

**State of New Jersey  
Department of the Treasury  
Division of Taxation**

**Transfer Inheritance Tax Tables**

**For use in Estates of Decedents  
Dying On or After August 5, 2008**

These tables are based on the mortality data set forth in the US Decennial Life Tables for 1999-2001  
(Life tables for Males: United States and Life Tables for Females: United States).

## Expectancy of Life Table

### Life Table for Females: United States, 1999-2001

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

## Expectancy of Life Table

### Life Table for Males: United States, 1999-2001

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

## LIFE ESTATE TABLE

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

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

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

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

A female age 50 receives \$200 per month for life.  
 $\$200 \times 12 = \$2,400 \times 13.3450 = \$32,028.00$

A female age 50 receives \$50,000 for life with remainder  
over.  
 $\$50,000 \times .80070 = \$40,035.00$  Value of the life estate  
 $\$50,000 - \$40,035.00 = \$9,965.00$  Value of the remainder

## Life Estate Table

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

Age	Annuity	Life Estate	Remainder
0	16.2879	0.97727	0.02273
1	16.3706	0.98223	0.01777
2	16.3605	0.98163	0.01837
3	16.3469	0.98081	0.01919
4	16.3315	0.97989	0.02011
5	16.3146	0.97887	0.02113
6	16.2962	0.97777	0.02223
7	16.2766	0.97659	0.02341
8	16.2555	0.97533	0.02467
9	16.2330	0.97398	0.02602
10	16.2091	0.97254	0.02746
11	16.1835	0.97101	0.02899
12	16.1565	0.96939	0.03061
13	16.1282	0.96769	0.03231
14	16.0989	0.96594	0.03406
15	16.0688	0.96413	0.03587
16	16.0380	0.96228	0.03772
17	16.0064	0.96038	0.03962
18	15.9736	0.95842	0.04158
19	15.9393	0.95636	0.04364
20	15.9030	0.95418	0.04582
21	15.8646	0.95188	0.04812
22	15.8240	0.94944	0.05056
23	15.7812	0.94687	0.05313
24	15.7358	0.94415	0.05585
25	15.6879	0.94127	0.05873
26	15.6372	0.93823	0.06177
27	15.5836	0.93502	0.06498
28	15.5271	0.93162	0.06838
29	15.4676	0.92805	0.07195
30	15.4050	0.92430	0.07570
31	15.3393	0.92036	0.07964
32	15.2703	0.91622	0.08378
33	15.1981	0.91188	0.08812
34	15.1225	0.90735	0.09265

## Life Estate Table

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

Age	Annuity	Life Estate	Remainder
35	15.0436	0.90261	0.09739
36	14.9610	0.89766	0.10234
37	14.8747	0.89248	0.10752
38	14.7845	0.88707	0.11293
39	14.6904	0.88142	0.11858
40	14.5922	0.87553	0.12447
41	14.4899	0.86939	0.13061
42	14.3832	0.86299	0.13701
43	14.2719	0.85631	0.14369
44	14.1557	0.84934	0.15066
45	14.0343	0.84206	0.15794
46	13.9075	0.83445	0.16555
47	13.7753	0.82652	0.17348
48	13.6376	0.81825	0.18175
49	13.4942	0.80965	0.19035
50	13.3450	0.80070	0.19930
51	13.1899	0.79140	0.20860
52	13.0287	0.78172	0.21828
53	12.8613	0.77168	0.22832
54	12.6878	0.76127	0.23873
55	12.5083	0.75050	0.24950
56	12.3233	0.73940	0.26060
57	12.1331	0.72798	0.27202
58	11.9376	0.71626	0.28374
59	11.7366	0.70420	0.29580
60	11.5298	0.69179	0.30821
61	11.3173	0.67904	0.32096
62	11.0996	0.66597	0.33403
63	10.8767	0.65260	0.34740
64	10.6485	0.63891	0.36109
65	10.4148	0.62489	0.37511
66	10.1737	0.61042	0.38958
67	9.9251	0.59551	0.40449
68	9.6696	0.58017	0.41983
69	9.4076	0.56445	0.43555

## Life Estate Table

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

Age	Annuity	Life Estate	Remainder
70	9.1396	0.54838	0.45162
71	8.8657	0.53194	0.46806
72	8.5866	0.51520	0.48480
73	8.3036	0.49822	0.50178
74	8.0182	0.48109	0.51891
75	7.7316	0.46389	0.53611
76	7.4447	0.44668	0.55332
77	7.1578	0.42947	0.57053
78	6.8716	0.41230	0.58770
79	6.5868	0.39521	0.60479
80	6.3040	0.37824	0.62176
81	6.0241	0.36145	0.63855
82	5.7477	0.34486	0.65514
83	5.4756	0.32854	0.67146
84	5.2084	0.31250	0.68750
85	4.9468	0.29681	0.70319
86	4.6914	0.28148	0.71852
87	4.4427	0.26656	0.73344
88	4.2014	0.25209	0.74791
89	3.9679	0.23807	0.76193
90	3.7426	0.22456	0.77544
91	3.5259	0.21155	0.78845
92	3.3181	0.19909	0.80091
93	3.1194	0.18716	0.81284
94	2.9299	0.17580	0.82420
95	2.7499	0.16499	0.83501
96	2.5792	0.15475	0.84525
97	2.4179	0.14508	0.85492
98	2.2660	0.13596	0.86404
99	2.1231	0.12739	0.87261
100	1.9893	0.11936	0.88064
101	1.8641	0.11185	0.88815
102	1.7474	0.10485	0.89515
103	1.6389	0.09833	0.90167
104	1.5382	0.09229	0.90771

## Life Estate Table

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

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
105	1.4450	0.08670	0.91330
106	1.3588	0.08153	0.91847
107	1.2794	0.07677	0.92323
108	1.2064	0.07239	0.92761
109	1.1395	0.06837	0.93163



## LIFE ESTATE TABLE

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

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

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

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

A male age 50 receives \$200 per month for life.  
 $\$200 \times 12 = \$2,400 \times 12.5378 = \$30,090.72$

A male age 50 receives \$50,000 for life with remainder over.  
 $\$50,000 \times .75227 = \$37,613.50$  Value of the life estate  
 $\$50,000 - \$37,613.50 = \$12,386.50$  Value of the remainder

## Life Estate Table

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

Age	Annuity	Life Estate	Remainder
0	16.1395	0.96837	0.03163
1	16.2353	0.97412	0.02588
2	16.2186	0.97312	0.02688
3	16.1981	0.97188	0.02812
4	16.1747	0.97048	0.02952
5	16.1490	0.96894	0.03106
6	16.1214	0.96728	0.03272
7	16.0919	0.96551	0.03449
8	16.0604	0.96362	0.03638
9	16.0267	0.96160	0.03840
10	15.9906	0.95943	0.04057
11	15.9520	0.95712	0.04288
12	15.9111	0.95467	0.04533
13	15.8688	0.95213	0.04787
14	15.8258	0.94955	0.05045
15	15.7830	0.94698	0.05302
16	15.7405	0.94443	0.05557
17	15.6981	0.94189	0.05811
18	15.6557	0.93934	0.06066
19	15.6126	0.93675	0.06325
20	15.5683	0.93410	0.06590
21	15.5229	0.93138	0.06862
22	15.4764	0.92858	0.07142
23	15.4278	0.92567	0.07433
24	15.3763	0.92258	0.07742
25	15.3209	0.91925	0.08075
26	15.2612	0.91567	0.08433
27	15.1972	0.91183	0.08817
28	15.1289	0.90773	0.09227
29	15.0565	0.90339	0.09661
30	14.9803	0.89882	0.10118
31	14.9002	0.89401	0.10599
32	14.8159	0.88896	0.11104
33	14.7276	0.88365	0.11635
34	14.6352	0.87811	0.12189

# Life Estate Table

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

Age	Annuity	Life Estate	Remainder
35	14.5386	0.87232	0.12768
36	14.4378	0.86627	0.13373
37	14.3326	0.85995	0.14005
38	14.2228	0.85337	0.14663
39	14.1086	0.84652	0.15348
40	13.9900	0.83940	0.16060
41	13.8667	0.83200	0.16800
42	13.7387	0.82432	0.17568
43	13.6059	0.81636	0.18364
44	13.4683	0.80810	0.19190
45	13.3259	0.79956	0.20044
46	13.1788	0.79073	0.20927
47	13.0269	0.78161	0.21839
48	12.8698	0.77219	0.22781
49	12.7069	0.76242	0.23758
50	12.5378	0.75227	0.24773
51	12.3619	0.74171	0.25829
52	12.1793	0.73076	0.26924
53	11.9900	0.71940	0.28060
54	11.7945	0.70767	0.29233
55	11.5934	0.69561	0.30439
56	11.3876	0.68325	0.31675
57	11.1774	0.67064	0.32936
58	10.9631	0.65778	0.34222
59	10.7442	0.64465	0.35535
60	10.5202	0.63121	0.36879
61	10.2915	0.61749	0.38251
62	10.0588	0.60353	0.39647
63	9.8224	0.58934	0.41066
64	9.5825	0.57495	0.42505
65	9.3392	0.56035	0.43965
66	9.0885	0.54531	0.45469
67	8.8326	0.52996	0.47004
68	8.5727	0.51436	0.48564
69	8.3101	0.49860	0.50140

## Life Estate Table

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

Age	Annuity	Life Estate	Remainder
70	8.0455	0.48273	0.51727
71	7.7787	0.46672	0.53328
72	7.5098	0.45059	0.54941
73	7.2401	0.43441	0.56559
74	6.9708	0.41825	0.58175
75	6.7030	0.40218	0.59782
76	6.4377	0.38626	0.61374
77	6.1747	0.37048	0.62952
78	5.9147	0.35488	0.64512
79	5.6583	0.33950	0.66050
80	5.4060	0.32436	0.67564
81	5.1583	0.30950	0.69050
82	4.9158	0.29495	0.70505
83	4.6789	0.28074	0.71926
84	4.4481	0.26689	0.73311
85	4.2239	0.25343	0.74657
86	4.0064	0.24039	0.75961
87	3.7962	0.22777	0.77223
88	3.5934	0.21560	0.78440
89	3.3983	0.20390	0.79610
90	3.2111	0.19267	0.80733
91	3.0319	0.18191	0.81809
92	2.8607	0.17164	0.82836
93	2.6977	0.16186	0.83814
94	2.5428	0.15257	0.84743
95	2.3959	0.14375	0.85625
96	2.2570	0.13542	0.86458
97	2.1259	0.12755	0.87245
98	2.0024	0.12015	0.87985
99	1.8864	0.11319	0.88681
100	1.7777	0.10666	0.89334
101	1.6759	0.10055	0.89945
102	1.5808	0.09485	0.90515
103	1.4922	0.08953	0.91047
104	1.4098	0.08459	0.91541

## Life Estate Table

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

<b>Age</b>	<b>Annuity</b>	<b>Life Estate</b>	<b>Remainder</b>
105	1.3332	0.07999	0.92001
106	1.2621	0.07573	0.92427
107	1.1963	0.07178	0.92822
108	1.1355	0.06813	0.93187
109	1.0793	0.06476	0.93524

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

Female Lives, 6%

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

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

795505.72233 minus 360052.63244 = 435453.08989  
435453.08989 divided by 49282.82506 = 8.83580  
8.83580 multiplied by \$500 = \$4,417.90  
\$4,417.90 Value of temporary annuity

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Female Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
0	100000.00000	1727684.24351	2206.55225
1	93750.07426	1627684.24351	1617.00387
2	88402.99293	1533934.16925	1576.53052
3	83375.67668	1445531.17633	1553.15727
4	78638.48246	1362155.49965	1535.34097
5	74173.22174	1283517.01718	1521.31511
6	69963.12241	1209343.79544	1509.70003
7	65992.92850	1139380.67302	1499.68286
8	62248.67677	1073387.74452	1490.87991
9	58717.45274	1011139.06776	1483.16589
10	55387.09593	952421.61501	1476.43848
11	52245.97169	897034.51908	1470.43288
12	49282.82506	844788.54738	1464.60539
13	46486.75982	795505.72233	1458.13403
14	43847.45436	749018.96251	1450.15460
15	41355.60874	705171.50815	1440.24035
16	39002.77168	663815.89941	1428.28681
17	36781.50319	624813.12773	1414.72237
18	34685.10233	588031.62454	1400.29340
19	32707.38381	553346.52221	1385.88255
20	30842.19798	520639.13840	1372.05807
21	29083.21898	489796.94042	1358.86386
22	27424.27209	460713.72144	1346.13691
23	25859.73464	433289.44935	1333.91675
24	24384.27111	407429.71471	1322.21179
25	22992.81116	383045.44360	1310.99360
26	21680.55201	360052.63244	1300.21432
27	20442.92335	338372.08043	1289.78672
28	19275.57873	317929.15708	1279.58871
29	18174.40470	298653.57835	1269.48517
30	17135.53974	280479.17365	1259.36009
31	16155.41621	263343.63392	1249.17278
32	15230.64987	247188.21771	1238.86397
33	14357.98911	231957.56784	1228.31546
34	13534.38711	217599.57873	1217.42983

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Female Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
35	12757.03718	204065.19161	1206.17728
36	12023.37705	191308.15443	1194.61359
37	11330.97916	179284.77738	1182.78422
38	10677.48516	167953.79822	1170.66639
39	10060.64409	157276.31307	1158.21128
40	9478.35006	147215.66898	1145.38767
41	8928.63584	137737.31891	1132.18383
42	8409.70251	128808.68307	1118.64498
43	7919.87553	120398.98056	1104.83890
44	7457.58024	112479.10502	1090.83844
45	7021.28983	105021.52478	1076.67522
46	6609.51860	98000.23495	1062.33549
47	6220.82901	91390.71635	1047.76960
48	5853.87032	85169.88734	1032.93330
49	5507.37773	79316.01702	1017.79186
50	5180.18017	73808.63929	1002.33266
51	4871.18330	68628.45912	986.55354
52	4579.35353	63757.27582	970.45112
53	4303.69408	59177.92229	954.00036
54	4043.22418	54874.22821	937.13579
55	3796.99009	50831.00403	919.76345
56	3564.05278	47034.01394	901.75010
57	3343.58449	43469.96116	883.02065
58	3134.90285	40126.37667	863.59851
59	2937.45267	36991.47382	843.59566
60	2750.69366	34054.02115	823.10756
61	2573.98109	31303.32748	802.09463
62	2406.66298	28729.34639	780.47356
63	2248.24875	26322.68341	758.28554
64	2098.31307	24074.43466	735.60922
65	1956.44619	21976.12159	712.51478
66	1822.52630	20019.67539	689.33713
67	1696.10816	18197.14909	666.08085
68	1576.66863	16501.04093	642.64744
69	1463.72612	14924.37230	618.95033



**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Female Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
70	1356.86709	13460.64619	594.94372
71	1255.77012	12103.77910	570.65055
72	1160.05879	10848.00898	546.02055
73	1069.30830	9687.95019	520.93376
74	983.15498	8618.64189	495.30733
75	901.33281	7635.48691	469.13544
76	823.63698	6734.15410	442.45844
77	749.98220	5910.51713	415.42463
78	680.24216	5160.53492	388.13641
79	614.31229	4480.29276	360.71082
80	552.10858	3865.98046	333.27950
81	493.56596	3313.87188	305.98830
82	438.63613	2820.30592	278.99618
83	387.28492	2381.66979	252.47342
84	339.48883	1994.38487	226.59912
85	295.23097	1654.89604	201.55761
86	254.49634	1359.66507	177.53416
87	217.26637	1105.16873	154.70965
88	183.51313	887.90236	133.25450
89	153.19321	704.38924	113.32212
90	126.24182	551.19603	95.04204
91	102.56733	424.95421	78.51332
92	82.04704	322.38688	63.79872
93	64.52439	240.33984	50.92024
94	49.80841	175.81546	39.85659
95	37.67560	126.00705	30.54312
96	27.87447	88.33146	22.87457
97	20.13266	60.45699	16.71057
98	14.16616	40.32433	11.88366
99	9.68987	26.15816	8.20922
100	6.42848	16.46829	5.49631
101	4.12654	10.03982	3.55824
102	2.55664	5.91328	2.22193
103	1.52490	3.35664	1.33491
104	0.87327	1.83173	0.76958

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Female Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
105	0.47885	0.95847	0.42460
106	0.25072	0.47962	0.22357
107	0.12499	0.22890	0.11204
108	0.05917	0.10390	0.05328
109	0.02651	0.04474	0.02398

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

Male Lives, 6%

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

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

$$781618.41178 \text{ minus } 348035.18534 = 433583.22644$$

$$433583.22644 \text{ divided by } 49192.02741 = 8.81410$$

$$8.81410 \text{ multiplied by } \$500 = \$4,407.05$$

\$4,407.05 Value of temporary annuity

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Male Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
0	100000.00000	1712417.32222	3070.71761
1	93621.27878	1612417.32222	2352.37375
2	88273.52248	1518796.04344	2303.93511
3	83245.40451	1430522.52097	2272.43163
4	78510.95826	1347277.11645	2249.98941
5	74049.79007	1268766.15819	2232.83772
6	69843.94550	1194716.36812	2218.49071
7	65877.81865	1124872.42262	2205.79473
8	62137.62006	1058994.60397	2194.52927
9	58610.85835	996856.98390	2184.99134
10	55285.62593	938246.12555	2177.35468
11	52150.06043	882960.49962	2171.16423
12	49192.02741	830810.43919	2165.02142
13	46399.16064	781618.41178	2156.60903
14	43759.59881	735219.25114	2143.41479
15	41263.38998	691459.65232	2124.16438
16	38902.49737	650196.26234	2098.93535
17	36670.44068	611293.76497	2068.90682
18	34561.24296	574623.32429	2035.39442
19	32569.46514	540062.08132	1999.91337
20	30689.58143	507492.61618	1963.58429
21	28915.33128	476803.03475	1926.48026
22	27240.96994	447887.70347	1888.83578
23	25662.11786	420646.73353	1851.92540
24	24174.79664	394984.61567	1817.17688
25	22774.63369	370809.81903	1785.39865
26	21456.78035	348035.18534	1756.67552
27	20216.08010	326578.40499	1730.51000
28	19047.56029	306362.32490	1706.29661
29	17946.39271	287314.76461	1683.29283
30	16908.22974	269368.37190	1660.96340
31	15929.35969	252460.14216	1639.16296
32	15006.37041	236530.78247	1617.83555
33	14135.85465	221524.41207	1596.73699
34	13314.63477	207388.55741	1575.65982

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS  
Male Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
35	12539.80000	194073.92265	1554.48362
36	11808.71873	181534.12265	1533.20235
37	11118.90298	169725.40393	1511.80465
38	10467.92722	158606.50094	1490.20075
39	9853.47576	148138.57373	1468.27347
40	9273.39393	138285.09797	1445.93556
41	8725.74090	129011.70404	1423.19161
42	8208.71200	120285.96314	1400.07258
43	7720.53369	112077.25114	1376.53834
44	7259.51501	104356.71745	1352.53101
45	6824.07755	97097.20244	1328.00949
46	6412.71444	90273.12489	1302.91492
47	6024.08324	83860.41045	1277.26755
48	5657.03854	77836.32721	1251.20870
49	5310.57646	72179.28867	1224.95635
50	4983.69196	66868.71221	1198.67051
51	4675.32451	61885.02025	1172.39883
52	4384.36261	57209.69575	1146.07795
53	4109.71265	52825.33314	1119.59946
54	3850.24844	48715.62048	1092.76049
55	3604.89701	44865.37204	1065.34765
56	3372.65964	41260.47503	1037.16105
57	3152.71684	37887.81539	1008.12351
58	2944.41607	34735.09855	978.27841
59	2747.29012	31790.68249	947.81753
60	2560.88002	29043.39237	916.91442
61	2384.56822	26482.51234	885.55809
62	2217.67576	24097.94412	853.64118
63	2059.70136	21880.26837	821.19561
64	1910.20562	19820.56700	788.28673
65	1768.78772	17910.36139	754.99368
66	1635.77943	16141.57367	722.10545
67	1510.32113	14505.79423	689.23844
68	1391.83603	12995.47310	656.24321
69	1279.81465	11603.63707	623.00501

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS**  
Male Lives, 6%

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
70	1173.91441	10323.82242	589.54711
71	1073.95860	9149.90801	556.03927
72	979.71832	8075.94941	522.58911
73	890.86468	7096.23109	489.19122
74	807.10530	6205.36641	455.85815
75	728.23099	5398.26111	422.66904
76	654.09124	4670.03012	389.74991
77	584.63954	4015.93888	357.32225
78	519.77366	3431.29934	325.54917
79	459.40283	2911.52568	294.59949
80	403.44428	2452.12285	264.64488
81	351.81942	2048.67857	235.85648
82	304.44954	1696.85915	208.40091
83	261.25137	1392.40961	182.43573
84	222.13242	1131.15825	158.10460
85	186.98648	909.02582	135.53218
86	155.68928	722.03935	114.81913
87	128.09498	566.35006	96.03743
88	104.03334	438.25509	79.22645
89	83.30833	334.22175	64.39012
90	65.69814	250.91342	51.49549
91	50.95697	185.21528	40.47308
92	38.81859	134.25831	31.21906
93	29.00172	95.43972	23.59947
94	21.21676	66.43801	17.45612
95	15.17370	45.22124	12.61401
96	10.59030	30.04754	8.88950
97	7.20012	19.45724	6.09877
98	4.75948	12.25712	4.06568
99	3.05286	7.49764	2.62847
100	1.89623	4.44477	1.64464
101	1.13811	2.54854	0.99386
102	0.65863	1.41043	0.57880
103	0.36668	0.75180	0.32413
104	0.19595	0.38511	0.17415

**TABLE FOR COMPUTING TEMPORARY ANNUITIES AND  
ESTATE FOR A TERM OF YEARS**

**Male Lives, 6%**

<b>Age</b>	<b>Dx</b>	<b>Nx</b>	<b>Mx</b>
105	0.10027	0.18917	0.08956
106	0.04902	0.08890	0.04399
107	0.02284	0.03988	0.02058
108	0.01012	0.01703	0.00916
109	0.00425	0.00691	0.00386

# Discount Table

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

Years	5%	6%	7%	8%
1	0.952381	0.943396	0.934579	0.925926
2	0.907029	0.889996	0.873439	0.857339
3	0.863838	0.839619	0.816298	0.793832
4	0.822702	0.792094	0.762895	0.735030
5	0.783526	0.747258	0.712986	0.680583
6	0.746215	0.704961	0.666342	0.630170
7	0.710681	0.665057	0.622750	0.583490
8	0.676839	0.627412	0.582009	0.540269
9	0.644609	0.591898	0.543934	0.500249
10	0.613913	0.558395	0.508349	0.463193
11	0.584679	0.526788	0.475093	0.428883
12	0.556837	0.496969	0.444012	0.397114
13	0.530321	0.468839	0.414964	0.367698
14	0.505068	0.442301	0.387817	0.340461
15	0.481017	0.417265	0.362446	0.315242
16	0.458112	0.393646	0.338735	0.291890
17	0.436297	0.371364	0.316574	0.270269
18	0.415521	0.350344	0.295864	0.250249
19	0.395734	0.330513	0.276508	0.231712
20	0.376889	0.311805	0.258419	0.214548
21	0.358942	0.294155	0.241513	0.198656
22	0.341850	0.277505	0.225713	0.183941
23	0.325571	0.261797	0.210947	0.170315
24	0.310068	0.246979	0.197147	0.157699
25	0.295303	0.232999	0.184249	0.146018
26	0.281241	0.219810	0.172195	0.135202
27	0.267848	0.207368	0.160930	0.125187
28	0.255094	0.195630	0.150402	0.115914
29	0.242946	0.184557	0.140563	0.107328
30	0.231377	0.174110	0.131367	0.099377



## Discount Table

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

Continued.

Years	5%	6%	7%	8%
31	0.220359	0.164255	0.122773	0.092016
32	0.209866	0.154957	0.114741	0.085200
33	0.199873	0.146186	0.107235	0.078889
34	0.190355	0.137912	0.100219	0.073045
35	0.181290	0.130105	0.093663	0.067635
36	0.172657	0.122741	0.087535	0.062625
37	0.164436	0.115793	0.081809	0.057986
38	0.156605	0.109239	0.076457	0.053690
39	0.149148	0.103056	0.071455	0.049713
40	0.142046	0.097222	0.066780	0.046031
41	0.135282	0.091719	0.062412	0.042621
42	0.128840	0.086527	0.058329	0.039464
43	0.122704	0.081630	0.054513	0.036541
44	0.116861	0.077009	0.050946	0.033834
45	0.111297	0.072650	0.047613	0.031328
46	0.105997	0.068538	0.044499	0.029007
47	0.100949	0.064658	0.041587	0.026859
48	0.096142	0.060998	0.038867	0.024869
49	0.091564	0.057546	0.036324	0.023027
50	0.087204	0.054288	0.033948	0.021321
51	0.083051	0.051215	0.031727	0.019742
52	0.079096	0.048316	0.029651	0.018280
53	0.075330	0.045582	0.027711	0.016925
54	0.071743	0.043001	0.025899	0.015672
55	0.068326	0.040567	0.024204	0.014511
56	0.065073	0.038271	0.022621	0.013436
57	0.061974	0.036105	0.021141	0.012441
58	0.059023	0.034061	0.019758	0.011519
59	0.056212	0.032133	0.018465	0.010666
60	0.053536	0.030314	0.017257	0.009876

## Discount Table

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

Continued.

Years	5%	6%	7%	8%
61	0.050986	0.028598	0.016128	0.009144
62	0.048558	0.026980	0.015073	0.008467
63	0.046246	0.025453	0.014087	0.007840
64	0.044044	0.024012	0.013166	0.007259
65	0.041946	0.022653	0.012304	0.006721
66	0.039949	0.021370	0.011499	0.006223
67	0.038047	0.020161	0.010747	0.005762
68	0.036235	0.019020	0.010044	0.005336
69	0.034509	0.017943	0.009387	0.004940
70	0.032866	0.016927	0.008773	0.004574
71	0.031301	0.015969	0.008199	0.004236
72	0.029811	0.015065	0.007662	0.003922
73	0.028391	0.014213	0.007161	0.003631
74	0.027039	0.013408	0.006693	0.003362
75	0.025752	0.012649	0.006255	0.003113
76	0.024525	0.011933	0.005846	0.002883
77	0.023357	0.011258	0.005463	0.002669
78	0.022245	0.010620	0.005106	0.002471
79	0.021186	0.010019	0.004772	0.002288
80	0.020177	0.009452	0.004460	0.002119
81	0.019216	0.008917	0.004168	0.001962
82	0.018301	0.008412	0.003895	0.001817
83	0.017430	0.007936	0.003640	0.001682
84	0.016600	0.007487	0.003402	0.001557
85	0.015809	0.007063	0.003180	0.001442
86	0.015056	0.006663	0.002972	0.001335
87	0.014339	0.006286	0.002777	0.001236
88	0.013657	0.005930	0.002596	0.001145
89	0.013006	0.005595	0.002426	0.001060
90	0.012387	0.005278	0.002267	0.000981

## Discount Table

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

Continued.

<b>Years</b>	<b>5%</b>	<b>6%</b>	<b>7%</b>	<b>8%</b>
91	0.011797	0.004979	0.002119	0.000909
92	0.011235	0.004697	0.001980	0.000841
93	0.010700	0.004432	0.001851	0.000779
94	0.010191	0.004181	0.001730	0.000721
95	0.009705	0.003944	0.001616	0.000668
96	0.009243	0.003721	0.001511	0.000618
97	0.008803	0.003510	0.001412	0.000573
98	0.008384	0.003312	0.001319	0.000530
99	0.007985	0.003124	0.001233	0.000491
100	0.007604	0.002947	0.001152	0.000455

## Present Worth Table

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

Years	5%	6%	7%	8%
1	0.952381	0.943396	0.934579	0.925926
2	1.859410	1.833393	1.808018	1.783265
3	2.723248	2.673012	2.624316	2.577097
4	3.545951	3.465106	3.387211	3.312127
5	4.329477	4.212364	4.100197	3.992710
6	5.075692	4.917324	4.766540	4.622880
7	5.786373	5.582381	5.389289	5.206370
8	6.463213	6.209794	5.971299	5.746639
9	7.107822	6.801692	6.515232	6.246888
10	7.721735	7.360087	7.023582	6.710081
11	8.306414	7.886875	7.498674	7.138964
12	8.863252	8.383844	7.942686	7.536078
13	9.393573	8.852683	8.357651	7.903776
14	9.898641	9.294984	8.745468	8.244237
15	10.379658	9.712249	9.107914	8.559479
16	10.837770	10.105895	9.446649	8.851369
17	11.274066	10.477260	9.763223	9.121638
18	11.689587	10.827603	10.059087	9.371887
19	12.085321	11.158116	10.335595	9.603599
20	12.462210	11.469921	10.594014	9.818147
21	12.821153	11.764077	10.835527	10.016803
22	13.163003	12.041582	11.061240	10.200744
23	13.488574	12.303379	11.272187	10.371059
24	13.798642	12.550358	11.469334	10.528758
25	14.093945	12.783356	11.653583	10.674776
26	14.375185	13.003166	11.825779	10.809978
27	14.643034	13.210534	11.986709	10.935165
28	14.898127	13.406164	12.137111	11.051078
29	15.141074	13.590721	12.277674	11.158406
30	15.372451	13.764831	12.409041	11.257783

## Present Worth Table

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

Continued.

Years	5%	6%	7%	8%
31	15.592811	13.929086	12.531814	11.349799
32	15.802677	14.084043	12.646555	11.434999
33	16.002549	14.230230	12.753790	11.513888
34	16.192904	14.368141	12.854009	11.586934
35	16.374194	14.498246	12.947672	11.654568
36	16.546852	14.620987	13.035208	11.717193
37	16.711287	14.736780	13.117017	11.775179
38	16.867893	14.846019	13.193473	11.828869
39	17.017041	14.949075	13.264928	11.878582
40	17.159086	15.046297	13.331709	11.924613
41	17.294368	15.138016	13.394120	11.967235
42	17.423208	15.224543	13.452449	12.006699
43	17.545912	15.306173	13.506962	12.043240
44	17.662773	15.383182	13.557908	12.077074
45	17.774070	15.455832	13.605522	12.108402
46	17.880066	15.524370	13.650020	12.137409
47	17.981016	15.589028	13.691608	12.164267
48	18.077158	15.650027	13.730474	12.189136
49	18.168722	15.707572	13.766799	12.212163
50	18.255925	15.761861	13.800746	12.233485
51	18.338977	15.813076	13.832473	12.253227
52	18.418073	15.861393	13.862124	12.271506
53	18.493403	15.906974	13.889836	12.288432
54	18.565146	15.949976	13.915735	12.304103
55	18.633472	15.990543	13.939939	12.318614
56	18.698545	16.028814	13.962560	12.332050
57	18.760519	16.064919	13.983701	12.344491
58	18.819542	16.098980	14.003458	12.356010
59	18.875754	16.131113	14.021924	12.366676
60	18.929290	16.161428	14.039181	12.376552

## Present Worth Table

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

Continued.

Years	5%	6%	7%	8%
61	18.980276	16.190026	14.055309	12.385696
62	19.028834	16.217006	14.070383	12.394163
63	19.075080	16.242458	14.084470	12.402003
64	19.119124	16.266470	14.097635	12.409262
65	19.161070	16.289123	14.109940	12.415983
66	19.201019	16.310493	14.121439	12.422207
67	19.239066	16.330654	14.132186	12.427969
68	19.275301	16.349673	14.142230	12.433305
69	19.309810	16.367617	14.151617	12.438245
70	19.342677	16.384544	14.160389	12.442820
71	19.373978	16.400513	14.168588	12.447055
72	19.403788	16.415578	14.176251	12.450977
73	19.432179	16.429791	14.183412	12.454608
74	19.459218	16.443199	14.190104	12.457971
75	19.484970	16.455848	14.196359	12.461084
76	19.509495	16.467781	14.202205	12.463967
77	19.532853	16.479039	14.207668	12.466636
78	19.555098	16.489659	14.212774	12.469107
79	19.576284	16.499679	14.217546	12.471396
80	19.596460	16.509131	14.222005	12.473514
81	19.615677	16.518048	14.226173	12.475476
82	19.633978	16.526460	14.230069	12.477293
83	19.651407	16.534396	14.233709	12.478975
84	19.668007	16.541883	14.237111	12.480532
85	19.683816	16.548947	14.240291	12.481974
86	19.698873	16.555610	14.243262	12.483310
87	19.713212	16.561896	14.246040	12.484546
88	19.726869	16.567827	14.248635	12.485691
89	19.739875	16.573421	14.251061	12.486751
90	19.752262	16.578699	14.253328	12.487732

## Present Worth Table

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

Continued.

<b>Years</b>	<b>5%</b>	<b>6%</b>	<b>7%</b>	<b>8%</b>
91	19.764059	16.583679	14.255447	12.488641
92	19.775294	16.588376	14.257427	12.489482
93	19.785994	16.592808	14.259277	12.490261
94	19.796185	16.596988	14.261007	12.490983
95	19.805891	16.600932	14.262623	12.491651
96	19.815134	16.604653	14.264134	12.492269
97	19.823937	16.608163	14.265546	12.492842
98	19.832321	16.611475	14.266865	12.493372
99	19.840306	16.614599	14.268098	12.493863
100	19.847910	16.617546	14.269251	12.494318