

Joint Life Expectancy Table

Reg. §1.72-9, Table VI – Ordinary Joint Life and Last Survivor Annuities – Two Lives																
Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
5	76.7	76.7	76.7	76.7	76.7	76.7	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6
6	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7	75.7
7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7
8	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7
9	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7
10	71.8	71.8	71.8	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7
11	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7
12	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8	69.8
13	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8
14	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8
15	66.9	66.9	66.9	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8
16	65.9	65.9	65.9	65.9	65.9	65.9	65.9	65.9	65.8	65.8	65.9	65.8	65.8	65.8	65.8	65.8
17	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.9	64.8	64.8
18	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9
19	63.0	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9
20	62.0	62.0	62.0	62.0	62.0	61.9	61.9	62.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9
21	61.0	61.0	61.0	61.0	61.0	61.0	61.0	61.0	61.0	61.0	60.9	60.9	60.9	60.9	60.9	60.9
22	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0	60.0
23	59.1	59.1	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0
24	58.1	58.1	58.1	58.1	58.1	58.1	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0
25	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.1	57.0	57.0	57.0	57.0	57.0
26	56.2	56.2	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1
27	55.2	55.2	55.2	55.2	55.2	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1
28	54.2	54.2	54.2	54.2	54.2	54.2	54.2	54.2	54.2	54.1	54.1	54.1	54.1	54.1	54.1	54.1
29	53.3	53.3	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2	53.2
30	52.3	52.3	52.3	52.3	52.3	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2
31	51.4	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.2	51.2	51.2	51.2	51.2	51.2	51.2
32	50.4	50.4	50.4	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.3	50.2
33	49.4	49.4	49.4	49.4	49.4	49.4	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
34	48.5	48.5	48.5	48.4	48.4	48.4	48.4	48.4	48.4	48.4	48.3	48.3	48.3	48.3	48.3	48.3
35	47.5	47.5	47.5	47.5	47.5	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4	47.4
36	46.6	46.6	46.6	46.5	46.5	46.5	46.5	46.5	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4
37	45.7	45.6	45.6	45.6	45.6	45.5	45.5	45.5	45.5	45.5	45.5	45.5	45.4	45.4	45.4	45.4
38	44.7	44.7	44.7	44.6	44.6	44.6	44.6	44.6	44.5	44.5	44.5	44.5	44.5	44.5	44.5	44.5
39	43.8	43.8	43.7	43.7	43.7	43.6	43.6	43.6	43.6	43.6	43.6	43.5	43.5	43.5	43.5	43.5
40	42.9	42.8	42.8	42.8	42.7	42.7	42.7	42.7	42.6	42.6	42.6	42.6	42.6	42.6	42.6	42.5
41	41.9	41.9	41.9	41.8	41.8	41.8	41.7	41.7	41.7	41.7	41.7	41.6	41.6	41.6	41.6	41.6
42	41.0	41.0	40.9	40.9	40.9	40.8	40.8	40.8	40.7	40.7	40.7	40.7	40.7	40.7	40.7	40.7
43	40.1	40.1	40.0	40.0	39.9	39.9	39.9	39.8	39.8	39.8	39.8	39.8	39.7	39.7	39.7	39.7
44	39.2	39.1	39.1	39.0	39.0	39.0	38.9	38.9	38.9	38.9	38.8	38.8	38.8	38.8	38.8	38.8
45	38.3	38.2	38.2	38.1	38.1	38.1	38.0	38.0	38.0	37.9	37.9	37.9	37.9	37.9	37.8	37.8

Reg. §1.72-9, Table VI – Ordinary Joint Life and Last Survivor Annuities – Two Lives

Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
46	37.4	37.3	37.3	37.2	37.2	37.1	37.1	37.1	37.0	37.0	37.0	37.0	36.9	36.9	36.9	36.9
47	36.5	36.5	36.4	36.3	36.3	36.2	36.2	36.2	36.1	36.1	36.1	36.0	36.0	36.0	36.9	36.0
48	35.7	35.6	35.5	35.4	35.4	35.3	35.3	35.3	35.2	35.2	35.2	35.1	35.1	35.1	35.0	35.1
49	34.8	34.7	34.6	34.6	34.5	34.5	34.4	34.4	34.3	34.3	34.2	34.2	34.2	34.2	34.2	34.1
50	34.0	33.9	33.8	33.7	33.6	33.6	33.5	33.5	33.4	33.4	33.4	33.3	33.3	33.3	33.2	33.2
51	33.1	33.0	32.9	32.8	32.8	32.7	32.6	32.6	32.5	32.5	32.5	32.4	32.4	32.4	32.3	32.3
52	32.3	32.2	32.1	32.0	31.9	31.8	31.8	31.7	31.7	31.6	31.6	31.5	31.5	31.5	31.4	31.4
53	31.5	31.4	31.2	31.3	31.1	31.0	30.9	30.8	30.8	30.7	30.7	30.7	30.6	30.6	30.6	30.5
54	30.7	30.5	30.4	30.3	30.2	30.1	30.1	30.0	29.9	29.9	29.8	29.8	29.7	29.7	29.7	29.6
55	29.9	29.7	29.6	29.5	29.4	29.3	29.2	29.1	29.1	29.0	29.0	28.9	28.9	28.8	28.8	28.8
56	29.1	29.0	28.8	28.7	28.6	28.5	28.4	28.3	28.2	28.2	28.1	28.1	28.0	28.0	27.9	27.9
57	28.4	28.2	28.1	27.9	27.8	27.7	27.6	27.5	27.4	27.3	27.3	27.2	27.2	27.1	27.1	27.0
58	27.6	27.5	27.3	27.1	27.0	26.9	26.8	26.7	26.6	26.5	26.4	26.4	26.3	26.3	26.2	26.2
59	26.9	26.7	26.5	26.4	26.2	26.1	26.0	25.9	25.8	25.7	25.6	25.5	25.5	25.4	25.4	25.3
60	26.2	26.0	25.8	25.6	25.5	25.3	25.2	25.1	25.0	24.9	24.8	24.7	24.6	24.6	24.5	24.5
61	25.6	25.3	25.1	24.9	24.7	24.6	24.4	24.3	24.2	24.1	24.0	23.9	23.8	23.8	23.7	23.7
62	24.9	24.7	24.4	24.2	24.0	23.8	23.7	23.6	23.4	23.3	23.2	23.1	23.0	23.0	22.9	22.8
63	24.3	24.0	23.8	23.5	23.3	23.1	23.0	22.8	22.7	22.6	22.4	22.3	22.3	22.2	22.1	22.0
64	23.7	23.4	23.1	22.9	22.7	22.4	22.3	22.1	21.9	21.8	21.7	21.6	21.5	21.4	21.3	21.3
65	23.1	22.8	22.5	22.2	22.0	21.8	21.6	21.4	21.2	21.1	21.0	20.8	20.7	20.6	20.5	20.5
66	22.5	22.2	21.9	21.6	21.4	21.1	20.9	20.7	20.5	20.4	20.2	20.1	20.0	19.9	19.8	19.7
67	22.0	21.7	21.3	21.0	20.8	20.5	20.3	20.1	19.9	19.7	19.5	19.4	19.3	19.2	19.4	19.0
68	21.5	21.2	20.8	20.5	20.2	19.9	19.7	19.4	19.2	19.0	18.9	18.7	18.6	18.5	18.4	18.3
69	21.1	20.7	20.3	20.0	19.6	19.3	19.1	18.8	18.6	18.4	18.2	18.1	17.9	17.8	17.7	17.6
70	20.6	20.2	19.8	19.4	19.1	18.8	18.5	18.3	18.0	17.8	17.6	17.4	17.3	17.1	17.0	16.9
71	20.2	19.8	19.4	19.0	18.6	18.3	18.0	17.7	17.5	17.2	17.0	16.8	16.6	16.5	16.3	16.2
72	19.8	19.4	18.9	18.5	18.2	17.8	17.5	17.2	16.9	16.7	16.4	16.2	16.0	15.9	15.7	15.6
73	19.4	19.0	18.5	18.1	17.7	17.3	17.0	16.7	16.4	16.1	15.9	15.7	15.5	15.3	15.1	15.0
74	19.1	18.6	18.2	17.7	17.3	16.9	16.5	16.2	15.9	15.6	15.4	15.1	14.9	14.7	14.5	14.4
75	18.8	18.3	17.8	17.3	16.9	16.5	16.1	15.8	15.4	15.1	14.9	14.6	14.4	14.2	14.0	13.8
76	18.5	18.0	17.5	17.0	16.5	16.1	15.7	15.4	15.0	14.7	14.4	14.1	13.9	13.7	13.5	13.3
77	18.3	17.7	17.2	16.7	16.2	15.8	15.4	15.0	14.6	14.3	14.0	13.7	13.4	13.2	13.0	12.8
78	18.0	17.5	16.9	16.4	15.9	15.4	15.0	14.6	14.2	13.9	13.5	13.2	13.0	12.7	12.5	12.3
79	17.8	17.2	16.7	16.1	15.6	15.1	14.7	14.3	13.9	13.5	13.2	12.8	12.5	12.3	12.0	11.8
80	17.6	17.0	16.4	15.9	15.4	14.9	14.4	14.0	13.5	13.2	12.8	12.5	12.2	11.9	11.6	11.4
81	17.4	16.8	16.2	15.7	15.1	14.6	14.1	13.7	13.2	12.8	12.5	12.1	11.8	11.5	11.2	11.0
82	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	11.1	10.9	10.6
83	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	10.8	10.5	10.2
84	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	10.5	10.2	9.9
85	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	10.2	9.9	9.6
86	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	10.0	9.7	9.3
87	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	9.8	9.4	9.1
88	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	9.6	9.2	8.9

Reg. §1.72-9, Table VI – Ordinary Joint Life and Last Survivor Annuities – Two Lives

Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
89	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	9.4	9.0	8.7
90	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	9.2	8.8	8.5
91	16.4	15.7	15.0	14.4	13.7	13.1	12.5	12.0	11.4	10.9	10.4	9.9	9.5	9.1	8.7	8.3
92	16.4	15.7	15.0	14.3	13.7	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.4	8.9	8.5	8.2
93	16.3	15.6	14.9	14.3	13.7	13.0	12.4	11.8	11.3	10.7	10.2	9.7	9.3	8.8	8.4	8.0
94	16.3	15.6	14.9	14.2	13.6	12.9	12.3	11.7	11.2	10.6	10.1	9.6	9.2	8.7	8.3	7.9
95	16.3	15.6	14.9	14.2	13.5	12.9	12.3	11.7	11.1	10.6	10.1	9.6	9.1	8.6	8.2	7.8
96	16.2	15.5	14.8	14.2	13.5	12.9	12.2	11.6	11.1	10.5	10.0	9.5	9.0	8.5	8.1	7.7
97	16.2	15.5	14.8	14.1	13.5	12.8	12.2	11.6	11.0	10.5	9.9	9.4	8.9	8.5	8.0	7.6
98	16.2	15.5	14.8	14.1	13.4	12.8	12.2	11.5	11.0	10.4	9.9	9.4	8.9	8.4	8.0	7.6
99	16.2	15.5	14.7	14.1	13.4	12.7	12.1	11.5	10.9	10.4	9.8	9.3	8.8	8.3	7.9	7.5
100	16.2	15.4	14.7	14.0	13.4	12.7	12.1	11.5	10.9	10.3	9.8	9.2	8.7	8.3	7.8	7.4
101	16.1	15.4	14.7	14.0	13.3	12.7	12.1	11.4	10.8	10.3	9.7	9.2	8.7	8.2	7.8	7.3
102	16.1	15.4	14.7	14.0	13.3	12.7	12.0	11.4	10.8	10.2	9.7	9.2	8.7	8.2	7.7	7.3
103	16.1	15.4	14.7	14.0	13.3	12.6	12.0	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.7	7.2
104	16.1	15.4	14.7	14.0	13.3	12.6	12.0	11.4	10.8	10.2	9.6	9.1	8.6	8.1	7.6	7.2
105	16.1	15.4	14.6	13.9	13.3	12.6	12.0	11.3	10.7	10.2	9.6	9.1	8.5	8.0	7.6	7.1
106	16.1	15.3	14.6	13.9	13.3	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5	7.1
107	16.1	15.3	14.6	13.9	13.2	12.6	11.9	11.3	10.7	10.1	9.6	9.0	8.5	8.0	7.5	7.1
108	16.1	15.3	14.6	13.9	13.2	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.5	8.0	7.5	7.0
109	16.1	15.3	14.6	13.9	13.2	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.5	7.0
110	16.1	15.3	14.6	13.9	13.2	12.6	11.9	11.3	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0
111	16.0	15.3	14.6	13.9	13.2	12.5	11.9	11.3	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0
112	16.0	15.3	14.6	13.9	13.2	12.5	11.9	11.3	10.6	10.1	9.5	8.9	8.4	7.9	7.4	7.0
113	16.0	15.3	14.6	13.9	13.2	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4	6.9
114	16.0	15.3	14.6	13.9	13.2	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4	6.9
115	16.0	15.3	14.6	13.9	13.2	12.5	11.9	11.2	10.6	10.0	9.5	8.9	8.4	7.9	7.4	6.9

Reg. §1.72-9, Table VI – Ordinary Joint Life and Last Survivor Annuities – Two Lives																
Age	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
5	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6	76.6
6	75.7	75.7	75.7	75.7	75.7	75.6	75.6	75.6	75.6	75.6	75.6	75.6	75.6	75.6	75.6	75.6
7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7	74.7
8	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7	73.7
9	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7	72.7
10	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7	71.7
11	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7	70.7
12	69.8	69.8	69.8	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7	69.7
13	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8	68.8
14	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8	67.8
15	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8	66.8
16	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8	65.8
17	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8	64.8
18	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9	63.9
19	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9	62.9
20	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9	61.9
21	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9	60.9
22	60.0	60.0	60.0	60.0	60.0	60.0	59.9	59.9	59.9	59.9	59.9	59.9	59.9	59.9	59.9	59.9
23	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0
24	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0	58.0
25	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0	57.0
26	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.1	56.0	56.0	56.0	56.0	56.0	56.0	56.0	56.0
27	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1	55.1
28	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1	54.1
29	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1	53.1
30	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2	52.2
31	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2	51.2
32	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2	50.2
33	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3	49.3
34	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3	48.3
35	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3	47.3
36	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4	46.4
37	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4	45.4
38	44.5	44.5	44.5	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4	44.4
39	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5
40	42.5	42.5	42.5	42.5	42.5	42.5	43.5	41.6	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5
41	41.6	41.6	41.6	41.6	41.6	41.6	42.5	40.6	41.6	41.6	41.6	41.6	41.6	41.5	41.5	41.5
42	40.6	40.6	40.6	40.6	40.6	40.6	41.6	39.7	40.6	40.6	40.6	40.6	40.6	40.6	40.6	40.6
43	39.7	39.7	39.7	39.7	39.7	39.7	40.6	39.7	39.7	39.7	39.7	39.6	39.6	39.6	39.6	39.6
44	38.8	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7	38.7
45	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8	37.8

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Age	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
46	36.9	36.9	36.9	36.9	36.9	36.8	36.8	36.8	36.8	36.8	36.8	36.8	36.8	36.8	36.8	36.8
47	36.0	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9	35.9
48	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
49	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.1	34.0	34.0	34.0	34.0	34.0	34.0	34.0
50	33.2	33.2	33.2	33.2	33.2	33.2	33.2	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1	33.1
51	32.3	32.3	32.3	32.3	32.3	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2
52	31.4	31.4	31.4	31.4	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3	31.3
53	30.5	30.5	30.5	30.5	30.5	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4	30.4
54	29.6	29.6	29.6	29.6	29.5	29.5	29.5	29.5	29.5	29.5	29.5	29.5	29.5	29.5	29.5	29.5
55	28.7	28.7	28.7	28.7	28.7	28.7	28.6	28.6	28.6	28.6	28.6	28.6	28.6	28.6	28.6	28.6
56	27.9	27.8	27.8	27.8	27.8	27.8	27.8	27.8	27.7	27.7	27.7	27.7	27.7	27.7	27.7	27.7
57	27.0	27.0	27.0	26.9	26.9	26.9	26.9	26.9	26.9	26.9	26.8	26.8	26.8	26.8	26.8	26.8
58	26.1	26.1	26.1	26.1	26.1	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	26.0	25.9
59	25.3	25.3	25.2	25.2	25.2	25.2	25.2	25.1	25.1	25.1	25.1	25.1	25.1	25.1	25.1	25.1
60	24.5	24.4	24.4	24.4	24.3	24.3	24.3	24.3	24.3	24.3	24.2	24.2	24.2	24.2	24.2	24.2
61	23.6	23.6	23.5	23.5	23.5	23.5	23.5	23.4	23.4	23.4	23.4	23.4	23.4	23.4	23.4	23.4
62	22.8	22.8	22.7	22.7	22.7	22.6	22.6	22.6	22.6	22.6	22.6	22.5	22.5	22.5	22.5	22.5
63	22.0	21.9	21.9	21.9	21.8	21.8	21.8	21.8	21.7	21.7	21.7	21.7	21.7	21.7	21.7	21.7
64	21.2	21.1	21.1	21.1	21.0	21.0	21.0	20.9	20.9	20.9	20.9	20.9	20.9	20.9	20.8	20.8
65	20.4	20.4	20.3	20.3	20.2	20.2	20.2	20.1	20.1	20.1	20.1	20.1	20.1	20.0	20.0	20.0
66	19.6	19.6	19.5	19.5	19.4	19.4	19.4	19.3	19.3	19.3	19.3	19.3	19.3	19.2	19.2	19.2
67	18.9	18.8	18.8	18.7	18.7	18.6	18.6	18.6	18.5	18.5	18.5	18.5	18.5	18.5	18.4	18.4
68	18.2	18.1	18.0	18.0	17.9	17.9	17.8	17.8	17.8	17.8	17.7	17.7	17.7	17.7	17.7	17.7
69	17.5	17.4	17.3	17.2	17.2	17.1	17.1	17.1	17.0	17.0	17.0	17.0	16.9	16.9	16.9	16.9
70	16.8	16.7	16.6	16.5	16.5	16.4	16.4	16.3	16.3	16.3	16.2	16.2	16.2	16.2	16.2	16.1
71	16.1	16.0	15.9	15.8	15.8	15.7	15.7	15.6	15.6	15.6	15.5	15.5	15.5	15.5	15.4	15.4
72	15.5	15.4	15.3	15.2	15.1	15.0	15.0	14.9	14.9	14.9	14.8	14.8	14.8	14.7	14.7	14.7
73	14.8	14.7	14.6	14.5	14.5	14.4	14.3	14.3	14.2	14.2	14.2	14.1	14.1	14.1	14.0	14.0
74	14.2	14.1	14.0	13.9	13.8	13.7	13.7	13.6	13.6	13.5	13.5	13.5	13.4	13.4	13.4	13.3
75	13.7	13.5	13.4	13.3	13.2	13.1	13.1	13.0	12.9	12.9	12.9	12.8	12.8	12.7	12.7	12.7
76	13.4	13.0	12.8	12.7	12.6	12.5	12.5	12.4	12.3	12.3	12.2	12.2	12.2	12.1	12.1	12.1
77	12.6	12.4	12.3	12.2	12.1	12.0	11.9	11.8	11.7	11.7	11.6	11.6	11.5	11.5	11.5	11.4
78	12.1	11.9	11.8	11.6	11.5	11.4	11.3	11.3	11.2	11.1	11.1	11.0	11.0	10.9	10.9	10.8
79	11.6	11.4	11.3	11.1	11.0	10.9	10.8	10.7	10.6	10.6	10.5	10.5	10.4	10.4	10.3	10.3
80	11.2	11.0	10.8	10.7	10.5	10.4	10.3	10.2	10.1	10.1	10.0	9.9	9.9	9.8	9.8	9.7
81	10.8	10.6	10.4	10.2	10.1	9.9	9.8	9.7	9.6	9.6	9.5	9.4	9.4	9.3	9.2	9.2
82	10.4	10.1	10.0	9.8	9.6	9.5	9.4	9.3	9.2	9.1	9.0	8.9	8.9	8.8	8.7	8.7
83	10.0	9.8	9.6	9.4	9.2	9.1	8.9	8.8	8.7	8.6	8.5	8.5	8.4	8.3	8.3	8.2
84	9.7	9.4	9.2	9.0	8.8	8.7	8.5	8.4	8.3	8.2	8.1	8.0	8.0	7.9	7.8	7.8
85	9.3	9.1	8.9	8.7	8.5	8.3	8.2	8.0	7.9	7.8	7.7	7.6	7.6	7.5	7.4	7.3
86	9.1	8.8	8.6	8.3	8.2	8.0	7.8	7.7	7.6	7.5	7.3	7.3	7.2	7.1	7.0	6.9
87	8.8	8.5	8.3	8.1	7.9	7.7	7.5	7.4	7.2	7.1	7.0	6.9	6.8	6.7	6.6	6.6
88	8.6	8.3	8.0	7.8	7.6	7.4	7.2	7.1	6.9	6.8	6.7	6.6	6.5	6.4	6.3	6.2

Reg. §1.72-9, Table VI – Ordinary Joint Life and Last Survivor Annuities – Two Lives

Age	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
89	8.3	8.1	7.8	7.5	7.3	7.1	6.9	6.8	6.6	6.5	6.4	6.3	6.2	6.1	6.0	5.9
90	8.2	7.9	7.6	7.3	7.1	6.9	6.7	6.5	6.4	6.3	6.1	6.0	5.9	5.8	5.7	5.6
91	8.0	7.7	7.4	7.1	6.9	6.7	6.5	6.3	6.2	6.0	5.9	5.8	5.6	5.5	5.4	5.3
92	7.8	7.5	7.2	6.9	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.5	5.4	5.3	5.2	5.1
93	7.7	7.4	7.1	6.8	6.5	6.3	6.1	5.9	5.8	5.6	5.5	5.3	5.2	5.1	5.0	4.9
94	7.6	7.2	6.9	6.6	6.4	6.2	5.9	5.8	5.6	5.4	5.3	5.1	5.0	4.9	4.8	4.7
95	7.5	7.1	6.8	6.5	6.3	6.0	5.8	5.6	5.4	5.3	5.1	5.0	4.8	4.7	4.6	4.5
96	7.3	7.0	6.7	6.4	6.1	5.9	5.7	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3
97	7.3	6.9	6.6	6.3	6.0	5.8	5.5	5.3	5.1	5.0	4.8	4.7	4.5	4.4	4.3	4.1
98	7.2	6.8	6.5	6.2	5.9	5.6	5.4	5.2	5.0	4.8	4.7	4.5	4.4	4.2	4.1	4.0
99	7.1	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9	4.7	4.5	4.4	4.2	4.1	4.0	3.8
100	7.0	6.6	6.3	6.0	5.7	5.4	5.2	5.0	4.8	4.6	4.4	4.3	4.1	4.0	3.8	3.7
101	6.9	6.6	6.2	5.9	5.6	5.3	5.1	4.9	4.7	4.5	4.3	4.1	4.0	3.8	3.7	3.6
102	6.9	6.5	6.2	5.8	5.5	5.3	5.0	4.8	4.6	4.4	4.2	4.0	3.9	3.7	3.6	3.4
103	6.8	6.4	6.1	5.8	5.5	5.2	4.9	4.7	4.5	4.3	4.1	3.9	3.8	3.6	3.5	3.3
104	6.8	6.4	6.0	5.7	5.4	5.1	4.8	4.6	4.4	4.2	4.0	3.8	3.7	3.5	3.3	3.2
105	6.7	6.3	6.0	5.6	5.3	5.0	4.8	4.5	4.3	4.1	3.9	3.7	3.6	3.4	3.2	3.1
106	6.7	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6	3.5	3.3	3.1	3.0
107	6.6	6.2	5.9	5.5	5.2	4.9	4.6	4.4	4.2	4.0	3.8	3.6	3.4	3.2	3.1	2.9
108	6.6	6.2	5.8	5.5	5.2	4.9	4.6	4.3	4.1	3.9	3.7	3.5	3.3	3.1	3.0	2.8
109	6.6	6.2	5.8	5.5	5.1	4.8	4.5	4.3	4.1	3.8	3.6	3.4	3.3	3.1	2.9	2.7
110	6.6	6.2	5.8	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.6	3.4	3.2	3.0	2.8	2.7
111	6.5	6.1	5.7	5.4	5.1	4.8	4.5	4.2	4.0	3.8	3.5	3.3	3.2	3.0	2.8	2.6
112	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.8	2.6
113	6.5	6.1	5.7	5.4	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5
114	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9	3.7	3.5	3.3	3.1	2.9	2.7	2.5
115	6.5	6.1	5.7	5.3	5.0	4.7	4.4	4.1	3.9	3.7	3.4	3.2	3.0	2.8	2.7	2.5