	.320850	.300447	.281378	.263552	.246887	.231304	.216732	.203103
35	.355383	.332055	.310300	.290007	.271077	.253415	.236935	.221556	.207201	.193801
36	.345032	.321759	.300096	.279930	.261153	.243669	.227385	.212218	.198089	.184924
37	.334983	.311782	.290228	.270202	.251593	.234297	.218220	.203274	.189377	.176454
38	.325226	.302114	.280685	.260813	.242382	.225285	.209424	.194707	.181049	.168373
39	.315754	.292747	.271456	.251750	.233509	.216621	.200983	.186501	.173087	.160661
40	.306557	.283669	.262530	.243002	.224960	.208289	.192882	.178641	.165475	.153302
41	.297628	.274873	.253897	.234558	.216725	.200278	.185107	.171112	.158198	.146281
42	.288959	.266350	.245549	.226407	.208791	.192575	.177646	.163900	.151241	.139581
43	.280543	.258091	.237474	.218540	.201147	.185168	.170486	.156992	.144590	.133188
44	.272372	.250088	.229666	.210946	.193783	.178046	.163614	.150376	.138231	.127088
45	.264439	.242334	.222114	.203616	.186689	.171198	.157019	.144038	.132152	.121267
46	.256737	.234819	.214810	.196540	.179855	.164614	.150690	.137968	.126340	.115713
47	.249259	.227538	.207747	.189711	.173270	.158283	.144616	.132153	.120784	.110413
48	.241999	.220483	.200916	.183118	.166927	.152195	.138787	.126583	.115473	.105356
49	.234950	.213646	.194309	.176755	.160816	.146341	.133193	.121248	.110395	.100530
50	.228107	.207021	.187920	.170613	.154929	.140713	.127824	.116138	.105540	.095926

SINGLE LIFE REMAINDER FACTORS

(For valuation dates occurring after April 30, 2009)

INTEREST RATE

AGE	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
35	.65414	.60253	.55549	.51261	.47347	.43774	.40509	.37523	.34792	.32290
36	.66021	.60921	.56266	.52014	.48127	.44572	.41318	.38337	.35606	.33100
37	.66631	.61594	.56989	.52774	.48916	.45381	.42139	.39165	.36435	.33927
38	.67244	.62272	.57718	.53544	.49715	.46201	.42974	.40008	.37281	.34771
39	.67860	.62955	.58453	.54320	.50523	.47032	.43821	.40864	.38141	.35631
40	.68479	.63641	.59194	.55104	.51340	.47873	.44679	.41734	.39016	.36507
41	.69100	.64331	.59940	.55894	.52165	.48724	.45549	.42616	.39906	.37399
42	.69723	.65024	.60690	.56691	.52998	.49585	.46430	.43511	.40809	.38307
43	.70348	.65721	.61447	.57495	.53840	.50457	.47324	.44421	.41729	.39232
44	.70976	.66422	.62208	.58305	.54690	.51338	.48229	.45343	.42663	.40172
45	.71605	.67125	.62973	.59122	.55547	.52228	.49144	.46277	.43611	.41128
46	.72236	.67832	.63743	.59945	.56413	.53129	.50072	.47225	.44574	.42101
47	.72867	.68541	.64517	.60773	.57286	.54037	.51009	.48185	.45550	.43089
48	.73501	.69253	.65295	.61606	.58166	.54955	.51958	.49158	.46540	.44093
49	.74135	.69967	.66077	.62446	.59053	.55882	.52917	.50143	.47545	.45113
50	.74771	.70684	.66864	.63292	.59949	.56819	.53888	.51141	.48566	.46150
51	.75409	.71404	.67655	.64143	.60852	.57766	.54871	.52153	.49602	.47204
52	.76048	.72127	.68450	.65001	.61763	.58722	.55865	.53179	.50653	.48276
53	.76687	.72852	.69249	.65863	.62680	.59687	.56869	.54217	.51718	.49363
54	.77326	.73577	.70050	.66730	.63603	.60658	.57882	.55265	.52796	.50465
55	.77964	.74302	.70851	.67598	.64530	.61635	.58902	.56322	.53884	.51579
56	.78599	.75024	.71651	.68465	.65457	.62613	.59926	.57383	.54978	.52701
57	.79230	.75744	.72448	.69332	.66384	.63593	.60951	.58449	.56078	.53830
58	.79857	.76459	.73242	.70195	.67309	.64573	.61978	.59517	.57182	.54964
59	.80479	.77170	.74033	.71057	.68233	.65553	.63007	.60589	.58290	.56105
60	.81098	.77879	.74822	.71918	.69158	.66534	.64039	.61665	.59405	.57254
61	.81713	.78584	.75608	.72776	.70081	.67515	.65072	.62743	.60524	.58409
62	.82323	.79283	.76388	.73630	.71001	.68494	.66104	.63822	.61645	.59566
63	.82926	.79977	.77164	.74479	.71917	.69470	.67133	.64900	.62766	.60726
64	.83524	.80665	.77933	.75323	.72828	.70443	.68161	.65977	.63887	.61887
65	.84116	.81346	.78697	.76162	.73735	.71411	.69186	.67053	.65009	.63049
66	.84706	.82027	.79461	.77002	.74645	.72385	.70216	.68136	.66140	.64223
67	.85292	.82705	.80223	.77841	.75554	.73359	.71250	.69224	.67277	.65405
68	.85874	.83378	.80980	.78676	.76461	.74331	.72283	.70312	.68416	.66590
69	.86449	.84044	.81731	.79504	.77362	.75299	.73312	.71398	.69553	.67776
70	.87016	.84702	.82473	.80326	.78256	.76260	.74335	.72479	.70688	.68959
71	.87577	.85353	.83209	.81140	.79143	.77215	.75353	.73556	.71819	.70141
72	.88129	.85996	.83935	.81945	.80021	.78162	.76364	.74626	.72945	.71318
73	.88671	.86627	.84651	.82739	.80888	.79098	.77365	.75686	.74061	.72487
74	.89202	.87247	.85353	.83518	.81741	.80019	.78350	.76733	.75164	.73643
75	.89720	.87851	.86039	.84281	.82577	.80923	.79318	.77761	.76249	.74781
76	.90224	.88440	.86708	.85026	.83393	.81807	.80266	.78769	.77314	.75899
77	.90715	.89013	.87360	.85753	.84191	.82671	.81194	.79756	.78358	.76997
78	.91190	.89571	.87995	.86461	.84968	.83515	.82100	.80722	.79380	.78072
79	.91652	.90112	.88611	.87149	.85725	.84337	.82984	.81664	.80378	.79124
80	.92098	.90635	.89208	.87817	.86460	.85135	.83843	.82582	.81351	.80149
81	.92529	.91141	.89786	.88463	.87172	.85910	.84678	.83474	.82298	.81148
82	.92944	.91629	.90344	.89088	.87861	.86660	.85487	.84339	.83217	.82119
83	.93343	.92099	.90882	.89691	.88526	.87385	.86269	.85177	.84107	.83060
84	.93727	.92551	.91399	.90271	.89166	.88084	.87024	.85986	.84968	.83970

SINGLE LIFE REMAINDER FACTORS

(For valuation dates occurring after April 30, 2009)

INTEREST RATE

AGE	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
35	.29998	.27896	.25967	.24195	.22567	.21070	.19692	.18423	.17253	.16174
36	.30800	.28688	.26746	.24961	.23317	.21803	.20407	.19119	.17931	.16833
37	.31621	.29499	.27546	.25746	.24087	.22557	.21144	.19838	.18631	.17515
38	.32460	.30330	.28366	.26554	.24880	.23334	.21904	.20582	.19357	.18222
39	.33316	.31179	.29205	.27381	.25694	.24133	.22687	.21348	.20105	.18952
40	.34189	.32046	.30064	.28229	.26529	.24954	.23493	.22137	.20878	.19707
41	.35080	.32932	.30942	.29097	.27386	.25797	.24322	.22950	.21674	.20487
42	.35987	.33836	.31840	.29986	.28264	.26662	.25173	.23786	.22494	.21290
43	.36913	.34760	.32758	.30897	.29165	.27552	.26049	.24648	.23342	.22122
44	.37857	.35702	.33697	.31829	.30088	.28465	.26950	.25535	.24214	.22979
45	.38817	.36663	.34655	.32782	.31033	.29400	.27874	.26447	.25112	.23862
46	.39796	.37644	.35634	.33757	.32002	.30360	.28824	.27385	.26038	.24774
47	.40791	.38642	.36633	.34753	.32992	.31343	.29798	.28349	.26989	.25712
48	.41803	.39660	.37652	.35770	.34006	.32351	.30797	.29338	.27967	.26678
49	.42833	.40696	.38691	.36810	.35043	.33383	.31822	.30355	.28974	.27674
50	.43883	.41754	.39754	.37874	.36106	.34442	.32876	.31401	.30011	.28701
51	.44951	.42832	.40838	.38961	.37194	.35528	.33958	.32477	.31079	.29759
52	.46038	.43931	.41945	.40073	.38307	.36641	.35068	.33582	.32178	.30851
53	.47143	.45050	.43074	.41208	.39446	.37781	.36206	.34717	.33308	.31974
54	.48265	.46186	.44222	.42364	.40607	.38945	.37371	.35880	.34467	.33127
55	.49400	.47338	.45387	.43540	.41789	.40131	.38559	.37067	.35652	.34308
56	.50544	.48501	.46565	.44729	.42987	.41335	.39765	.38275	.36859	.35512
57	.51698	.49675	.47755	.45932	.44201	.42555	.40990	.39502	.38086	.36739
58	.52858	.50858	.48956	.47147	.45427	.43790	.42231	.40747	.39333	.37985
59	.54027	.52050	.50167	.48375	.46668	.45041	.43490	.42011	.40600	.39253
60	.55205	.53253	.51392	.49617	.47925	.46310	.44768	.43296	.41890	.40546
61	.56390	.54465	.52627	.50872	.49196	.47595	.46064	.44600	.43200	.41860
62	.57581	.55683	.53870	.52136	.50478	.48892	.47373	.45920	.44527	.43194
63	.58774	.56907	.55120	.53409	.51770	.50200	.48696	.47253	.45870	.44544
64	.59970	.58134	.56375	.54688	.53071	.51519	.50030	.48601	.47229	.45911
65	.61170	.59367	.57637	.55976	.54381	.52849	.51377	.49963	.48603	.47295
66	.62383	.60615	.58916	.57283	.55713	.54203	.52750	.51352	.50007	.48711
67	.63605	.61874	.60208	.58605	.57062	.55575	.54144	.52765	.51436	.50154
68	.64833	.63140	.61509	.59938	.58423	.56963	.55554	.54196	.52885	.51619
69	.66062	.64409	.62815	.61277	.59793	.58360	.56976	.55640	.54349	.53102
70	.67291	.65680	.64124	.62621	.61168	.59764	.58407	.57095	.55826	.54598
71	.68519	.66951	.65434	.63968	.62549	.61176	.59848	.58561	.57316	.56109
72	.69744	.68220	.66745	.65317	.63933	.62593	.61294	.60035	.58815	.57632
73	.70962	.69484	.68051	.66662	.65315	.64009	.62741	.61512	.60318	.59160
74	.72167	.70735	.69346	.67997	.66688	.65417	.64183	.62983	.61818	.60686
75	.73355	.71971	.70625	.69318	.68048	.66813	.65612	.64444	.63309	.62204
76	.74524	.73187	.71886	.70621	.69390	.68192	.67026	.65891	.64786	.63710
77	.75672	.74382	.73127	.71904	.70713	.69553	.68423	.67321	.66248	.65201
78	.76798	.75556	.74346	.73166	.72016	.70894	.69800	.68733	.67692	.66676
79	.77900	.76706	.75542	.74405	.73296	.72213	.71156	.70124	.69116	.68132
80	.78976	.77830	.76711	.75618	.74550	.73507	.72487	.71490	.70516	.69563
81	.80025	.78927	.77853	.76803	.75777	.74773	.73791	.72830	.71890	.70970
82	.81045	.79994	.78966	.77959	.76974	.76009	.75065	.74140	.73235	.72348
83	.82035	.81030	.80047	.79083	.78139	.77214	.76308	.75419	.74548	.73695
84	.82993	.82035	.81095	.80174	.79271	.78385	.77516	.76664	.75828	.75008