

**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 November 1, 1997**

These tables are based on the mortality data set forth in the US Decennial Life Tables for 1989-1991  
(Life tables for Males: United States and Life Tables for Females: United States).

**EXPECTANCY OF LIFE TABLE**  
**Life Table for Females: United States, 1989-91**

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

**EXPECTANCY OF LIFE TABLE**  
**Life Table for Males: United States, 1989-91**

| Age | Expectation of<br>life in years | Age | Expectation of<br>life in years | Age | Expectation of<br>life in years |
|-----|---------------------------------|-----|---------------------------------|-----|---------------------------------|
| 0   | 71.83                           | 38  | 36.88                           | 76  | 8.91                            |
| 1   | 71.58                           | 39  | 35.98                           | 77  | 8.44                            |
| 2   | 70.64                           | 40  | 35.09                           | 78  | 7.99                            |
| 3   | 69.67                           | 41  | 34.20                           | 79  | 7.55                            |
| 4   | 68.70                           | 42  | 33.31                           | 80  | 7.12                            |
| 5   | 67.73                           | 43  | 32.43                           | 81  | 6.72                            |
| 6   | 66.75                           | 44  | 31.54                           | 82  | 6.34                            |
| 7   | 65.77                           | 45  | 30.66                           | 83  | 5.99                            |
| 8   | 64.78                           | 46  | 29.79                           | 84  | 5.65                            |
| 9   | 63.80                           | 47  | 28.93                           | 85  | 5.31                            |
| 10  | 62.81                           | 48  | 28.07                           | 86  | 4.99                            |
| 11  | 61.82                           | 49  | 27.22                           | 87  | 4.69                            |
| 12  | 60.83                           | 50  | 26.37                           | 88  | 4.41                            |
| 13  | 59.85                           | 51  | 25.54                           | 89  | 4.14                            |
| 14  | 58.87                           | 52  | 24.71                           | 90  | 3.89                            |
| 15  | 57.91                           | 53  | 23.89                           | 91  | 3.65                            |
| 16  | 56.96                           | 54  | 23.09                           | 92  | 3.44                            |
| 17  | 56.02                           | 55  | 22.30                           | 93  | 3.25                            |
| 18  | 55.10                           | 56  | 21.52                           | 94  | 3.08                            |
| 19  | 54.17                           | 57  | 20.75                           | 95  | 2.92                            |
| 20  | 53.25                           | 58  | 19.99                           | 96  | 2.77                            |
| 21  | 52.34                           | 59  | 19.25                           | 97  | 2.63                            |
| 22  | 51.42                           | 60  | 18.53                           | 98  | 2.50                            |
| 23  | 50.50                           | 61  | 17.82                           | 99  | 2.37                            |
| 24  | 49.59                           | 62  | 17.13                           | 100 | 2.25                            |
| 25  | 48.67                           | 63  | 16.45                           | 101 | 2.13                            |
| 26  | 47.76                           | 64  | 15.78                           | 102 | 2.02                            |
| 27  | 46.84                           | 65  | 15.12                           | 103 | 1.91                            |
| 28  | 45.93                           | 66  | 14.48                           | 104 | 1.81                            |
| 29  | 45.01                           | 67  | 13.85                           | 105 | 1.71                            |
| 30  | 44.10                           | 68  | 13.24                           | 106 | 1.61                            |
| 31  | 43.19                           | 69  | 12.64                           | 107 | 1.52                            |
| 32  | 42.28                           | 70  | 12.05                           | 108 | 1.43                            |
| 33  | 41.37                           | 71  | 11.48                           | 109 | 1.35                            |
| 34  | 40.47                           | 72  | 10.93                           |     |                                 |
| 35  | 39.57                           | 73  | 10.40                           |     |                                 |
| 36  | 38.67                           | 74  | 9.89                            |     |                                 |
| 37  | 37.77                           | 75  | 9.39                            |     |                                 |

## 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. A female age 50 receives \$200 per month for life.

$$\$200 \times 12 = \$2,400 \times 13.2491 = \$31,797.84$$

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

$$\$50,000 \times .79495 = \$39,747.50 \text{ Value of the life estate}$$

$$\$50,000 - \$39,747.50 = \$10,252.50 \text{ Value of the remainder}$$

# LIFE ESTATE TABLE

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

| Age | Annuity | Life Estate | Remainder |
|-----|---------|-------------|-----------|
| 0   | 16.2332 | 0.97399     | 0.02601   |
| 1   | 16.3467 | 0.98080     | 0.01920   |
| 2   | 16.3389 | 0.98033     | 0.01967   |
| 3   | 16.3264 | 0.97958     | 0.02042   |
| 4   | 16.3114 | 0.97868     | 0.02132   |
| 5   | 16.2943 | 0.97766     | 0.02234   |
| 6   | 16.2759 | 0.97655     | 0.02345   |
| 7   | 16.2560 | 0.97536     | 0.02464   |
| 8   | 16.2345 | 0.97407     | 0.02593   |
| 9   | 16.2113 | 0.97268     | 0.02732   |
| 10  | 16.1867 | 0.97120     | 0.02880   |
| 11  | 16.1604 | 0.96962     | 0.03038   |
| 12  | 16.1326 | 0.96796     | 0.03204   |
| 13  | 16.1035 | 0.96621     | 0.03379   |
| 14  | 16.0733 | 0.96440     | 0.03560   |
| 15  | 16.0423 | 0.96254     | 0.03746   |
| 16  | 16.0106 | 0.96064     | 0.03936   |
| 17  | 15.9779 | 0.95867     | 0.04133   |
| 18  | 15.9440 | 0.95664     | 0.04336   |
| 19  | 15.9087 | 0.95452     | 0.04548   |
| 20  | 15.8715 | 0.95229     | 0.04771   |
| 21  | 15.8322 | 0.94993     | 0.05007   |
| 22  | 15.7911 | 0.94747     | 0.05253   |
| 23  | 15.7475 | 0.94485     | 0.05515   |
| 24  | 15.7015 | 0.94209     | 0.05791   |
| 25  | 15.6530 | 0.93918     | 0.06082   |
| 26  | 15.6016 | 0.93610     | 0.06390   |
| 27  | 15.5474 | 0.93284     | 0.06716   |
| 28  | 15.4902 | 0.92941     | 0.07059   |
| 29  | 15.4301 | 0.92581     | 0.07419   |
| 30  | 15.3671 | 0.92203     | 0.07797   |
| 31  | 15.3010 | 0.91806     | 0.08194   |
| 32  | 15.2318 | 0.91391     | 0.08609   |
| 33  | 15.1590 | 0.90954     | 0.09046   |
| 34  | 15.0825 | 0.90495     | 0.09505   |

## 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  | 15.0023 | 0.90014     | 0.09986   |
| 36  | 14.9180 | 0.89508     | 0.10492   |
| 37  | 14.8295 | 0.88977     | 0.11023   |
| 38  | 14.7367 | 0.88420     | 0.11580   |
| 39  | 14.6396 | 0.87838     | 0.12162   |
| 40  | 14.5378 | 0.87227     | 0.12773   |
| 41  | 14.4313 | 0.86588     | 0.13412   |
| 42  | 14.3198 | 0.85919     | 0.14081   |
| 43  | 14.2035 | 0.85221     | 0.14779   |
| 44  | 14.0820 | 0.84492     | 0.15508   |
| 45  | 13.9554 | 0.83732     | 0.16268   |
| 46  | 13.8240 | 0.82944     | 0.17056   |
| 47  | 13.6878 | 0.82127     | 0.17873   |
| 48  | 13.5468 | 0.81281     | 0.18719   |
| 49  | 13.4006 | 0.80404     | 0.19596   |
| 50  | 13.2491 | 0.79495     | 0.20505   |
| 51  | 13.0925 | 0.78555     | 0.21445   |
| 52  | 12.9309 | 0.77585     | 0.22415   |
| 53  | 12.7643 | 0.76586     | 0.23414   |
| 54  | 12.5924 | 0.75554     | 0.24446   |
| 55  | 12.4152 | 0.74491     | 0.25509   |
| 56  | 12.2322 | 0.73393     | 0.26607   |
| 57  | 12.0436 | 0.72262     | 0.27738   |
| 58  | 11.8498 | 0.71099     | 0.28901   |
| 59  | 11.6515 | 0.69909     | 0.30091   |
| 60  | 11.4484 | 0.68690     | 0.31310   |
| 61  | 11.2403 | 0.67442     | 0.32558   |
| 62  | 11.0267 | 0.66160     | 0.33840   |
| 63  | 10.8076 | 0.64846     | 0.35154   |
| 64  | 10.5831 | 0.63499     | 0.36501   |
| 65  | 10.3532 | 0.62119     | 0.37881   |
| 66  | 10.1174 | 0.60704     | 0.39296   |
| 67  | 9.8755  | 0.59253     | 0.40747   |
| 68  | 9.6274  | 0.57764     | 0.42236   |
| 69  | 9.3738  | 0.56243     | 0.43757   |

## 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  | 9.1155  | 0.54693     | 0.45307   |
| 71  | 8.8534  | 0.53120     | 0.46880   |
| 72  | 8.5881  | 0.51529     | 0.48471   |
| 73  | 8.3200  | 0.49920     | 0.50080   |
| 74  | 8.0490  | 0.48294     | 0.51706   |
| 75  | 7.7744  | 0.46646     | 0.53354   |
| 76  | 7.4953  | 0.44972     | 0.55028   |
| 77  | 7.2115  | 0.43269     | 0.56731   |
| 78  | 6.9242  | 0.41545     | 0.58455   |
| 79  | 6.6360  | 0.39816     | 0.60184   |
| 80  | 6.3491  | 0.38095     | 0.61905   |
| 81  | 6.0652  | 0.36391     | 0.63609   |
| 82  | 5.7849  | 0.34709     | 0.65291   |
| 83  | 5.5084  | 0.33050     | 0.66950   |
| 84  | 5.2357  | 0.31414     | 0.68586   |
| 85  | 4.9670  | 0.29802     | 0.70198   |
| 86  | 4.7046  | 0.28228     | 0.71772   |
| 87  | 4.4512  | 0.26707     | 0.73293   |
| 88  | 4.2066  | 0.25240     | 0.74760   |
| 89  | 3.9705  | 0.23823     | 0.76177   |
| 90  | 3.7430  | 0.22458     | 0.77542   |
| 91  | 3.5283  | 0.21170     | 0.78830   |
| 92  | 3.3306  | 0.19984     | 0.80016   |
| 93  | 3.1490  | 0.18894     | 0.81106   |
| 94  | 2.9793  | 0.17876     | 0.82124   |
| 95  | 2.8196  | 0.16918     | 0.83082   |
| 96  | 2.6694  | 0.16016     | 0.83984   |
| 97  | 2.5308  | 0.15185     | 0.84815   |
| 98  | 2.4017  | 0.14410     | 0.85590   |
| 99  | 2.2786  | 0.13672     | 0.86328   |
| 100 | 2.1582  | 0.12949     | 0.87051   |
| 101 | 2.0404  | 0.12242     | 0.87758   |
| 102 | 1.9254  | 0.11552     | 0.88448   |
| 103 | 1.8082  | 0.10849     | 0.89151   |
| 104 | 1.6899  | 0.10139     | 0.89861   |

## LIFE ESTATE TABLE

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

| Age | Annuity | Life<br>Estate | Remainder |
|-----|---------|----------------|-----------|
| 105 | 1.5670  | 0.09402        | 0.90598   |
| 106 | 1.4219  | 0.08531        | 0.91469   |
| 107 | 1.2309  | 0.07385        | 0.92615   |
| 108 | 0.9542  | 0.05725        | 0.94275   |
| 109 | 0.4717  | 0.02830        | 0.97170   |



## 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. A male age 50 receives \$200 per month for life.  
 $\$200 \times 12 = \$2,400 \times 12.2025 = \$29,286$

B. A male age 50 receives \$50,000 for life with remainder over.  
 $\$50,000 \times .73215 = \$36,607.50$  Value of the life estate  
 $\$50,000 - \$36,607.50 = \$13,392.50$  Value of the remainder

## LIFE ESTATE TABLE

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

| Age | Annuity | Life<br>Estate | Remainder |
|-----|---------|----------------|-----------|
| 0   | 16.0241 | 0.96145        | 0.03855   |
| 1   | 16.1587 | 0.96952        | 0.03048   |
| 2   | 16.1411 | 0.96847        | 0.03153   |
| 3   | 16.1187 | 0.96712        | 0.03288   |
| 4   | 16.0927 | 0.96556        | 0.03444   |
| 5   | 16.0641 | 0.96385        | 0.03615   |
| 6   | 16.0330 | 0.96198        | 0.03802   |
| 7   | 15.9997 | 0.95998        | 0.04002   |
| 8   | 15.9640 | 0.95784        | 0.04216   |
| 9   | 15.9256 | 0.95554        | 0.04446   |
| 10  | 15.8845 | 0.95307        | 0.04693   |
| 11  | 15.8402 | 0.95041        | 0.04959   |
| 12  | 15.7934 | 0.94760        | 0.05240   |
| 13  | 15.7452 | 0.94471        | 0.05529   |
| 14  | 15.6966 | 0.94180        | 0.05820   |
| 15  | 15.6489 | 0.93893        | 0.06107   |
| 16  | 15.6022 | 0.93613        | 0.06387   |
| 17  | 15.5563 | 0.93338        | 0.06662   |
| 18  | 15.5105 | 0.93063        | 0.06937   |
| 19  | 15.4638 | 0.92783        | 0.07217   |
| 20  | 15.4152 | 0.92491        | 0.07509   |
| 21  | 15.3646 | 0.92188        | 0.07812   |
| 22  | 15.3120 | 0.91872        | 0.08128   |
| 23  | 15.2569 | 0.91541        | 0.08459   |
| 24  | 15.1991 | 0.91195        | 0.08805   |
| 25  | 15.1380 | 0.90828        | 0.09172   |
| 26  | 15.0734 | 0.90440        | 0.09560   |
| 27  | 15.0052 | 0.90031        | 0.09969   |
| 28  | 14.9333 | 0.89600        | 0.10400   |
| 29  | 14.8579 | 0.89147        | 0.10853   |
| 30  | 14.7794 | 0.88676        | 0.11324   |
| 31  | 14.6972 | 0.88183        | 0.11817   |
| 32  | 14.6115 | 0.87669        | 0.12331   |
| 33  | 14.5219 | 0.87131        | 0.12869   |
| 34  | 14.4283 | 0.86570        | 0.13430   |

## 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  | 14.3302 | 0.85981     | 0.14019   |
| 36  | 14.2280 | 0.85368     | 0.14632   |
| 37  | 14.1209 | 0.84725     | 0.15275   |
| 38  | 14.0092 | 0.84055     | 0.15945   |
| 39  | 13.8920 | 0.83352     | 0.16648   |
| 40  | 13.7689 | 0.82613     | 0.17387   |
| 41  | 13.6395 | 0.81837     | 0.18163   |
| 42  | 13.5039 | 0.81023     | 0.18977   |
| 43  | 13.3619 | 0.80171     | 0.19829   |
| 44  | 13.2136 | 0.79282     | 0.20718   |
| 45  | 13.0592 | 0.78355     | 0.21645   |
| 46  | 12.8994 | 0.77396     | 0.22604   |
| 47  | 12.7338 | 0.76403     | 0.23597   |
| 48  | 12.5627 | 0.75376     | 0.24624   |
| 49  | 12.3857 | 0.74314     | 0.25686   |
| 50  | 12.2025 | 0.73215     | 0.26785   |
| 51  | 12.0136 | 0.72082     | 0.27918   |
| 52  | 11.8191 | 0.70915     | 0.29085   |
| 53  | 11.6198 | 0.69719     | 0.30281   |
| 54  | 11.4157 | 0.68494     | 0.31506   |
| 55  | 11.2070 | 0.67242     | 0.32758   |
| 56  | 10.9938 | 0.65963     | 0.34037   |
| 57  | 10.7763 | 0.64658     | 0.35342   |
| 58  | 10.5552 | 0.63331     | 0.36669   |
| 59  | 10.3316 | 0.61990     | 0.38010   |
| 60  | 10.1057 | 0.60634     | 0.39366   |
| 61  | 9.8772  | 0.59263     | 0.40737   |
| 62  | 9.6453  | 0.57872     | 0.42128   |
| 63  | 9.4101  | 0.56461     | 0.43539   |
| 64  | 9.1718  | 0.55031     | 0.44969   |
| 65  | 8.9310  | 0.53586     | 0.46414   |
| 66  | 8.6870  | 0.52122     | 0.47878   |
| 67  | 8.4394  | 0.50636     | 0.49364   |
| 68  | 8.1886  | 0.49132     | 0.50868   |
| 69  | 7.9354  | 0.47612     | 0.52388   |

## LIFE ESTATE TABLE

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

| Age | Annuity | Life<br>Estate | Remainder |
|-----|---------|----------------|-----------|
| 70  | 7.6815  | 0.46089        | 0.53911   |
| 71  | 7.4285  | 0.44571        | 0.55429   |
| 72  | 7.1770  | 0.43062        | 0.56938   |
| 73  | 6.9277  | 0.41566        | 0.58434   |
| 74  | 6.6801  | 0.40081        | 0.59919   |
| 75  | 6.4331  | 0.38599        | 0.61401   |
| 76  | 6.1863  | 0.37118        | 0.62882   |
| 77  | 5.9402  | 0.35641        | 0.64359   |
| 78  | 5.6950  | 0.34170        | 0.65830   |
| 79  | 5.4515  | 0.32709        | 0.67291   |
| 80  | 5.2112  | 0.31267        | 0.68733   |
| 81  | 4.9776  | 0.29866        | 0.70134   |
| 82  | 4.7532  | 0.28519        | 0.71481   |
| 83  | 4.5376  | 0.27226        | 0.72774   |
| 84  | 4.3273  | 0.25964        | 0.74036   |
| 85  | 4.1178  | 0.24707        | 0.75293   |
| 86  | 3.9108  | 0.23465        | 0.76535   |
| 87  | 3.7107  | 0.22264        | 0.77736   |
| 88  | 3.5186  | 0.21112        | 0.78888   |
| 89  | 3.3341  | 0.20005        | 0.79995   |
| 90  | 3.1583  | 0.18950        | 0.81050   |
| 91  | 2.9923  | 0.17954        | 0.82046   |
| 92  | 2.8398  | 0.17039        | 0.82961   |
| 93  | 2.7019  | 0.16211        | 0.83789   |
| 94  | 2.5765  | 0.15459        | 0.84541   |
| 95  | 2.4590  | 0.14754        | 0.85246   |
| 96  | 2.3466  | 0.14080        | 0.85920   |
| 97  | 2.2437  | 0.13462        | 0.86538   |
| 98  | 2.1431  | 0.12859        | 0.87141   |
| 99  | 2.0456  | 0.12274        | 0.87726   |
| 100 | 1.9473  | 0.11684        | 0.88316   |
| 101 | 1.8573  | 0.11144        | 0.88856   |
| 102 | 1.7611  | 0.10567        | 0.89433   |
| 103 | 1.6641  | 0.09985        | 0.90015   |
| 104 | 1.5683  | 0.09410        | 0.90590   |

## LIFE ESTATE TABLE

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

| Age | Annuity | Life<br>Estate | Remainder |
|-----|---------|----------------|-----------|
| 105 | 1.4671  | 0.08803        | 0.91197   |
| 106 | 1.3288  | 0.07973        | 0.92027   |
| 107 | 1.2035  | 0.07221        | 0.92779   |
| 108 | 0.8791  | 0.05275        | 0.94725   |
| 109 | 0.4717  | 0.02830        | 0.97170   |

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

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

746412.19278 minus 336996.65818 = 409415.5346  
409415.5346 divided by 49140.82729 = 8.33147  
8.33147 multiplied by \$500 = \$4,165.74  
\$4,165.74 Value of temporary annuity

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

| Age | Dx           | Nx            | Mx         |
|-----|--------------|---------------|------------|
| 0   | 100000.00000 | 1623323.55007 | 2600.58700 |
| 1   | 93558.49092  | 1529374.49329 | 1796.02132 |
| 2   | 88203.09719  | 1441141.58106 | 1734.60232 |
| 3   | 83175.20473  | 1357948.74417 | 1698.28008 |
| 4   | 78441.82724  | 1279494.24341 | 1672.17264 |
| 5   | 73983.04238  | 1205501.86031 | 1652.93076 |
| 6   | 69779.10913  | 1135714.64425 | 1636.23048 |
| 7   | 65815.38172  | 1069892.27927 | 1621.84496 |
| 8   | 62078.06212  | 1007808.25683 | 1609.56672 |
| 9   | 58554.73895  | 949248.78258  | 1599.81200 |
| 10  | 55231.38608  | 894012.92965  | 1590.61031 |
| 11  | 52097.17957  | 841911.79926  | 1582.47161 |
| 12  | 49140.82729  | 792767.24431  | 1574.79263 |
| 13  | 46350.83203  | 746412.19278  | 1566.10047 |
| 14  | 43717.91149  | 702689.63702  | 1556.53327 |
| 15  | 41231.62964  | 661452.16584  | 1544.49969 |
| 16  | 38884.37954  | 622561.09417  | 1530.71389 |
| 17  | 36668.52283  | 585885.14429  | 1515.41417 |
| 18  | 34577.18035  | 551300.08108  | 1499.17549 |
| 19  | 32604.11690  | 518688.03190  | 1482.83498 |
| 20  | 30743.01096  | 487937.22599  | 1466.77740 |
| 21  | 28987.83805  | 458941.88670  | 1451.32485 |
| 22  | 27332.03231  | 431602.36203  | 1435.89059 |
| 23  | 25770.79868  | 405824.49462  | 1421.32900 |
| 24  | 24298.24371  | 381519.33566  | 1407.08357 |
| 25  | 22909.59029  | 358603.10480  | 1393.40401 |
| 26  | 21600.07222  | 336996.65818  | 1380.27273 |
| 27  | 20365.19163  | 316625.34905  | 1367.67069 |
| 28  | 19200.51135  | 297418.87090  | 1355.37910 |
| 29  | 18101.69417  | 279311.17884  | 1343.02344 |
| 30  | 17065.05617  | 262240.11577  | 1330.64923 |
| 31  | 16086.95477  | 246147.08358  | 1318.12976 |
| 32  | 15164.13116  | 230976.83179  | 1305.52126 |
| 33  | 14293.65003  | 216677.11471  | 1293.02315 |
| 34  | 13472.43945  | 203198.60723  | 1280.52302 |

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

| Age | Dx          | Nx           | Mx         |
|-----|-------------|--------------|------------|
| 35  | 12697.74905 | 190494.80844 | 1268.06054 |
| 36  | 11966.85685 | 178521.87574 | 1255.54431 |
| 37  | 11277.44518 | 167238.40935 | 1243.14062 |
| 38  | 10626.86457 | 156605.42746 | 1230.53892 |
| 39  | 10012.97738 | 146586.26680 | 1217.80137 |
| 40  | 9433.76076  | 137146.28388 | 1204.98373 |
| 41  | 8887.11735  | 128252.83806 | 1191.94707 |
| 42  | 8371.26637  | 119875.16839 | 1178.75626 |
| 43  | 7884.27848  | 111984.31860 | 1165.21936 |
| 44  | 7424.59942  | 104553.01960 | 1151.41824 |
| 45  | 6990.53504  | 97555.58255  | 1137.20008 |
| 46  | 6580.45221  | 90967.93426  | 1122.37616 |
| 47  | 6192.90827  | 84767.49323  | 1106.85868 |
| 48  | 5826.68916  | 78932.96549  | 1090.71124 |
| 49  | 5480.64866  | 73444.20288  | 1073.99649 |
| 50  | 5153.70259  | 68282.13995  | 1056.77419 |
| 51  | 4844.67333  | 63428.81150  | 1038.94464 |
| 52  | 4552.47255  | 58867.35195  | 1020.43143 |
| 53  | 4276.14289  | 54581.88780  | 1001.22962 |
| 54  | 4014.91825  | 50557.38014  | 981.47544  |
| 55  | 3767.94254  | 46779.57951  | 961.16777  |
| 56  | 3534.53206  | 43234.98209  | 940.43313  |
| 57  | 3313.84847  | 39910.82576  | 919.19892  |
| 58  | 3105.12026  | 36795.12955  | 897.41249  |
| 59  | 2907.50834  | 33876.69601  | 874.90657  |
| 60  | 2720.46950  | 31144.99507  | 851.76980  |
| 61  | 2543.51577  | 28589.99686  | 828.11595  |
| 62  | 2376.23267  | 26202.10893  | 804.10614  |
| 63  | 2218.08357  | 23972.20268  | 779.75140  |
| 64  | 2068.54367  | 21891.66501  | 755.04377  |
| 65  | 1927.17335  | 19952.35019  | 730.03234  |
| 66  | 1793.59714  | 18146.50759  | 704.80669  |
| 67  | 1667.43680  | 16466.75280  | 679.43164  |
| 68  | 1548.28972  | 14906.08114  | 653.92486  |
| 69  | 1435.69200  | 13457.90980  | 628.21741  |



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

| Age | Dx         | Nx          | Mx        |
|-----|------------|-------------|-----------|
| 70  | 1329.17095 | 12116.11112 | 602.20428 |
| 71  | 1228.33566 | 10874.97586 | 575.83711 |
| 72  | 1132.86536 | 9729.13956  | 549.11699 |
| 73  | 1042.48981 | 8673.52420  | 522.07836 |
| 74  | 957.04051  | 7703.26347  | 494.84470 |
| 75  | 876.41888  | 6813.61983  | 467.60169 |
| 76  | 800.49823  | 5999.96558  | 440.50029 |
| 77  | 729.09174  | 5257.82621  | 413.62217 |
| 78  | 661.87644  | 4582.97679  | 386.89783 |
| 79  | 598.48165  | 3971.53009  | 360.18985 |
| 80  | 538.64022  | 3419.90732  | 333.44578 |
| 81  | 482.21164  | 2924.72592  | 306.72808 |
| 82  | 429.16598  | 2482.68461  | 280.20490 |
| 83  | 379.50956  | 2090.49305  | 254.07998 |
| 84  | 333.26090  | 1744.84866  | 228.56998 |
| 85  | 290.40347  | 1442.44838  | 203.85656 |
| 86  | 250.83037  | 1180.05043  | 180.02734 |
| 87  | 214.44182  | 954.51331   | 157.17102 |
| 88  | 181.31012  | 762.70645   | 135.54773 |
| 89  | 151.47704  | 601.44429   | 115.39039 |
| 90  | 124.90986  | 467.53792   | 96.85758  |
| 91  | 101.43789  | 357.89923   | 79.96394  |
| 92  | 80.94142   | 269.58046   | 64.76659  |
| 93  | 63.41534   | 199.69288   | 51.43376  |
| 94  | 48.79713   | 145.38142   | 40.07425  |
| 95  | 36.86109   | 103.93336   | 30.62509  |
| 96  | 27.30702   | 72.89254    | 22.93347  |
| 97  | 19.80098   | 50.11137    | 16.79430  |
| 98  | 14.05069   | 33.74594    | 12.02594  |
| 99  | 9.75956    | 22.23847    | 8.42526   |
| 100 | 6.63421    | 14.31780    | 5.77515   |
| 101 | 4.40415    | 8.98638     | 3.86497   |
| 102 | 2.84860    | 5.48464     | 2.51952   |
| 103 | 1.79405    | 3.24394     | 1.59941   |
| 104 | 1.09487    | 1.85026     | 0.98386   |

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

| <b>Age</b> | <b>Dx</b> | <b>Nx</b> | <b>Mx</b> |
|------------|-----------|-----------|-----------|
| 105        | 0.64529   | 1.01116   | 0.58462   |
| 106        | 0.36775   | 0.52291   | 0.33637   |
| 107        | 0.20189   | 0.24850   | 0.18698   |
| 108        | 0.10540   | 0.10057   | 0.09937   |
| 109        | 0.05233   | 0.02469   | 0.05085   |

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

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

727631.14993 minus 320991.52637 = 406639.62356  
406639.62356 divided by 48998.19708 = 8.29907  
8.29907 multiplied by \$500 = \$4,149.54  
\$4,149.54 Value of temporary annuity

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

| Age | Dx           | Nx            | Mx         |
|-----|--------------|---------------|------------|
| 0   | 100000.00000 | 1602414.33928 | 3855.13964 |
| 1   | 93359.43432  | 1508564.81080 | 2845.54567 |
| 2   | 88006.40797  | 1420524.13779 | 2774.95971 |
| 3   | 82979.57344  | 1337521.89448 | 2728.25977 |
| 4   | 78250.14058  | 1259255.51596 | 2694.80962 |
| 5   | 73794.73332  | 1185447.70564 | 2667.87098 |
| 6   | 69596.52435  | 1115840.60699 | 2646.08793 |
| 7   | 65638.47653  | 1050192.81950 | 2626.90736 |
| 8   | 61906.77855  | 988277.88470  | 2610.10547 |
| 9   | 58389.00738  | 929882.07037  | 2596.08316 |
| 10  | 55072.80197  | 874803.68477  | 2584.58088 |
| 11  | 51947.04512  | 822852.42543  | 2575.89959 |
| 12  | 48998.19708  | 773850.00372  | 2567.19686 |
| 13  | 46212.99336  | 727631.14993  | 2555.12437 |
| 14  | 43579.02899  | 684043.05366  | 2536.44577 |
| 15  | 41085.58687  | 642944.11448  | 2508.94000 |
| 16  | 38725.34644  | 604201.44745  | 2473.25959 |
| 17  | 36492.49610  | 567688.52655  | 2431.18450 |
| 18  | 34382.03886  | 533284.06557  | 2384.99493 |
| 19  | 32389.94447  | 500871.15047  | 2337.67544 |
| 20  | 30511.34005  | 470337.20476  | 2291.10776 |
| 21  | 28739.86505  | 441575.13070  | 2245.35720 |
| 22  | 27069.23498  | 414483.97310  | 2200.19659 |
| 23  | 25494.60257  | 388968.16474  | 2156.51269 |
| 24  | 24010.51370  | 364937.15197  | 2114.28458 |
| 25  | 22612.28404  | 342305.29594  | 2073.96629 |
| 26  | 21295.19571  | 320991.52637  | 2035.70412 |
| 27  | 20054.34708  | 300919.44919  | 1999.18012 |
| 28  | 18885.15556  | 282017.27373  | 1964.11914 |
| 29  | 17782.96468  | 264217.69914  | 1929.90273 |
| 30  | 16743.47476  | 247457.77088  | 1896.00851 |
| 31  | 15763.37274  | 231678.21905  | 1862.67960 |
| 32  | 14839.18550  | 216823.07312  | 1829.80111 |
| 33  | 13967.80095  | 202839.55685  | 1797.42754 |
| 34  | 13146.27869  | 189677.83215  | 1765.60876 |

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

| Age | Dx          | Nx           | Mx         |
|-----|-------------|--------------|------------|
| 35  | 12371.83548 | 177290.83957 | 1734.38510 |
| 36  | 11641.47107 | 165634.33258 | 1703.41112 |
| 37  | 10952.99269 | 154666.57630 | 1672.99811 |
| 38  | 10303.84529 | 144348.14767 | 1642.95643 |
| 39  | 9692.06249  | 134641.81204 | 1613.55377 |
| 40  | 9115.64976  | 125512.25957 | 1584.91418 |
| 41  | 8572.61273  | 116926.11842 | 1557.04562 |
| 42  | 8060.80606  | 108852.03014 | 1529.68425 |
| 43  | 7578.33066  | 101260.59780 | 1502.69479 |
| 44  | 7123.26289  | 94124.28208  | 1475.80597 |
| 45  | 6693.90480  | 87417.30002  | 1448.86680 |
| 46  | 6288.34407  | 81115.62572  | 1421.40652 |
| 47  | 5905.30811  | 75196.77163  | 1393.50181 |
| 48  | 5543.35160  | 69639.57314  | 1364.97721 |
| 49  | 5201.49466  | 64424.03732  | 1336.05242 |
| 50  | 4878.62347  | 59531.19037  | 1306.75205 |
| 51  | 4573.43636  | 54943.23470  | 1276.84228 |
| 52  | 4284.89605  | 50643.50537  | 1246.28573 |
| 53  | 4011.81542  | 46616.42028  | 1214.83021 |
| 54  | 3753.38331  | 42847.36286  | 1182.54154 |
| 55  | 3508.75729  | 39322.52039  | 1149.40607 |
| 56  | 3277.19685  | 36028.84777  | 1115.46598 |
| 57  | 3058.00943  | 32953.99549  | 1080.76970 |
| 58  | 2850.37662  | 30086.34990  | 1045.19563 |
| 59  | 2653.52752  | 27415.06886  | 1008.62339 |
| 60  | 2466.92036  | 24929.94475  | 971.12368  |
| 61  | 2290.24807  | 22621.17904  | 932.97733  |
| 62  | 2123.24450  | 20479.25110  | 894.48943  |
| 63  | 1965.44205  | 18494.99965  | 855.74207  |
| 64  | 1816.39587  | 16659.70641  | 816.81348  |
| 65  | 1675.63843  | 14965.09669  | 777.73263  |
| 66  | 1542.90086  | 13403.25077  | 738.70581  |
| 67  | 1417.92711  | 11966.50379  | 699.93689  |
| 68  | 1300.29329  | 10647.52360  | 661.44187  |
| 69  | 1189.53185  | 9439.41178   | 623.16714  |

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

| Age | Dx         | Nx         | Mx        |
|-----|------------|------------|-----------|
| 70  | 1085.16291 | 8335.73040 | 585.01908 |
| 71  | 986.80136  | 7330.46042 | 546.97374 |
| 72  | 894.23101  | 6417.87258 | 509.15866 |
| 73  | 807.25806  | 5592.43647 | 471.71187 |
| 74  | 725.84533  | 4848.73170 | 434.92143 |
| 75  | 649.97452  | 4181.36457 | 399.09264 |
| 76  | 579.50859  | 3585.01852 | 364.40748 |
| 77  | 514.21659  | 3054.55711 | 330.94317 |
| 78  | 453.91761  | 2585.04331 | 298.81501 |
| 79  | 398.37659  | 2171.74294 | 268.07202 |
| 80  | 347.35706  | 1810.15092 | 238.74801 |
| 81  | 300.55187  | 1496.02732 | 210.79023 |
| 82  | 257.79739  | 1225.35888 | 184.27585 |
| 83  | 219.10289  | 994.20489  | 159.45059 |
| 84  | 184.54682  | 798.58107  | 136.63195 |
| 85  | 154.08371  | 634.48883  | 116.01438 |
| 86  | 127.37089  | 498.12239  | 97.48355  |
| 87  | 104.03065  | 386.02645  | 80.86907  |
| 88  | 83.84993   | 295.03043  | 66.14810  |
| 89  | 66.63312   | 222.16202  | 53.30339  |
| 90  | 52.13638   | 164.66311  | 42.25659  |
| 91  | 40.10810   | 120.01643  | 32.90711  |
| 92  | 30.27024   | 85.96240   | 25.11250  |
| 93  | 22.38814   | 60.48991   | 18.75875  |
| 94  | 16.22948   | 41.81473   | 13.72059  |
| 95  | 11.54423   | 28.38720   | 9.84100   |
| 96  | 8.05927    | 18.91217   | 6.92454   |
| 97  | 5.50749    | 12.35688   | 4.76608   |
| 98  | 3.69232    | 7.91285    | 3.21755   |
| 99  | 2.42427    | 4.95905    | 2.12673   |
| 100 | 1.55908    | 3.03598    | 1.37693   |
| 101 | 0.97592    | 1.81260    | 0.86716   |
| 102 | 0.59805    | 1.05324    | 0.53485   |
| 103 | 0.35634    | 0.59297    | 0.32076   |
| 104 | 0.20543    | 0.32217    | 0.18610   |

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

| <b>Age</b> | <b>Dx</b> | <b>Nx</b> | <b>Mx</b> |
|------------|-----------|-----------|-----------|
| 105        | 0.11452   | 0.16801   | 0.10444   |
| 106        | 0.06233   | 0.08283   | 0.05736   |
| 107        | 0.03136   | 0.03774   | 0.02910   |
| 108        | 0.01664   | 0.01463   | 0.01576   |
| 109        | 0.00698   | 0.00329   | 0.00678   |

## DISCOUNT TABLE

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

| YEARS | 5%       | 6%       | 7%       | 8%       |
|-------|----------|----------|----------|----------|
| 1     | 0.952380 | 0.943396 | 0.934579 | 0.925925 |
| 2     | 0.907029 | 0.889996 | 0.873438 | 0.857338 |
| 3     | 0.863837 | 0.839619 | 0.816297 | 0.793832 |
| 4     | 0.822702 | 0.792093 | 0.762895 | 0.735029 |
| 5     | 0.783526 | 0.747258 | 0.712986 | 0.680583 |
| 6     | 0.746215 | 0.704960 | 0.666342 | 0.630169 |
| 7     | 0.710681 | 0.665057 | 0.622749 | 0.583490 |
| 8     | 0.676839 | 0.627412 | 0.582009 | 0.540268 |
| 9     | 0.644608 | 0.591898 | 0.543933 | 0.500248 |
| 10    | 0.613913 | 0.558394 | 0.508349 | 0.463193 |
| 11    | 0.584679 | 0.526787 | 0.475092 | 0.428882 |
| 12    | 0.556837 | 0.496969 | 0.444011 | 0.397113 |
| 13    | 0.530321 | 0.468839 | 0.414964 | 0.367697 |
| 14    | 0.505067 | 0.442300 | 0.387817 | 0.340461 |
| 15    | 0.481017 | 0.417265 | 0.362446 | 0.315241 |
| 16    | 0.458111 | 0.393646 | 0.338734 | 0.291890 |
| 17    | 0.436296 | 0.371364 | 0.316574 | 0.270268 |
| 18    | 0.415520 | 0.350343 | 0.295863 | 0.250249 |
| 19    | 0.395733 | 0.330513 | 0.276508 | 0.231712 |
| 20    | 0.376889 | 0.311804 | 0.258419 | 0.214548 |
| 21    | 0.358942 | 0.294155 | 0.241513 | 0.198655 |
| 22    | 0.341849 | 0.277505 | 0.225713 | 0.183940 |
| 23    | 0.325571 | 0.261797 | 0.210946 | 0.170315 |
| 24    | 0.310067 | 0.246978 | 0.197146 | 0.157699 |
| 25    | 0.295302 | 0.232998 | 0.184249 | 0.146017 |
| 26    | 0.281240 | 0.219810 | 0.172195 | 0.135201 |
| 27    | 0.267848 | 0.207367 | 0.160930 | 0.125186 |
| 28    | 0.255093 | 0.195630 | 0.150402 | 0.115913 |
| 29    | 0.242946 | 0.184556 | 0.140562 | 0.107327 |
| 30    | 0.231377 | 0.174110 | 0.131367 | 0.099377 |



## 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 | 0.164254 | 0.122773 | 0.092016 |
| 32    | 0.209866 | 0.154957 | 0.114741 | 0.085200 |
| 33    | 0.199872 | 0.146186 | 0.107234 | 0.078888 |
| 34    | 0.190354 | 0.137911 | 0.100219 | 0.073045 |
| 35    | 0.181290 | 0.130105 | 0.093662 | 0.067634 |
| 36    | 0.172657 | 0.122740 | 0.087535 | 0.062624 |
| 37    | 0.164435 | 0.115793 | 0.081808 | 0.057985 |
| 38    | 0.156605 | 0.109238 | 0.076456 | 0.053690 |
| 39    | 0.149147 | 0.103055 | 0.071455 | 0.049713 |
| 40    | 0.142045 | 0.097222 | 0.066780 | 0.046030 |
| 41    | 0.135281 | 0.091719 | 0.062411 | 0.042621 |
| 42    | 0.128839 | 0.086527 | 0.058328 | 0.039464 |
| 43    | 0.122704 | 0.081629 | 0.054512 | 0.036540 |
| 44    | 0.116861 | 0.077009 | 0.050946 | 0.033834 |
| 45    | 0.111296 | 0.072650 | 0.047613 | 0.031327 |
| 46    | 0.105996 | 0.068537 | 0.044498 | 0.029007 |
| 47    | 0.100949 | 0.064658 | 0.041587 | 0.026858 |
| 48    | 0.096142 | 0.060998 | 0.038866 | 0.024869 |
| 49    | 0.091563 | 0.057545 | 0.036324 | 0.023026 |
| 50    | 0.087203 | 0.054288 | 0.033947 | 0.021321 |
| 51    | 0.083051 | 0.051215 | 0.031726 | 0.019741 |
| 52    | 0.079096 | 0.048316 | 0.029651 | 0.018279 |
| 53    | 0.075329 | 0.045581 | 0.027711 | 0.016925 |
| 54    | 0.071742 | 0.043001 | 0.025898 | 0.015671 |
| 55    | 0.068326 | 0.040567 | 0.024204 | 0.014510 |
| 56    | 0.065072 | 0.038271 | 0.022620 | 0.013435 |
| 57    | 0.061974 | 0.036104 | 0.021140 | 0.012440 |
| 58    | 0.059022 | 0.034061 | 0.019757 | 0.011519 |
| 59    | 0.056212 | 0.032133 | 0.018465 | 0.010665 |
| 60    | 0.053535 | 0.030314 | 0.017257 | 0.009875 |

## 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 | 0.026979 | 0.015073 | 0.008466 |
| 63    | 0.046246 | 0.025452 | 0.014087 | 0.007839 |
| 64    | 0.044043 | 0.024011 | 0.013165 | 0.007259 |
| 65    | 0.041946 | 0.022652 | 0.012304 | 0.006721 |
| 66    | 0.039949 | 0.021370 | 0.011499 | 0.006223 |
| 67    | 0.038046 | 0.020160 | 0.010746 | 0.005762 |
| 68    | 0.036234 | 0.019019 | 0.010043 | 0.005335 |
| 69    | 0.034509 | 0.017943 | 0.009386 | 0.004940 |
| 70    | 0.032866 | 0.016927 | 0.008772 | 0.004574 |
| 71    | 0.031301 | 0.015969 | 0.008198 | 0.004235 |
| 72    | 0.029810 | 0.015065 | 0.007662 | 0.003921 |
| 73    | 0.028391 | 0.014212 | 0.007161 | 0.003631 |
| 74    | 0.027039 | 0.013408 | 0.006692 | 0.003362 |
| 75    | 0.025751 | 0.012649 | 0.006254 | 0.003113 |
| 76    | 0.024525 | 0.011933 | 0.005845 | 0.002882 |
| 77    | 0.023357 | 0.011257 | 0.005463 | 0.002669 |
| 78    | 0.022245 | 0.010620 | 0.005105 | 0.002471 |
| 79    | 0.021185 | 0.010019 | 0.004771 | 0.002288 |
| 80    | 0.020176 | 0.009452 | 0.004459 | 0.002118 |
| 81    | 0.019216 | 0.008917 | 0.004167 | 0.001961 |
| 82    | 0.018301 | 0.008412 | 0.003895 | 0.001816 |
| 83    | 0.017429 | 0.007936 | 0.003640 | 0.001682 |
| 84    | 0.016599 | 0.007486 | 0.003402 | 0.001557 |
| 85    | 0.015809 | 0.007063 | 0.003179 | 0.001442 |
| 86    | 0.015056 | 0.006663 | 0.002971 | 0.001335 |
| 87    | 0.014339 | 0.006286 | 0.002777 | 0.001236 |
| 88    | 0.013656 | 0.005930 | 0.002595 | 0.001144 |
| 89    | 0.013006 | 0.005594 | 0.002425 | 0.001059 |
| 90    | 0.012386 | 0.005278 | 0.002267 | 0.000981 |

## DISCOUNT TABLE

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

Continued.

---

| YEARS | 5%       | 6%       | 7%       | 8%       |
|-------|----------|----------|----------|----------|
| 91    | 0.011797 | 0.004979 | 0.002118 | 0.000908 |
| 92    | 0.011235 | 0.004697 | 0.001980 | 0.000841 |
| 93    | 0.010700 | 0.004431 | 0.001850 | 0.000779 |
| 94    | 0.010190 | 0.004180 | 0.001729 | 0.000721 |
| 95    | 0.009705 | 0.003944 | 0.001616 | 0.000667 |
| 96    | 0.009243 | 0.003720 | 0.001510 | 0.000618 |
| 97    | 0.008803 | 0.003510 | 0.001411 | 0.000572 |
| 98    | 0.008383 | 0.003311 | 0.001319 | 0.000530 |
| 99    | 0.007984 | 0.003124 | 0.001233 | 0.000490 |
| 100   | 0.007604 | 0.002947 | 0.001152 | 0.000454 |

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## PRESENT WORTH TABLE

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

| YEARS | 5%        | 6%        | 7%        | 8%        |
|-------|-----------|-----------|-----------|-----------|
| 1     | 0.952380  | 0.943396  | 0.934579  | 0.952925  |
| 2     | 1.859410  | 1.833392  | 1.808018  | 1.783264  |
| 3     | 2.723248  | 2.673011  | 2.624316  | 2.577096  |
| 4     | 3.545950  | 3.465105  | 3.387211  | 3.312126  |
| 5     | 4.329476  | 4.212363  | 4.100197  | 3.992710  |
| 6     | 5.075692  | 4.917324  | 4.766539  | 4.622879  |
| 7     | 5.786373  | 5.582381  | 5.389289  | 5.206370  |
| 8     | 6.463212  | 6.209793  | 5.971298  | 5.746638  |
| 9     | 7.107821  | 6.801692  | 6.515232  | 6.246887  |
| 10    | 7.721734  | 7.360087  | 7.023581  | 6.710081  |
| 11    | 8.306414  | 7.886874  | 7.498674  | 7.138964  |
| 12    | 8.863251  | 8.383843  | 7.942686  | 7.536078  |
| 13    | 9.393572  | 8.852682  | 8.357650  | 7.903775  |
| 14    | 9.898640  | 9.294983  | 8.745467  | 8.244236  |
| 15    | 10.379658 | 9.712248  | 9.107914  | 8.559478  |
| 16    | 10.837769 | 10.105865 | 9.446648  | 8.851369  |
| 17    | 11.274066 | 10.477259 | 9.763222  | 9.121638  |
| 18    | 11.689586 | 10.827603 | 10.059086 | 9.371887  |
| 19    | 12.085320 | 11.158116 | 10.335595 | 9.603599  |
| 20    | 12.462210 | 11.469921 | 10.594014 | 9.818147  |
| 21    | 12.821152 | 11.764076 | 10.835527 | 10.016803 |
| 22    | 13.163002 | 12.041581 | 11.061240 | 10.200743 |
| 23    | 13.488573 | 12.303378 | 11.272187 | 10.371058 |
| 24    | 13.798641 | 12.550357 | 11.469334 | 10.528758 |
| 25    | 14.093944 | 12.783356 | 11.653583 | 10.674776 |
| 26    | 14.375185 | 13.003166 | 11.825778 | 10.809977 |
| 27    | 14.643033 | 13.210534 | 11.986709 | 10.935164 |
| 28    | 14.898127 | 13.406164 | 12.137111 | 11.051078 |
| 29    | 15.141073 | 13.590721 | 12.277674 | 11.158406 |
| 30    | 15.372451 | 13.764831 | 12.409041 | 11.257783 |

## PRESENT WORTH TABLE

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

Continued.

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| YEARS | 5%        | 6%        | 7%        | 8%        |
|-------|-----------|-----------|-----------|-----------|
| 31    | 15.592810 | 13.929085 | 12.531814 | 11.349799 |
| 32    | 15.802676 | 14.084043 | 12.646555 | 11.434999 |
| 33    | 16.002549 | 14.230229 | 12.753790 | 11.513888 |
| 34    | 16.192904 | 14.368141 | 12.854009 | 11.586938 |
| 35    | 16.374194 | 14.498246 | 12.947672 | 11.654568 |
| 36    | 16.546851 | 14.620987 | 13.035207 | 11.717192 |
| 37    | 16.711287 | 14.736780 | 13.117016 | 11.775178 |
| 38    | 16.867892 | 14.846019 | 13.193473 | 11.828868 |
| 39    | 17.017040 | 14.949074 | 13.264928 | 11.878582 |
| 40    | 17.159086 | 15.046296 | 13.331708 | 11.924613 |
| 41    | 17.294367 | 15.138015 | 13.394120 | 11.967234 |
| 42    | 17.423207 | 15.224543 | 13.452448 | 12.006698 |
| 43    | 17.545911 | 15.306172 | 13.506961 | 12.043239 |
| 44    | 17.662773 | 15.383182 | 13.557908 | 12.077073 |
| 45    | 17.774069 | 15.455832 | 13.605521 | 12.108401 |
| 46    | 17.880066 | 15.524369 | 13.650020 | 12.137408 |
| 47    | 17.981015 | 15.589028 | 13.691607 | 12.164267 |
| 48    | 18.077157 | 15.650026 | 13.730474 | 12.189136 |
| 49    | 18.168721 | 15.707572 | 13.766798 | 12.212163 |
| 50    | 18.255925 | 15.761860 | 13.800746 | 12.233484 |
| 51    | 18.338976 | 15.813076 | 13.832473 | 12.253226 |
| 52    | 18.418072 | 15.861392 | 13.862124 | 12.271506 |
| 53    | 18.493402 | 15.906974 | 13.889835 | 12.288431 |
| 54    | 18.565145 | 15.949975 | 13.915734 | 12.304103 |
| 55    | 18.633471 | 15.990542 | 13.939938 | 12.318614 |
| 56    | 18.698544 | 16.028814 | 13.962559 | 12.332050 |
| 57    | 18.760518 | 16.064918 | 13.983700 | 12.344490 |
| 58    | 18.819541 | 16.098980 | 14.003458 | 12.356010 |
| 59    | 18.875754 | 16.131113 | 14.021923 | 12.366675 |
| 60    | 18.929289 | 16.161427 | 14.039181 | 12.376551 |

## 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    | 18.980275 | 16.190026 | 14.055309 | 12.385696 |
| 62    | 19.028834 | 16.217005 | 14.070382 | 12.394163 |
| 63    | 19.075080 | 16.242458 | 14.084469 | 12.402002 |
| 64    | 19.119123 | 16.266470 | 14.097635 | 12.409261 |
| 65    | 19.161070 | 16.289122 | 14.109939 | 12.415983 |
| 66    | 19.201019 | 16.310493 | 14.121438 | 12.422206 |
| 67    | 19.239066 | 16.330653 | 14.132185 | 12.427969 |
| 68    | 19.275301 | 16.349673 | 14.142229 | 12.433304 |
| 69    | 19.309810 | 16.367616 | 14.151616 | 12.438245 |
| 70    | 19.342676 | 16.384543 | 14.160389 | 12.442819 |
| 71    | 19.373977 | 16.400513 | 14.168588 | 12.447055 |
| 72    | 19.403788 | 16.415578 | 14.176250 | 12.450977 |
| 73    | 19.432179 | 16.429790 | 14.183411 | 12.454608 |
| 74    | 19.459218 | 16.443198 | 14.190104 | 12.457970 |
| 75    | 19.484969 | 16.455848 | 14.196359 | 12.461083 |
| 76    | 19.509495 | 16.467781 | 14.202204 | 12.463966 |
| 77    | 19.532852 | 16.479038 | 14.207668 | 12.466635 |
| 78    | 19.555097 | 16.489659 | 14.212774 | 12.469107 |
| 79    | 19.576283 | 16.499678 | 14.217545 | 12.471395 |
| 80    | 19.596460 | 16.509130 | 14.222005 | 12.473514 |
| 81    | 19.615676 | 16.518047 | 14.226173 | 12.475476 |
| 82    | 19.633977 | 16.526460 | 14.230068 | 12.477292 |
| 83    | 19.651407 | 16.534396 | 14.233708 | 12.478974 |
| 84    | 19.668007 | 16.541883 | 14.237111 | 12.480532 |
| 85    | 19.683816 | 16.548946 | 14.240290 | 12.481974 |
| 86    | 19.698872 | 16.555610 | 14.243262 | 12.483309 |
| 87    | 19.713212 | 16.561896 | 14.246039 | 12.484545 |
| 88    | 19.726868 | 16.567826 | 14.248635 | 12.485690 |
| 89    | 19.739874 | 16.573421 | 14.251060 | 12.486750 |
| 90    | 19.752261 | 16.578699 | 14.253327 | 12.487732 |

## PRESENT WORTH TABLE

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

| YEARS | 5%        | 6%        | 7%        | 8%        |
|-------|-----------|-----------|-----------|-----------|
| 91    | 19.764058 | 16.583678 | 14.255446 | 12.488640 |
| 92    | 19.775294 | 16.588376 | 14.257426 | 12.489482 |
| 93    | 19.785994 | 16.592807 | 14.259277 | 12.490261 |
| 94    | 19.796185 | 16.596988 | 14.261006 | 12.490982 |
| 95    | 19.805890 | 16.600932 | 14.262623 | 12.491650 |
| 96    | 19.815133 | 16.604653 | 14.264133 | 12.492269 |
| 97    | 19.823937 | 16.608163 | 14.265545 | 12.492841 |
| 98    | 19.832321 | 16.611474 | 14.266865 | 12.493372 |
| 99    | 19.840305 | 16.614599 | 14.268098 | 12.493862 |
| 100   | 19.847910 | 16.617546 | 14.269250 | 12.494317 |