



Rates effective July 2010 and subject to change. For additional information or deferred annuity rates, call Pat Ohlmann at 800-858-6127, option 2 or email

*Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
50	50	48.53	3.72%	50	76	40.86	5.61%
50	51	47.92	3.84%	50	77	40.78	5.63%
50	52	47.34	3.96%	50	78	40.71	5.65%
50	53	46.79	4.08%	50	79	40.65	5.67%
50	54	46.28	4.20%	50	80	40.60	5.69%
50	55	45.79	4.31%	50	81	40.55	5.70%
50	56	45.34	4.41%	50	82	40.51	5.72%
50	57	44.91	4.52%	50	83	40.47	5.73%
50	58	44.51	4.61%	50	84	40.44	5.74%
50	59	44.14	4.71%	50	85	40.41	5.75%
50	60	43.79	4.79%	50	86	40.38	5.75%
50	61	43.47	4.88%	50	87	40.36	5.76%
50	62	43.17	4.96%	50	88	40.34	5.77%
50	63	42.90	5.03%	50	89	40.32	5.77%
50	64	42.65	5.10%	50	90	40.30	5.78%
50	65	42.41	5.16%	50	91	40.29	5.78%
50	66	42.20	5.22%	50	92	40.28	5.79%
50	67	42.00	5.28%	50	93	40.26	5.79%
50	68	41.82	5.33%	50	94	40.26	5.79%
50	69	41.66	5.37%	50	95	40.25	5.80%
50	70	41.51	5.42%	50	96	40.24	5.80%
50	71	41.37	5.46%	50	97	40.23	5.80%
50	72	41.25	5.49%	50	98	40.23	5.80%
50	73	41.13	5.53%	50	99	40.22	5.80%
50	74	41.03	5.56%	50	100	40.22	5.80%
50	75	40.94	5.59%				

Payout Grid Using Annuity 2000

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
51	50	48.08	3.81%	51	76	39.87	5.91%
51	51	47.44	3.94%	51	77	39.79	5.94%
51	52	46.83	4.07%	51	78	39.71	5.96%
51	53	46.25	4.20%	51	79	39.65	5.98%
51	54	45.70	4.33%	51	80	39.59	6.00%
51	55	45.19	4.45%	51	81	39.54	6.02%
51	56	44.70	4.57%	51	82	39.49	6.04%
51	57	44.25	4.68%	51	83	39.45	6.05%
51	58	43.82	4.79%	51	84	39.41	6.06%
51	59	43.42	4.89%	51	85	39.38	6.07%
51	60	43.05	4.99%	51	86	39.35	6.08%
51	61	42.71	5.08%	51	87	39.32	6.09%
51	62	42.39	5.17%	51	88	39.30	6.10%
51	63	42.09	5.25%	51	89	39.28	6.10%
51	64	41.82	5.33%	51	90	39.26	6.11%
51	65	41.56	5.40%	51	91	39.25	6.11%
51	66	41.33	5.47%	51	92	39.24	6.12%
51	67	41.12	5.53%	51	93	39.22	6.12%
51	68	40.92	5.59%	51	94	39.21	6.13%
51	69	40.74	5.64%	51	95	39.21	6.13%
51	70	40.58	5.69%	51	96	39.20	6.13%
51	71	40.43	5.74%	51	97	39.19	6.13%
51	72	40.30	5.78%	51	98	39.18	6.14%
51	73	40.17	5.82%	51	99	39.18	6.14%
51	74	40.06	5.85%	51	100	39.17	6.14%
51	75	39.96	5.89%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
52	50	47.66	3.90%	52	76	38.89	6.23%
52	51	46.99	4.04%	52	77	38.80	6.26%
52	52	46.35	4.18%	52	78	38.72	6.29%
52	53	45.74	4.32%	52	79	38.65	6.31%
52	54	45.16	4.45%	52	80	38.59	6.33%
52	55	44.62	4.59%	52	81	38.53	6.35%
52	56	44.10	4.72%	52	82	38.48	6.37%
52	57	43.62	4.84%	52	83	38.43	6.39%
52	58	43.16	4.96%	52	84	38.39	6.40%
52	59	42.74	5.07%	52	85	38.36	6.41%
52	60	42.34	5.18%	52	86	38.33	6.42%
52	61	41.97	5.29%	52	87	38.30	6.43%
52	62	41.63	5.38%	52	88	38.27	6.44%
52	63	41.31	5.48%	52	89	38.25	6.45%
52	64	41.01	5.56%	52	90	38.23	6.46%
52	65	40.74	5.65%	52	91	38.22	6.46%
52	66	40.48	5.72%	52	92	38.20	6.47%
52	67	40.25	5.79%	52	93	38.19	6.47%
52	68	40.04	5.86%	52	94	38.18	6.47%
52	69	39.85	5.92%	52	95	38.17	6.48%
52	70	39.67	5.98%	52	96	38.16	6.48%
52	71	39.51	6.03%	52	97	38.15	6.48%
52	72	39.36	6.08%	52	98	38.15	6.49%
52	73	39.22	6.12%	52	99	38.14	6.49%
52	74	39.10	6.16%	52	100	38.14	6.49%
52	75	38.99	6.20%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
53	50	47.27	3.98%	53	76	37.93	6.56%
53	51	46.57	4.13%	53	77	37.83	6.60%
53	52	45.90	4.28%	53	78	37.75	6.63%
53	53	45.26	4.43%	53	79	37.67	6.65%
53	54	44.65	4.58%	53	80	37.60	6.68%
53	55	44.08	4.72%	53	81	37.54	6.70%
53	56	43.53	4.86%	53	82	37.48	6.72%
53	57	43.02	5.00%	53	83	37.43	6.74%
53	58	42.53	5.13%	53	84	37.39	6.76%
53	59	42.08	5.25%	53	85	37.35	6.77%
53	60	41.66	5.37%	53	86	37.31	6.78%
53	61	41.26	5.49%	53	87	37.28	6.79%
53	62	40.89	5.60%	53	88	37.25	6.80%
53	63	40.55	5.70%	53	89	37.23	6.81%
53	64	40.23	5.80%	53	90	37.21	6.82%
53	65	39.93	5.89%	53	91	37.19	6.83%
53	66	39.66	5.98%	53	92	37.18	6.83%
53	67	39.41	6.06%	53	93	37.16	6.84%
53	68	39.18	6.14%	53	94	37.15	6.84%
53	69	38.97	6.21%	53	95	37.14	6.84%
53	70	38.78	6.27%	53	96	37.13	6.85%
53	71	38.60	6.33%	53	97	37.12	6.85%
53	72	38.44	6.39%	53	98	37.12	6.85%
53	73	38.29	6.44%	53	99	37.11	6.86%
53	74	38.16	6.48%	53	100	37.11	6.86%
53	75	38.04	6.52%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
54	50	46.91	4.06%	54	76	36.98	6.90%
54	51	46.18	4.22%	54	77	36.88	6.94%
54	52	45.48	4.38%	54	78	36.78	6.98%
54	53	44.81	4.54%	54	79	36.69	7.01%
54	54	44.17	4.70%	54	80	36.62	7.04%
54	55	43.57	4.85%	54	81	36.55	7.06%
54	56	42.99	5.00%	54	82	36.49	7.09%
54	57	42.45	5.15%	54	83	36.43	7.11%
54	58	41.93	5.30%	54	84	36.39	7.13%
54	59	41.45	5.43%	54	85	36.34	7.14%
54	60	41.00	5.57%	54	86	36.31	7.16%
54	61	40.58	5.69%	54	87	36.27	7.17%
54	62	40.18	5.82%	54	88	36.24	7.18%
54	63	39.81	5.93%	54	89	36.22	7.19%
54	64	39.47	6.04%	54	90	36.20	7.20%
54	65	39.15	6.15%	54	91	36.18	7.21%
54	66	38.86	6.24%	54	92	36.16	7.21%
54	67	38.59	6.33%	54	93	36.14	7.22%
54	68	38.34	6.42%	54	94	36.13	7.22%
54	69	38.11	6.50%	54	95	36.12	7.23%
54	70	37.90	6.57%	54	96	36.11	7.23%
54	71	37.71	6.64%	54	97	36.10	7.24%
54	72	37.53	6.70%	54	98	36.09	7.24%
54	73	37.38	6.76%	54	99	36.09	7.24%
54	74	37.23	6.81%	54	100	36.08	7.24%
54	75	37.10	6.86%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
55	50	46.58	4.13%	55	76	36.05	7.26%
55	51	45.82	4.30%	55	77	35.93	7.30%
55	52	45.09	4.47%	55	78	35.83	7.34%
55	53	44.39	4.64%	55	79	35.73	7.38%
55	54	43.72	4.81%	55	80	35.65	7.41%
55	55	43.09	4.98%	55	81	35.57	7.44%
55	56	42.48	5.14%	55	82	35.51	7.47%
55	57	41.91	5.30%	55	83	35.45	7.49%
55	58	41.37	5.46%	55	84	35.40	7.52%
55	59	40.85	5.61%	55	85	35.35	7.53%
55	60	40.37	5.76%	55	86	35.31	7.55%
55	61	39.92	5.90%	55	87	35.27	7.57%
55	62	39.50	6.03%	55	88	35.24	7.58%
55	63	39.11	6.16%	55	89	35.21	7.59%
55	64	38.74	6.28%	55	90	35.19	7.60%
55	65	38.40	6.40%	55	91	35.17	7.61%
55	66	38.08	6.51%	55	92	35.15	7.62%
55	67	37.79	6.61%	55	93	35.13	7.62%
55	68	37.52	6.71%	55	94	35.12	7.63%
55	69	37.27	6.80%	55	95	35.11	7.63%
55	70	37.05	6.88%	55	96	35.10	7.64%
55	71	36.84	6.96%	55	97	35.09	7.64%
55	72	36.65	7.03%	55	98	35.08	7.64%
55	73	36.48	7.09%	55	99	35.07	7.65%
55	74	36.32	7.15%	55	100	35.06	7.65%
55	75	36.17	7.21%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
56	50	46.27	4.20%	56	76	35.12	7.62%
56	51	45.48	4.38%	56	77	35.00	7.68%
56	52	44.73	4.56%	56	78	34.88	7.72%
56	53	44.00	4.74%	56	79	34.78	7.77%
56	54	43.30	4.92%	56	80	34.69	7.80%
56	55	42.64	5.10%	56	81	34.61	7.84%
56	56	42.00	5.28%	56	82	34.54	7.87%
56	57	41.40	5.45%	56	83	34.47	7.90%
56	58	40.83	5.62%	56	84	34.41	7.92%
56	59	40.29	5.78%	56	85	34.36	7.94%
56	60	39.78	5.94%	56	86	34.32	7.96%
56	61	39.30	6.10%	56	87	34.28	7.98%
56	62	38.85	6.25%	56	88	34.24	7.99%
56	63	38.43	6.39%	56	89	34.21	8.01%
56	64	38.03	6.53%	56	90	34.19	8.02%
56	65	37.67	6.65%	56	91	34.17	8.03%
56	66	37.33	6.78%	56	92	34.15	8.04%
56	67	37.01	6.89%	56	93	34.13	8.04%
56	68	36.72	7.00%	56	94	34.11	8.05%
56	69	36.46	7.10%	56	95	34.10	8.05%
56	70	36.21	7.19%	56	96	34.09	8.06%
56	71	35.99	7.28%	56	97	34.08	8.06%
56	72	35.78	7.36%	56	98	34.07	8.07%
56	73	35.59	7.44%	56	99	34.06	8.07%
56	74	35.42	7.50%	56	100	34.05	8.07%
56	75	35.27	7.57%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
57	50	45.98	4.26%	57	76	34.22	8.00%
57	51	45.18	4.45%	57	77	34.08	8.06%
57	52	44.39	4.64%	57	78	33.96	8.12%
57	53	43.64	4.83%	57	79	33.85	8.17%
57	54	42.92	5.02%	57	80	33.75	8.21%
57	55	42.22	5.21%	57	81	33.66	8.25%
57	56	41.56	5.40%	57	82	33.58	8.28%
57	57	40.92	5.59%	57	83	33.51	8.31%
57	58	40.32	5.77%	57	84	33.44	8.34%
57	59	39.75	5.95%	57	85	33.39	8.37%
57	60	39.21	6.13%	57	86	33.34	8.39%
57	61	38.70	6.30%	57	87	33.30	8.41%
57	62	38.23	6.46%	57	88	33.26	8.43%
57	63	37.78	6.62%	57	89	33.23	8.44%
57	64	37.36	6.77%	57	90	33.20	8.45%
57	65	36.97	6.91%	57	91	33.17	8.47%
57	66	36.60	7.04%	57	92	33.15	8.47%
57	67	36.27	7.17%	57	93	33.13	8.48%
57	68	35.95	7.29%	57	94	33.12	8.49%
57	69	35.66	7.41%	57	95	33.10	8.50%
57	70	35.40	7.51%	57	96	33.09	8.50%
57	71	35.16	7.61%	57	97	33.08	8.51%
57	72	34.93	7.70%	57	98	33.07	8.51%
57	73	34.73	7.79%	57	99	33.06	8.52%
57	74	34.54	7.87%	57	100	33.05	8.52%
57	75	34.37	7.94%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
58	50	45.72	4.32%	58	76	33.33	8.39%
58	51	44.89	4.52%	58	77	33.18	8.46%
58	52	44.09	4.72%	58	78	33.04	8.52%
58	53	43.31	4.92%	58	79	32.92	8.58%
58	54	42.56	5.12%	58	80	32.81	8.63%
58	55	41.83	5.32%	58	81	32.72	8.67%
58	56	41.14	5.53%	58	82	32.63	8.71%
58	57	40.48	5.73%	58	83	32.55	8.75%
58	58	39.84	5.92%	58	84	32.48	8.78%
58	59	39.24	6.12%	58	85	32.42	8.81%
58	60	38.68	6.30%	58	86	32.37	8.84%
58	61	38.14	6.49%	58	87	32.32	8.86%
58	62	37.63	6.67%	58	88	32.28	8.88%
58	63	37.16	6.84%	58	89	32.25	8.90%
58	64	36.71	7.00%	58	90	32.21	8.91%
58	65	36.29	7.16%	58	91	32.19	8.92%
58	66	35.90	7.31%	58	92	32.16	8.93%
58	67	35.54	7.46%	58	93	32.14	8.94%
58	68	35.21	7.59%	58	94	32.13	8.95%
58	69	34.90	7.72%	58	95	32.11	8.96%
58	70	34.61	7.84%	58	96	32.10	8.97%
58	71	34.35	7.95%	58	97	32.09	8.97%
58	72	34.10	8.05%	58	98	32.08	8.98%
58	73	33.88	8.15%	58	99	32.07	8.98%
58	74	33.68	8.24%	58	100	32.06	8.99%
58	75	33.50	8.32%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
59	50	45.49	4.38%	59	76	32.46	8.79%
59	51	44.63	4.58%	59	77	32.30	8.87%
59	52	43.80	4.79%	59	78	32.15	8.94%
59	53	43.00	5.00%	59	79	32.02	9.01%
59	54	42.22	5.21%	59	80	31.90	9.06%
59	55	41.47	5.43%	59	81	31.79	9.12%
59	56	40.75	5.64%	59	82	31.70	9.16%
59	57	40.06	5.85%	59	83	31.61	9.20%
59	58	39.40	6.07%	59	84	31.54	9.24%
59	59	38.77	6.27%	59	85	31.47	9.27%
59	60	38.17	6.48%	59	86	31.41	9.30%
59	61	37.60	6.68%	59	87	31.36	9.33%
59	62	37.07	6.87%	59	88	31.31	9.35%
59	63	36.56	7.06%	59	89	31.28	9.37%
59	64	36.09	7.24%	59	90	31.24	9.39%
59	65	35.65	7.42%	59	91	31.21	9.40%
59	66	35.23	7.58%	59	92	31.19	9.42%
59	67	34.84	7.74%	59	93	31.16	9.43%
59	68	34.48	7.89%	59	94	31.14	9.44%
59	69	34.15	8.03%	59	95	31.13	9.44%
59	70	33.84	8.17%	59	96	31.11	9.45%
59	71	33.56	8.29%	59	97	31.10	9.46%
59	72	33.30	8.41%	59	98	31.09	9.46%
59	73	33.06	8.52%	59	99	31.08	9.47%
59	74	32.84	8.62%	59	100	31.07	9.47%
59	75	32.64	8.71%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
60	50	45.27	4.43%	60	76	31.61	9.21%
60	51	44.39	4.64%	60	77	31.43	9.29%
60	52	43.54	4.86%	60	78	31.27	9.37%
60	53	42.72	5.08%	60	79	31.12	9.45%
60	54	41.91	5.30%	60	80	30.99	9.51%
60	55	41.14	5.53%	60	81	30.88	9.57%
60	56	40.39	5.75%	60	82	30.77	9.63%
60	57	39.67	5.98%	60	83	30.68	9.67%
60	58	38.98	6.20%	60	84	30.60	9.72%
60	59	38.32	6.42%	60	85	30.53	9.75%
60	60	37.70	6.64%	60	86	30.46	9.79%
60	61	37.10	6.86%	60	87	30.41	9.82%
60	62	36.54	7.07%	60	88	30.36	9.84%
60	63	36.00	7.27%	60	89	30.31	9.87%
60	64	35.50	7.47%	60	90	30.28	9.89%
60	65	35.03	7.66%	60	91	30.24	9.90%
60	66	34.59	7.85%	60	92	30.22	9.92%
60	67	34.17	8.02%	60	93	30.19	9.93%
60	68	33.79	8.19%	60	94	30.17	9.94%
60	69	33.43	8.35%	60	95	30.15	9.95%
60	70	33.10	8.50%	60	96	30.14	9.96%
60	71	32.80	8.64%	60	97	30.12	9.97%
60	72	32.51	8.77%	60	98	30.11	9.97%
60	73	32.26	8.89%	60	99	30.10	9.98%
60	74	32.02	9.00%	60	100	30.09	9.98%
60	75	31.80	9.11%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
61	50	45.07	4.48%	61	76	30.77	9.63%
61	51	44.18	4.70%	61	77	30.58	9.73%
61	52	43.30	4.92%	61	78	30.40	9.82%
61	53	42.45	5.15%	61	79	30.25	9.90%
61	54	41.63	5.38%	61	80	30.10	9.98%
61	55	40.83	5.62%	61	81	29.98	10.04%
61	56	40.06	5.86%	61	82	29.86	10.11%
61	57	39.31	6.09%	61	83	29.76	10.16%
61	58	38.60	6.33%	61	84	29.67	10.21%
61	59	37.91	6.57%	61	85	29.59	10.25%
61	60	37.25	6.80%	61	86	29.52	10.29%
61	61	36.63	7.04%	61	87	29.46	10.33%
61	62	36.03	7.26%	61	88	29.41	10.36%
61	63	35.47	7.48%	61	89	29.36	10.38%
61	64	34.94	7.70%	61	90	29.32	10.40%
61	65	34.44	7.91%	61	91	29.28	10.42%
61	66	33.97	8.11%	61	92	29.25	10.44%
61	67	33.53	8.30%	61	93	29.23	10.46%
61	68	33.12	8.49%	61	94	29.20	10.47%
61	69	32.74	8.66%	61	95	29.18	10.48%
61	70	32.38	8.83%	61	96	29.17	10.49%
61	71	32.06	8.99%	61	97	29.15	10.50%
61	72	31.75	9.13%	61	98	29.14	10.51%
61	73	31.47	9.27%	61	99	29.13	10.51%
61	74	31.22	9.40%	61	100	29.12	10.52%
61	75	30.98	9.52%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
62	50	44.89	4.52%	62	76	29.96	10.06%
62	51	43.98	4.75%	62	77	29.75	10.17%
62	52	43.09	4.98%	62	78	29.56	10.27%
62	53	42.22	5.22%	62	79	29.38	10.37%
62	54	41.37	5.46%	62	80	29.23	10.45%
62	55	40.55	5.70%	62	81	29.09	10.53%
62	56	39.75	5.95%	62	82	28.97	10.60%
62	57	38.98	6.20%	62	83	28.86	10.66%
62	58	38.24	6.46%	62	84	28.76	10.72%
62	59	37.52	6.71%	62	85	28.67	10.77%
62	60	36.84	6.96%	62	86	28.60	10.82%
62	61	36.18	7.20%	62	87	28.53	10.85%
62	62	35.56	7.45%	62	88	28.47	10.89%
62	63	34.97	7.69%	62	89	28.42	10.92%
62	64	34.41	7.92%	62	90	28.37	10.95%
62	65	33.88	8.15%	62	91	28.33	10.97%
62	66	33.38	8.37%	62	92	28.30	10.99%
62	67	32.92	8.58%	62	93	28.27	11.01%
62	68	32.48	8.78%	62	94	28.24	11.02%
62	69	32.07	8.98%	62	95	28.22	11.03%
62	70	31.69	9.16%	62	96	28.20	11.04%
62	71	31.34	9.34%	62	97	28.19	11.05%
62	72	31.02	9.50%	62	98	28.17	11.06%
62	73	30.72	9.66%	62	99	28.16	11.07%
62	74	30.44	9.80%	62	100	28.15	11.08%
62	75	30.19	9.93%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
63	50	44.72	4.56%	63	76	29.16	10.49%
63	51	43.79	4.79%	63	77	28.93	10.62%
63	52	42.89	5.03%	63	78	28.73	10.74%
63	53	42.00	5.28%	63	79	28.54	10.85%
63	54	41.13	5.53%	63	80	28.37	10.94%
63	55	40.29	5.78%	63	81	28.22	11.03%
63	56	39.47	6.04%	63	82	28.09	11.11%
63	57	38.67	6.31%	63	83	27.97	11.19%
63	58	37.90	6.57%	63	84	27.86	11.25%
63	59	37.16	6.84%	63	85	27.76	11.31%
63	60	36.45	7.10%	63	86	27.68	11.36%
63	61	35.77	7.37%	63	87	27.61	11.40%
63	62	35.12	7.63%	63	88	27.54	11.44%
63	63	34.50	7.88%	63	89	27.48	11.48%
63	64	33.91	8.14%	63	90	27.43	11.51%
63	65	33.35	8.38%	63	91	27.39	11.54%
63	66	32.83	8.62%	63	92	27.35	11.56%
63	67	32.33	8.85%	63	93	27.32	11.58%
63	68	31.87	9.08%	63	94	27.29	11.60%
63	69	31.43	9.29%	63	95	27.27	11.61%
63	70	31.03	9.49%	63	96	27.25	11.62%
63	71	30.65	9.69%	63	97	27.23	11.63%
63	72	30.30	9.87%	63	98	27.22	11.64%
63	73	29.98	10.04%	63	99	27.20	11.65%
63	74	29.68	10.20%	63	100	27.19	11.66%
63	75	29.41	10.35%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
64	50	44.57	4.60%	64	76	28.39	10.94%
64	51	43.63	4.84%	64	77	28.14	11.08%
64	52	42.70	5.08%	64	78	27.92	11.21%
64	53	41.80	5.33%	64	79	27.72	11.34%
64	54	40.91	5.59%	64	80	27.54	11.45%
64	55	40.05	5.86%	64	81	27.37	11.55%
64	56	39.20	6.13%	64	82	27.23	11.64%
64	57	38.39	6.40%	64	83	27.09	11.72%
64	58	37.60	6.68%	64	84	26.98	11.80%
64	59	36.83	6.96%	64	85	26.87	11.86%
64	60	36.09	7.24%	64	86	26.78	11.92%
64	61	35.38	7.52%	64	87	26.70	11.97%
64	62	34.71	7.80%	64	88	26.63	12.02%
64	63	34.06	8.07%	64	89	26.56	12.06%
64	64	33.44	8.34%	64	90	26.51	12.09%
64	65	32.85	8.61%	64	91	26.46	12.13%
64	66	32.30	8.87%	64	92	26.42	12.15%
64	67	31.78	9.12%	64	93	26.38	12.17%
64	68	31.29	9.36%	64	94	26.35	12.19%
64	69	30.83	9.60%	64	95	26.33	12.21%
64	70	30.39	9.82%	64	96	26.30	12.23%
64	71	29.99	10.04%	64	97	26.28	12.24%
64	72	29.62	10.24%	64	98	26.27	12.25%
64	73	29.27	10.43%	64	99	26.25	12.26%
64	74	28.95	10.61%	64	100	26.24	12.27%
64	75	28.66	10.78%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
65	50	44.44	4.63%	65	76	27.64	11.38%
65	51	43.48	4.87%	65	77	27.38	11.54%
65	52	42.54	5.13%	65	78	27.14	11.69%
65	53	41.62	5.39%	65	79	26.92	11.83%
65	54	40.71	5.65%	65	80	26.72	11.96%
65	55	39.83	5.93%	65	81	26.54	12.07%
65	56	38.97	6.21%	65	82	26.38	12.18%
65	57	38.13	6.49%	65	83	26.24	12.27%
65	58	37.31	6.78%	65	84	26.11	12.36%
65	59	36.52	7.07%	65	85	25.99	12.43%
65	60	35.76	7.37%	65	86	25.89	12.50%
65	61	35.03	7.67%	65	87	25.80	12.56%
65	62	34.32	7.96%	65	88	25.72	12.61%
65	63	33.65	8.25%	65	89	25.65	12.66%
65	64	33.00	8.54%	65	90	25.59	12.70%
65	65	32.39	8.83%	65	91	25.54	12.74%
65	66	31.80	9.11%	65	92	25.50	12.77%
65	67	31.25	9.38%	65	93	25.46	12.79%
65	68	30.73	9.65%	65	94	25.42	12.82%
65	69	30.25	9.90%	65	95	25.40	12.84%
65	70	29.79	10.15%	65	96	25.37	12.85%
65	71	29.36	10.38%	65	97	25.35	12.87%
65	72	28.96	10.61%	65	98	25.33	12.88%
65	73	28.59	10.82%	65	99	25.31	12.90%
65	74	28.25	11.02%	65	100	25.30	12.91%
65	75	27.93	11.21%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
66	50	44.31	4.66%	66	76	26.92	11.83%
66	51	43.34	4.91%	66	77	26.64	12.01%
66	52	42.39	5.17%	66	78	26.37	12.18%
66	53	41.45	5.43%	66	79	26.14	12.34%
66	54	40.53	5.71%	66	80	25.92	12.48%
66	55	39.63	5.99%	66	81	25.73	12.61%
66	56	38.75	6.28%	66	82	25.56	12.73%
66	57	37.89	6.58%	66	83	25.40	12.84%
66	58	37.05	6.88%	66	84	25.26	12.93%
66	59	36.24	7.18%	66	85	25.13	13.02%
66	60	35.46	7.49%	66	86	25.02	13.10%
66	61	34.70	7.80%	66	87	24.92	13.17%
66	62	33.96	8.11%	66	88	24.84	13.23%
66	63	33.26	8.42%	66	89	24.76	13.28%
66	64	32.59	8.73%	66	90	24.70	13.33%
66	65	31.95	9.04%	66	91	24.64	13.37%
66	66	31.34	9.34%	66	92	24.59	13.40%
66	67	30.76	9.63%	66	93	24.55	13.43%
66	68	30.21	9.92%	66	94	24.51	13.46%
66	69	29.70	10.20%	66	95	24.48	13.48%
66	70	29.21	10.46%	66	96	24.45	13.51%
66	71	28.76	10.72%	66	97	24.42	13.52%
66	72	28.33	10.97%	66	98	24.40	13.54%
66	73	27.94	11.20%	66	99	24.38	13.55%
66	74	27.57	11.43%	66	100	24.36	13.57%
66	75	27.23	11.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
67	50	44.20	4.69%	67	76	26.23	12.28%
67	51	43.22	4.94%	67	77	25.92	12.48%
67	52	42.25	5.21%	67	78	25.64	12.67%
67	53	41.30	5.48%	67	79	25.38	12.85%
67	54	40.37	5.76%	67	80	25.15	13.01%
67	55	39.45	6.05%	67	81	24.94	13.15%
67	56	38.55	6.35%	67	82	24.75	13.29%
67	57	37.67	6.65%	67	83	24.58	13.41%
67	58	36.82	6.96%	67	84	24.43	13.52%
67	59	35.98	7.28%	67	85	24.29	13.62%
67	60	35.17	7.60%	67	86	24.17	13.71%
67	61	34.39	7.93%	67	87	24.06	13.79%
67	62	33.64	8.26%	67	88	23.97	13.86%
67	63	32.91	8.59%	67	89	23.88	13.92%
67	64	32.21	8.91%	67	90	23.81	13.97%
67	65	31.54	9.24%	67	91	23.75	14.02%
67	66	30.90	9.56%	67	92	23.69	14.06%
67	67	30.30	9.87%	67	93	23.65	14.10%
67	68	29.72	10.18%	67	94	23.61	14.13%
67	69	29.18	10.48%	67	95	23.57	14.16%
67	70	28.67	10.78%	67	96	23.54	14.18%
67	71	28.18	11.06%	67	97	23.51	14.20%
67	72	27.73	11.33%	67	98	23.49	14.22%
67	73	27.31	11.58%	67	99	23.47	14.23%
67	74	26.92	11.83%	67	100	23.45	14.25%
67	75	26.56	12.06%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
68	50	44.10	4.71%	68	76	25.56	12.73%
68	51	43.11	4.97%	68	77	25.23	12.95%
68	52	42.13	5.24%	68	78	24.93	13.16%
68	53	41.17	5.52%	68	79	24.65	13.36%
68	54	40.22	5.80%	68	80	24.40	13.54%
68	55	39.29	6.10%	68	81	24.18	13.70%
68	56	38.37	6.41%	68	82	23.97	13.85%
68	57	37.48	6.72%	68	83	23.79	13.99%
68	58	36.60	7.05%	68	84	23.62	14.12%
68	59	35.75	7.37%	68	85	23.47	14.23%
68	60	34.92	7.71%	68	86	23.34	14.33%
68	61	34.11	8.05%	68	87	23.22	14.42%
68	62	33.33	8.39%	68	88	23.12	14.50%
68	63	32.58	8.74%	68	89	23.03	14.57%
68	64	31.86	9.08%	68	90	22.95	14.64%
68	65	31.16	9.43%	68	91	22.88	14.69%
68	66	30.50	9.77%	68	92	22.82	14.74%
68	67	29.86	10.11%	68	93	22.76	14.78%
68	68	29.26	10.44%	68	94	22.72	14.82%
68	69	28.69	10.76%	68	95	22.68	14.85%
68	70	28.15	11.08%	68	96	22.64	14.87%
68	71	27.64	11.38%	68	97	22.61	14.90%
68	72	27.17	11.68%	68	98	22.59	14.92%
68	73	26.72	11.96%	68	99	22.56	14.94%
68	74	26.30	12.23%	68	100	22.54	14.96%
68	75	25.92	12.48%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
69	50	44.01	4.74%	69	76	24.92	13.17%
69	51	43.01	5.00%	69	77	24.57	13.42%
69	52	42.02	5.27%	69	78	24.25	13.65%
69	53	41.05	5.55%	69	79	23.95	13.87%
69	54	40.08	5.85%	69	80	23.68	14.07%
69	55	39.14	6.15%	69	81	23.44	14.26%
69	56	38.21	6.46%	69	82	23.21	14.43%
69	57	37.30	6.79%	69	83	23.01	14.58%
69	58	36.40	7.12%	69	84	22.83	14.72%
69	59	35.53	7.46%	69	85	22.67	14.85%
69	60	34.68	7.81%	69	86	22.53	14.97%
69	61	33.86	8.16%	69	87	22.40	15.07%
69	62	33.05	8.52%	69	88	22.29	15.16%
69	63	32.28	8.88%	69	89	22.19	15.24%
69	64	31.53	9.24%	69	90	22.10	15.31%
69	65	30.81	9.61%	69	91	22.02	15.38%
69	66	30.12	9.97%	69	92	21.96	15.43%
69	67	29.46	10.33%	69	93	21.90	15.48%
69	68	28.83	10.68%	69	94	21.85	15.52%
69	69	28.23	11.03%	69	95	21.81	15.56%
69	70	27.67	11.37%	69	96	21.77	15.59%
69	71	27.13	11.70%	69	97	21.73	15.62%
69	72	26.63	12.02%	69	98	21.70	15.64%
69	73	26.15	12.33%	69	99	21.68	15.66%
69	74	25.71	12.62%	69	100	21.65	15.68%
69	75	25.30	12.90%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
70	50	43.93	4.76%	70	76	24.31	13.60%
70	51	42.92	5.02%	70	77	23.94	13.88%
70	52	41.92	5.30%	70	78	23.59	14.14%
70	53	40.94	5.59%	70	79	23.28	14.38%
70	54	39.96	5.88%	70	80	22.99	14.60%
70	55	39.00	6.19%	70	81	22.72	14.81%
70	56	38.06	6.52%	70	82	22.48	15.00%
70	57	37.13	6.85%	70	83	22.27	15.18%
70	58	36.23	7.19%	70	84	22.07	15.34%
70	59	35.34	7.54%	70	85	21.90	15.48%
70	60	34.47	7.90%	70	86	21.74	15.61%
70	61	33.62	8.26%	70	87	21.60	15.73%
70	62	32.80	8.64%	70	88	21.48	15.83%
70	63	32.00	9.01%	70	89	21.37	15.93%
70	64	31.23	9.39%	70	90	21.27	16.01%
70	65	30.49	9.77%	70	91	21.19	16.08%
70	66	29.77	10.16%	70	92	21.12	16.14%
70	67	29.09	10.54%	70	93	21.05	16.20%
70	68	28.43	10.91%	70	94	21.00	16.24%
70	69	27.81	11.28%	70	95	20.95	16.29%
70	70	27.21	11.65%	70	96	20.91	16.32%
70	71	26.65	12.00%	70	97	20.87	16.35%
70	72	26.12	12.35%	70	98	20.84	16.38%
70	73	25.62	12.68%	70	99	20.81	16.41%
70	74	25.15	13.00%	70	100	20.78	16.43%
70	75	24.72	13.31%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
71	50	43.86	4.78%	71	76	23.74	14.03%
71	51	42.84	5.04%	71	77	23.34	14.33%
71	52	41.83	5.32%	71	78	22.97	14.62%
71	53	40.84	5.62%	71	79	22.63	14.88%
71	54	39.85	5.92%	71	80	22.32	15.13%
71	55	38.88	6.24%	71	81	22.04	15.36%
71	56	37.93	6.56%	71	82	21.78	15.58%
71	57	36.99	6.90%	71	83	21.55	15.77%
71	58	36.06	7.25%	71	84	21.34	15.95%
71	59	35.16	7.61%	71	85	21.15	16.11%
71	60	34.28	7.98%	71	86	20.98	16.26%
71	61	33.41	8.36%	71	87	20.83	16.39%
71	62	32.57	8.74%	71	88	20.69	16.51%
71	63	31.75	9.13%	71	89	20.57	16.62%
71	64	30.96	9.53%	71	90	20.47	16.71%
71	65	30.19	9.93%	71	91	20.38	16.79%
71	66	29.45	10.33%	71	92	20.30	16.86%
71	67	28.74	10.73%	71	93	20.23	16.93%
71	68	28.06	11.13%	71	94	20.17	16.98%
71	69	27.41	11.52%	71	95	20.12	17.03%
71	70	26.79	11.91%	71	96	20.07	17.07%
71	71	26.20	12.29%	71	97	20.03	17.11%
71	72	25.65	12.67%	71	98	19.99	17.14%
71	73	25.12	13.03%	71	99	19.96	17.17%
71	74	24.63	13.38%	71	100	19.93	17.20%
71	75	24.17	13.71%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
72	50	43.79	4.79%	72	76	23.19	14.45%
72	51	42.77	5.06%	72	77	22.77	14.78%
72	52	41.75	5.35%	72	78	22.38	15.09%
72	53	40.75	5.64%	72	79	22.02	15.38%
72	54	39.76	5.95%	72	80	21.69	15.66%
72	55	38.77	6.27%	72	81	21.39	15.91%
72	56	37.81	6.60%	72	82	21.11	16.15%
72	57	36.86	6.95%	72	83	20.86	16.37%
72	58	35.92	7.31%	72	84	20.63	16.57%
72	59	35.00	7.68%	72	85	20.43	16.75%
72	60	34.10	8.06%	72	86	20.24	16.91%
72	61	33.22	8.44%	72	87	20.08	17.06%
72	62	32.36	8.84%	72	88	19.93	17.20%
72	63	31.52	9.25%	72	89	19.80	17.32%
72	64	30.71	9.66%	72	90	19.69	17.42%
72	65	29.92	10.08%	72	91	19.59	17.52%
72	66	29.16	10.50%	72	92	19.50	17.60%
72	67	28.42	10.92%	72	93	19.43	17.67%
72	68	27.72	11.34%	72	94	19.36	17.73%
72	69	27.04	11.75%	72	95	19.31	17.79%
72	70	26.40	12.17%	72	96	19.25	17.83%
72	71	25.78	12.57%	72	97	19.21	17.88%
72	72	25.20	12.97%	72	98	19.17	17.91%
72	73	24.65	13.36%	72	99	19.14	17.95%
72	74	24.13	13.74%	72	100	19.10	17.98%
72	75	23.65	14.10%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
73	50	43.73	4.81%	73	76	22.68	14.85%
73	51	42.70	5.08%	73	77	22.23	15.21%
73	52	41.68	5.37%	73	78	21.82	15.55%
73	53	40.67	5.67%	73	79	21.44	15.87%
73	54	39.67	5.98%	73	80	21.08	16.17%
73	55	38.68	6.30%	73	81	20.76	16.45%
73	56	37.70	6.64%	73	82	20.47	16.71%
73	57	36.74	6.99%	73	83	20.20	16.96%
73	58	35.79	7.36%	73	84	19.95	17.18%
73	59	34.86	7.74%	73	85	19.73	17.38%
73	60	33.94	8.12%	73	86	19.54	17.57%
73	61	33.04	8.52%	73	87	19.36	17.74%
73	62	32.17	8.93%	73	88	19.20	17.89%
73	63	31.31	9.35%	73	89	19.06	18.02%
73	64	30.48	9.78%	73	90	18.94	18.14%
73	65	29.67	10.21%	73	91	18.83	18.25%
73	66	28.89	10.65%	73	92	18.73	18.34%
73	67	28.13	11.09%	73	93	18.65	18.42%
73	68	27.40	11.53%	73	94	18.58	18.49%
73	69	26.70	11.97%	73	95	18.52	18.55%
73	70	26.04	12.40%	73	96	18.46	18.61%
73	71	25.40	12.84%	73	97	18.41	18.66%
73	72	24.79	13.26%	73	98	18.37	18.70%
73	73	24.21	13.68%	73	99	18.33	18.74%
73	74	23.67	14.08%	73	100	18.30	18.77%
73	75	23.16	14.47%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
74	50	43.68	4.82%	74	76	22.19	15.24%
74	51	42.64	5.10%	74	77	21.72	15.63%
74	52	41.62	5.39%	74	78	21.29	15.99%
74	53	40.60	5.69%	74	79	20.88	16.35%
74	54	39.59	6.00%	74	80	20.51	16.68%
74	55	38.59	6.33%	74	81	20.17	16.98%
74	56	37.60	6.68%	74	82	19.85	17.27%
74	57	36.63	7.03%	74	83	19.56	17.54%
74	58	35.67	7.40%	74	84	19.30	17.79%
74	59	34.73	7.79%	74	85	19.07	18.01%
74	60	33.80	8.19%	74	86	18.85	18.22%
74	61	32.89	8.60%	74	87	18.66	18.41%
74	62	32.00	9.02%	74	88	18.49	18.58%
74	63	31.12	9.45%	74	89	18.34	18.73%
74	64	30.27	9.89%	74	90	18.21	18.86%
74	65	29.44	10.33%	74	91	18.09	18.98%
74	66	28.64	10.79%	74	92	17.99	19.09%
74	67	27.87	11.25%	74	93	17.90	19.18%
74	68	27.12	11.71%	74	94	17.82	19.26%
74	69	26.39	12.17%	74	95	17.75	19.33%
74	70	25.70	12.63%	74	96	17.69	19.39%
74	71	25.04	13.09%	74	97	17.64	19.45%
74	72	24.41	13.54%	74	98	17.59	19.50%
74	73	23.80	13.98%	74	99	17.55	19.54%
74	74	23.23	14.41%	74	100	17.51	19.58%
74	75	22.70	14.83%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
75	50	43.63	4.84%	75	76	21.74	15.61%
75	51	42.59	5.11%	75	77	21.25	16.03%
75	52	41.56	5.40%	75	78	20.79	16.43%
75	53	40.53	5.71%	75	79	20.36	16.81%
75	54	39.52	6.03%	75	80	19.97	17.17%
75	55	38.51	6.36%	75	81	19.60	17.51%
75	56	37.52	6.71%	75	82	19.27	17.82%
75	57	36.54	7.07%	75	83	18.96	18.12%
75	58	35.57	7.45%	75	84	18.68	18.39%
75	59	34.61	7.84%	75	85	18.43	18.64%
75	60	33.67	8.24%	75	86	18.20	18.87%
75	61	32.75	8.66%	75	87	18.00	19.08%
75	62	31.84	9.09%	75	88	17.81	19.26%
75	63	30.95	9.53%	75	89	17.65	19.43%
75	64	30.09	9.99%	75	90	17.51	19.58%
75	65	29.24	10.45%	75	91	17.38	19.72%
75	66	28.42	10.92%	75	92	17.27	19.84%
75	67	27.62	11.39%	75	93	17.17	19.94%
75	68	26.85	11.87%	75	94	17.09	20.03%
75	69	26.11	12.36%	75	95	17.01	20.11%
75	70	25.39	12.84%	75	96	16.95	20.18%
75	71	24.71	13.32%	75	97	16.89	20.24%
75	72	24.05	13.79%	75	98	16.84	20.30%
75	73	23.43	14.26%	75	99	16.79	20.35%
75	74	22.83	14.73%	75	100	16.75	20.40%
75	75	22.27	15.17%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
76	50	43.59	4.85%	76	76	21.32	15.97%
76	51	42.54	5.13%	76	77	20.80	16.42%
76	52	41.51	5.42%	76	78	20.32	16.85%
76	53	40.48	5.73%	76	79	19.87	17.26%
76	54	39.45	6.05%	76	80	19.45	17.65%
76	55	38.44	6.38%	76	81	19.07	18.01%
76	56	37.44	6.74%	76	82	18.71	18.36%
76	57	36.45	7.10%	76	83	18.39	18.68%
76	58	35.47	7.48%	76	84	18.09	18.98%
76	59	34.51	7.88%	76	85	17.82	19.26%
76	60	33.56	8.29%	76	86	17.58	19.51%
76	61	32.62	8.72%	76	87	17.36	19.74%
76	62	31.70	9.16%	76	88	17.16	19.95%
76	63	30.80	9.61%	76	89	16.99	20.14%
76	64	29.92	10.08%	76	90	16.83	20.31%
76	65	29.06	10.55%	76	91	16.69	20.46%
76	66	28.22	11.04%	76	92	16.57	20.59%
76	67	27.40	11.53%	76	93	16.47	20.70%
76	68	26.61	12.03%	76	94	16.38	20.81%
76	69	25.85	12.53%	76	95	16.29	20.90%
76	70	25.11	13.03%	76	96	16.22	20.98%
76	71	24.40	13.54%	76	97	16.16	21.05%
76	72	23.72	14.04%	76	98	16.10	21.11%
76	73	23.08	14.53%	76	99	16.05	21.17%
76	74	22.46	15.02%	76	100	16.01	21.22%
76	75	21.87	15.50%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
77	50	43.55	4.86%	77	76	20.93	16.31%
77	51	42.50	5.14%	77	77	20.39	16.78%
77	52	41.46	5.43%	77	78	19.88	17.25%
77	53	40.42	5.74%	77	79	19.41	17.69%
77	54	39.40	6.07%	77	80	18.97	18.11%
77	55	38.38	6.41%	77	81	18.56	18.51%
77	56	37.37	6.76%	77	82	18.19	18.88%
77	57	36.37	7.13%	77	83	17.84	19.23%
77	58	35.39	7.52%	77	84	17.53	19.56%
77	59	34.41	7.92%	77	85	17.24	19.86%
77	60	33.45	8.34%	77	86	16.98	20.14%
77	61	32.51	8.77%	77	87	16.75	20.40%
77	62	31.57	9.22%	77	88	16.53	20.63%
77	63	30.66	9.68%	77	89	16.35	20.84%
77	64	29.76	10.16%	77	90	16.18	21.03%
77	65	28.89	10.65%	77	91	16.03	21.19%
77	66	28.03	11.15%	77	92	15.90	21.34%
77	67	27.20	11.65%	77	93	15.79	21.47%
77	68	26.39	12.17%	77	94	15.69	21.59%
77	69	25.61	12.69%	77	95	15.60	21.69%
77	70	24.85	13.21%	77	96	15.52	21.78%
77	71	24.12	13.74%	77	97	15.45	21.86%
77	72	23.42	14.27%	77	98	15.39	21.93%
77	73	22.75	14.79%	77	99	15.34	22.00%
77	74	22.11	15.30%	77	100	15.29	22.05%
77	75	21.50	15.81%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
78	50	43.52	4.87%	78	76	20.56	16.63%
78	51	42.46	5.15%	78	77	20.00	17.14%
78	52	41.42	5.44%	78	78	19.47	17.63%
78	53	40.38	5.76%	78	79	18.98	18.10%
78	54	39.35	6.08%	78	80	18.51	18.55%
78	55	38.32	6.42%	78	81	18.09	18.98%
78	56	37.31	6.78%	78	82	17.69	19.39%
78	57	36.30	7.16%	78	83	17.33	19.77%
78	58	35.31	7.55%	78	84	16.99	20.13%
78	59	34.33	7.96%	78	85	16.69	20.46%
78	60	33.36	8.38%	78	86	16.41	20.77%
78	61	32.40	8.82%	78	87	16.16	21.05%
78	62	31.46	9.28%	78	88	15.93	21.30%
78	63	30.54	9.75%	78	89	15.73	21.53%
78	64	29.63	10.23%	78	90	15.55	21.74%
78	65	28.74	10.73%	78	91	15.39	21.93%
78	66	27.87	11.25%	78	92	15.26	22.09%
78	67	27.02	11.77%	78	93	15.13	22.24%
78	68	26.20	12.30%	78	94	15.03	22.37%
78	69	25.39	12.84%	78	95	14.93	22.48%
78	70	24.62	13.38%	78	96	14.85	22.58%
78	71	23.87	13.93%	78	97	14.77	22.67%
78	72	23.15	14.48%	78	98	14.71	22.75%
78	73	22.46	15.03%	78	99	14.65	22.83%
78	74	21.79	15.57%	78	100	14.59	22.89%
78	75	21.16	16.10%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
79	50	43.49	4.87%	79	76	20.23	16.93%
79	51	42.43	5.16%	79	77	19.64	17.47%
79	52	41.38	5.45%	79	78	19.09	17.99%
79	53	40.34	5.77%	79	79	18.57	18.50%
79	54	39.30	6.10%	79	80	18.09	18.98%
79	55	38.27	6.44%	79	81	17.64	19.44%
79	56	37.25	6.80%	79	82	17.22	19.88%
79	57	36.24	7.18%	79	83	16.84	20.30%
79	58	35.24	7.58%	79	84	16.49	20.68%
79	59	34.25	7.99%	79	85	16.16	21.04%
79	60	33.28	8.42%	79	86	15.87	21.38%
79	61	32.31	8.86%	79	87	15.60	21.68%
79	62	31.36	9.33%	79	88	15.36	21.97%
79	63	30.42	9.81%	79	89	15.15	22.22%
79	64	29.50	10.30%	79	90	14.96	22.45%
79	65	28.60	10.81%	79	91	14.79	22.66%
79	66	27.72	11.34%	79	92	14.64	22.84%
79	67	26.86	11.87%	79	93	14.50	23.00%
79	68	26.02	12.42%	79	94	14.39	23.14%
79	69	25.20	12.97%	79	95	14.29	23.27%
79	70	24.41	13.54%	79	96	14.20	23.38%
79	71	23.64	14.10%	79	97	14.11	23.48%
79	72	22.90	14.67%	79	98	14.04	23.58%
79	73	22.18	15.25%	79	99	13.98	23.66%
79	74	21.50	15.81%	79	100	13.92	23.73%
79	75	20.85	16.38%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
80	50	43.46	4.88%	80	76	19.92	17.21%
80	51	42.40	5.16%	80	77	19.31	17.78%
80	52	41.35	5.46%	80	78	18.74	18.34%
80	53	40.30	5.78%	80	79	18.20	18.87%
80	54	39.26	6.11%	80	80	17.69	19.39%
80	55	38.23	6.46%	80	81	17.22	19.88%
80	56	37.20	6.82%	80	82	16.79	20.35%
80	57	36.19	7.20%	80	83	16.38	20.80%
80	58	35.18	7.60%	80	84	16.01	21.22%
80	59	34.19	8.02%	80	85	15.67	21.61%
80	60	33.20	8.45%	80	86	15.36	21.97%
80	61	32.23	8.90%	80	87	15.07	22.31%
80	62	31.27	9.37%	80	88	14.82	22.61%
80	63	30.32	9.86%	80	89	14.59	22.89%
80	64	29.39	10.36%	80	90	14.38	23.15%
80	65	28.48	10.88%	80	91	14.20	23.37%
80	66	27.59	11.42%	80	92	14.04	23.58%
80	67	26.71	11.96%	80	93	13.90	23.75%
80	68	25.85	12.53%	80	94	13.78	23.91%
80	69	25.02	13.10%	80	95	13.67	24.05%
80	70	24.21	13.68%	80	96	13.57	24.18%
80	71	23.43	14.26%	80	97	13.48	24.29%
80	72	22.67	14.86%	80	98	13.40	24.40%
80	73	21.93	15.45%	80	99	13.33	24.49%
80	74	21.23	16.04%	80	100	13.27	24.57%
80	75	20.56	16.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
81	50	43.43	4.89%	81	76	19.63	17.48%
81	51	42.37	5.17%	81	77	19.00	18.08%
81	52	41.32	5.47%	81	78	18.41	18.66%
81	53	40.27	5.79%	81	79	17.85	19.23%
81	54	39.22	6.12%	81	80	17.33	19.77%
81	55	38.19	6.47%	81	81	16.83	20.30%
81	56	37.16	6.84%	81	82	16.38	20.80%
81	57	36.14	7.22%	81	83	15.95	21.28%
81	58	35.13	7.62%	81	84	15.56	21.73%
81	59	34.13	8.04%	81	85	15.20	22.15%
81	60	33.14	8.48%	81	86	14.87	22.55%
81	61	32.16	8.94%	81	87	14.57	22.91%
81	62	31.19	9.41%	81	88	14.30	23.25%
81	63	30.24	9.91%	81	89	14.06	23.55%
81	64	29.30	10.42%	81	90	13.84	23.83%
81	65	28.37	10.95%	81	91	13.65	24.08%
81	66	27.47	11.49%	81	92	13.48	24.30%
81	67	26.58	12.05%	81	93	13.32	24.50%
81	68	25.71	12.62%	81	94	13.19	24.68%
81	69	24.86	13.21%	81	95	13.07	24.83%
81	70	24.04	13.80%	81	96	12.97	24.97%
81	71	23.24	14.41%	81	97	12.87	25.10%
81	72	22.46	15.02%	81	98	12.79	25.21%
81	73	21.71	15.64%	81	99	12.71	25.32%
81	74	20.99	16.26%	81	100	12.64	25.41%
81	75	20.29	16.87%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
82	50	43.41	4.89%	82	76	19.37	17.72%
82	51	42.35	5.18%	82	77	18.72	18.35%
82	52	41.29	5.48%	82	78	18.11	18.96%
82	53	40.24	5.80%	82	79	17.53	19.56%
82	54	39.19	6.13%	82	80	16.98	20.14%
82	55	38.15	6.48%	82	81	16.47	20.70%
82	56	37.12	6.85%	82	82	16.00	21.23%
82	57	36.10	7.24%	82	83	15.55	21.74%
82	58	35.08	7.64%	82	84	15.14	22.23%
82	59	34.07	8.07%	82	85	14.77	22.68%
82	60	33.08	8.51%	82	86	14.42	23.10%
82	61	32.09	8.97%	82	87	14.10	23.50%
82	62	31.12	9.45%	82	88	13.82	23.86%
82	63	30.16	9.95%	82	89	13.56	24.20%
82	64	29.21	10.47%	82	90	13.33	24.50%
82	65	28.28	11.00%	82	91	13.12	24.77%
82	66	27.36	11.56%	82	92	12.94	25.01%
82	67	26.46	12.13%	82	93	12.77	25.23%
82	68	25.58	12.71%	82	94	12.63	25.43%
82	69	24.72	13.31%	82	95	12.50	25.60%
82	70	23.88	13.92%	82	96	12.39	25.75%
82	71	23.06	14.54%	82	97	12.29	25.89%
82	72	22.27	15.17%	82	98	12.20	26.02%
82	73	21.50	15.81%	82	99	12.12	26.14%
82	74	20.76	16.45%	82	100	12.04	26.24%
82	75	20.05	17.09%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
83	50	43.39	4.90%	83	76	19.13	17.95%
83	51	42.33	5.19%	83	77	18.47	18.60%
83	52	41.27	5.49%	83	78	17.83	19.24%
83	53	40.21	5.81%	83	79	17.24	19.87%
83	54	39.16	6.14%	83	80	16.67	20.48%
83	55	38.12	6.50%	83	81	16.14	21.07%
83	56	37.08	6.87%	83	82	15.64	21.64%
83	57	36.06	7.25%	83	83	15.18	22.18%
83	58	35.04	7.66%	83	84	14.75	22.70%
83	59	34.03	8.09%	83	85	14.36	23.18%
83	60	33.03	8.53%	83	86	13.99	23.64%
83	61	32.03	9.00%	83	87	13.66	24.06%
83	62	31.05	9.48%	83	88	13.36	24.46%
83	63	30.09	9.99%	83	89	13.08	24.82%
83	64	29.13	10.51%	83	90	12.84	25.15%
83	65	28.19	11.05%	83	91	12.62	25.44%
83	66	27.26	11.62%	83	92	12.42	25.71%
83	67	26.35	12.19%	83	93	12.25	25.95%
83	68	25.46	12.79%	83	94	12.10	26.16%
83	69	24.59	13.40%	83	95	11.96	26.35%
83	70	23.74	14.03%	83	96	11.84	26.52%
83	71	22.91	14.66%	83	97	11.73	26.68%
83	72	22.10	15.31%	83	98	11.64	26.82%
83	73	21.32	15.97%	83	99	11.55	26.95%
83	74	20.56	16.63%	83	100	11.47	27.06%
83	75	19.83	17.29%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
84	50	43.37	4.90%	84	76	18.92	18.16%
84	51	42.31	5.19%	84	77	18.23	18.84%
84	52	41.24	5.49%	84	78	17.58	19.50%
84	53	40.19	5.81%	84	79	16.97	20.16%
84	54	39.14	6.15%	84	80	16.38	20.80%
84	55	38.09	6.51%	84	81	15.83	21.42%
84	56	37.05	6.88%	84	82	15.32	22.02%
84	57	36.02	7.27%	84	83	14.84	22.59%
84	58	35.00	7.68%	84	84	14.39	23.14%
84	59	33.99	8.10%	84	85	13.97	23.66%
84	60	32.98	8.55%	84	86	13.59	24.15%
84	61	31.98	9.02%	84	87	13.24	24.60%
84	62	31.00	9.51%	84	88	12.93	25.03%
84	63	30.02	10.02%	84	89	12.64	25.42%
84	64	29.06	10.55%	84	90	12.38	25.77%
84	65	28.11	11.10%	84	91	12.14	26.10%
84	66	27.18	11.67%	84	92	11.94	26.39%
84	67	26.26	12.26%	84	93	11.75	26.65%
84	68	25.36	12.86%	84	94	11.59	26.88%
84	69	24.48	13.48%	84	95	11.45	27.09%
84	70	23.61	14.12%	84	96	11.32	27.28%
84	71	22.77	14.77%	84	97	11.20	27.45%
84	72	21.95	15.44%	84	98	11.10	27.60%
84	73	21.15	16.11%	84	99	11.00	27.74%
84	74	20.38	16.79%	84	100	10.91	27.87%
84	75	19.63	17.48%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
85	50	43.36	4.91%	85	76	18.72	18.35%
85	51	42.29	5.20%	85	77	18.02	19.05%
85	52	41.23	5.50%	85	78	17.35	19.75%
85	53	40.17	5.82%	85	79	16.72	20.43%
85	54	39.11	6.16%	85	80	16.12	21.10%
85	55	38.07	6.51%	85	81	15.55	21.75%
85	56	37.03	6.89%	85	82	15.02	22.38%
85	57	35.99	7.28%	85	83	14.52	22.98%
85	58	34.97	7.69%	85	84	14.05	23.56%
85	59	33.95	8.12%	85	85	13.62	24.11%
85	60	32.94	8.57%	85	86	13.22	24.63%
85	61	31.94	9.04%	85	87	12.86	25.12%
85	62	30.95	9.54%	85	88	12.52	25.57%
85	63	29.97	10.05%	85	89	12.22	25.99%
85	64	29.00	10.58%	85	90	11.94	26.38%
85	65	28.04	11.14%	85	91	11.70	26.73%
85	66	27.10	11.72%	85	92	11.48	27.04%
85	67	26.18	12.31%	85	93	11.29	27.32%
85	68	25.27	12.93%	85	94	11.11	27.58%
85	69	24.38	13.56%	85	95	10.96	27.80%
85	70	23.50	14.21%	85	96	10.82	28.01%
85	71	22.65	14.87%	85	97	10.70	28.20%
85	72	21.81	15.55%	85	98	10.59	28.37%
85	73	21.00	16.24%	85	99	10.48	28.52%
85	74	20.21	16.94%	85	100	10.39	28.67%
85	75	19.45	17.64%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
86	50	43.35	4.91%	86	76	18.55	18.52%
86	51	42.27	5.20%	86	77	17.83	19.25%
86	52	41.21	5.51%	86	78	17.15	19.97%
86	53	40.15	5.83%	86	79	16.49	20.67%
86	54	39.09	6.17%	86	80	15.88	21.37%
86	55	38.04	6.52%	86	81	15.29	22.05%
86	56	37.00	6.90%	86	82	14.74	22.71%
86	57	35.96	7.29%	86	83	14.22	23.35%
86	58	34.94	7.70%	86	84	13.74	23.96%
86	59	33.91	8.14%	86	85	13.29	24.54%
86	60	32.90	8.59%	86	86	12.88	25.09%
86	61	31.90	9.06%	86	87	12.49	25.61%
86	62	30.90	9.56%	86	88	12.14	26.10%
86	63	29.92	10.08%	86	89	11.83	26.54%
86	64	28.94	10.62%	86	90	11.54	26.96%
86	65	27.98	11.18%	86	91	11.28	27.33%
86	66	27.04	11.76%	86	92	11.05	27.67%
86	67	26.10	12.36%	86	93	10.84	27.98%
86	68	25.19	12.98%	86	94	10.66	28.25%
86	69	24.29	13.62%	86	95	10.50	28.50%
86	70	23.40	14.28%	86	96	10.35	28.72%
86	71	22.54	14.96%	86	97	10.22	28.93%
86	72	21.69	15.65%	86	98	10.10	29.12%
86	73	20.87	16.36%	86	99	9.99	29.29%
86	74	20.07	17.07%	86	100	9.89	29.44%
86	75	19.29	17.80%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
87	50	43.33	4.91%	87	76	18.39	18.68%
87	51	42.26	5.20%	87	77	17.66	19.43%
87	52	41.19	5.51%	87	78	16.96	20.17%
87	53	40.13	5.83%	87	79	16.29	20.90%
87	54	39.07	6.17%	87	80	15.66	21.62%
87	55	38.02	6.53%	87	81	15.06	22.33%
87	56	36.98	6.90%	87	82	14.49	23.02%
87	57	35.94	7.30%	87	83	13.95	23.69%
87	58	34.91	7.71%	87	84	13.45	24.33%
87	59	33.89	8.15%	87	85	12.99	24.94%
87	60	32.87	8.60%	87	86	12.56	25.53%
87	61	31.86	9.08%	87	87	12.16	26.08%
87	62	30.86	9.58%	87	88	11.79	26.59%
87	63	29.87	10.10%	87	89	11.46	27.07%
87	64	28.90	10.64%	87	90	11.16	27.51%
87	65	27.93	11.21%	87	91	10.89	27.91%
87	66	26.98	11.80%	87	92	10.64	28.28%
87	67	26.04	12.40%	87	93	10.43	28.61%
87	68	25.11	13.03%	87	94	10.24	28.90%
87	69	24.20	13.68%	87	95	10.06	29.17%
87	70	23.31	14.35%	87	96	9.91	29.42%
87	71	22.44	15.04%	87	97	9.77	29.64%
87	72	21.58	15.74%	87	98	9.64	29.84%
87	73	20.75	16.46%	87	99	9.52	30.03%
87	74	19.94	17.20%	87	100	9.41	30.20%
87	75	19.15	17.94%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
88	50	43.32	4.92%	88	76	18.25	18.82%
88	51	42.25	5.21%	88	77	17.50	19.59%
88	52	41.18	5.51%	88	78	16.79	20.35%
88	53	40.12	5.84%	88	79	16.11	21.11%
88	54	39.06	6.18%	88	80	15.46	21.85%
88	55	38.01	6.53%	88	81	14.84	22.59%
88	56	36.96	6.91%	88	82	14.26	23.30%
88	57	35.92	7.31%	88	83	13.71	24.00%
88	58	34.89	7.72%	88	84	13.19	24.67%
88	59	33.86	8.16%	88	85	12.71	25.32%
88	60	32.84	8.62%	88	86	12.26	25.93%
88	61	31.83	9.10%	88	87	11.85	26.51%
88	62	30.83	9.60%	88	88	11.47	27.06%
88	63	29.84	10.12%	88	89	11.12	27.57%
88	64	28.85	10.67%	88	90	10.81	28.04%
88	65	27.88	11.24%	88	91	10.52	28.47%
88	66	26.92	11.83%	88	92	10.27	28.86%
88	67	25.98	12.44%	88	93	10.04	29.21%
88	68	25.05	13.08%	88	94	9.84	29.53%
88	69	24.13	13.73%	88	95	9.65	29.82%
88	70	23.23	14.41%	88	96	9.49	30.08%
88	71	22.35	15.11%	88	97	9.34	30.32%
88	72	21.49	15.83%	88	98	9.20	30.54%
88	73	20.64	16.56%	88	99	9.08	30.75%
88	74	19.82	17.30%	88	100	8.97	30.94%
88	75	19.02	18.06%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
89	50	43.31	4.92%	89	76	18.12	18.95%
89	51	42.24	5.21%	89	77	17.36	19.74%
89	52	41.17	5.52%	89	78	16.64	20.52%
89	53	40.10	5.84%	89	79	15.94	21.30%
89	54	39.04	6.18%	89	80	15.28	22.07%
89	55	37.99	6.54%	89	81	14.65	22.82%
89	56	36.94	6.92%	89	82	14.05	23.57%
89	57	35.90	7.31%	89	83	13.48	24.29%
89	58	34.86	7.73%	89	84	12.95	24.99%
89	59	33.84	8.17%	89	85	12.45	25.67%
89	60	32.82	8.63%	89	86	11.99	26.31%
89	61	31.80	9.11%	89	87	11.56	26.92%
89	62	30.80	9.61%	89	88	11.17	27.50%
89	63	29.80	10.14%	89	89	10.81	28.04%
89	64	28.82	10.69%	89	90	10.48	28.53%
89	65	27.84	11.26%	89	91	10.18	28.99%
89	66	26.88	11.86%	89	92	9.91	29.41%
89	67	25.93	12.48%	89	93	9.67	29.79%
89	68	24.99	13.12%	89	94	9.46	30.13%
89	69	24.07	13.78%	89	95	9.27	30.44%
89	70	23.16	14.47%	89	96	9.10	30.72%
89	71	22.27	15.17%	89	97	8.94	30.98%
89	72	21.40	15.90%	89	98	8.79	31.22%
89	73	20.55	16.64%	89	99	8.66	31.45%
89	74	19.71	17.40%	89	100	8.54	31.65%
89	75	18.90	18.17%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
90	50	43.30	4.92%	90	76	18.00	19.07%
90	51	42.23	5.21%	90	77	17.24	19.87%
90	52	41.16	5.52%	90	78	16.50	20.67%
90	53	40.09	5.84%	90	79	15.79	21.47%
90	54	39.03	6.19%	90	80	15.11	22.26%
90	55	37.98	6.55%	90	81	14.47	23.04%
90	56	36.93	6.92%	90	82	13.86	23.81%
90	57	35.88	7.32%	90	83	13.28	24.56%
90	58	34.85	7.74%	90	84	12.73	25.29%
90	59	33.82	8.18%	90	85	12.22	25.99%
90	60	32.79	8.64%	90	86	11.74	26.66%
90	61	31.78	9.12%	90	87	11.30	27.30%
90	62	30.77	9.63%	90	88	10.89	27.91%
90	63	29.77	10.16%	90	89	10.51	28.48%
90	64	28.78	10.71%	90	90	10.17	29.00%
90	65	27.80	11.28%	90	91	9.86	29.49%
90	66	26.84	11.88%	90	92	9.58	29.93%
90	67	25.88	12.51%	90	93	9.33	30.33%
90	68	24.94	13.15%	90	94	9.11	30.70%
90	69	24.02	13.82%	90	95	8.91	31.03%
90	70	23.10	14.51%	90	96	8.73	31.34%
90	71	22.21	15.23%	90	97	8.56	31.62%
90	72	21.32	15.96%	90	98	8.41	31.87%
90	73	20.46	16.72%	90	99	8.27	32.12%
90	74	19.62	17.49%	90	100	8.14	32.34%
90	75	18.80	18.27%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
91	50	43.30	4.92%	91	76	17.90	19.17%
91	51	42.22	5.21%	91	77	17.13	19.99%
91	52	41.15	5.52%	91	78	16.38	20.81%
91	53	40.08	5.85%	91	79	15.66	21.62%
91	54	39.02	6.19%	91	80	14.97	22.43%
91	55	37.96	6.55%	91	81	14.31	23.24%
91	56	36.91	6.93%	91	82	13.69	24.03%
91	57	35.87	7.33%	91	83	13.09	24.80%
91	58	34.83	7.75%	91	84	12.53	25.56%
91	59	33.80	8.19%	91	85	12.01	26.29%
91	60	32.77	8.65%	91	86	11.52	26.99%
91	61	31.76	9.13%	91	87	11.06	27.66%
91	62	30.75	9.64%	91	88	10.64	28.29%
91	63	29.75	10.17%	91	89	10.25	28.89%
91	64	28.75	10.72%	91	90	9.89	29.44%
91	65	27.77	11.30%	91	91	9.57	29.95%
91	66	26.80	11.91%	91	92	9.28	30.42%
91	67	25.84	12.53%	91	93	9.02	30.85%
91	68	24.90	13.18%	91	94	8.78	31.24%
91	69	23.97	13.86%	91	95	8.57	31.59%
91	70	23.05	14.56%	91	96	8.38	31.92%
91	71	22.15	15.28%	91	97	8.21	32.22%
91	72	21.26	16.02%	91	98	8.05	32.50%
91	73	20.39	16.78%	91	99	7.90	32.75%
91	74	19.54	17.57%	91	100	7.76	33.00%
91	75	18.71	18.36%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
92	50	43.29	4.92%	92	76	17.81	19.26%
92	51	42.21	5.22%	92	77	17.03	20.09%
92	52	41.14	5.53%	92	78	16.27	20.93%
92	53	40.07	5.85%	92	79	15.54	21.76%
92	54	39.01	6.19%	92	80	14.84	22.59%
92	55	37.95	6.55%	92	81	14.17	23.41%
92	56	36.90	6.93%	92	82	13.53	24.23%
92	57	35.86	7.33%	92	83	12.93	25.03%
92	58	34.82	7.75%	92	84	12.35	25.80%
92	59	33.78	8.19%	92	85	11.82	26.56%
92	60	32.76	8.66%	92	86	11.31	27.29%
92	61	31.74	9.14%	92	87	10.84	27.98%
92	62	30.73	9.65%	92	88	10.40	28.64%
92	63	29.72	10.18%	92	89	10.00	29.27%
92	64	28.73	10.74%	92	90	9.63	29.85%
92	65	27.74	11.32%	92	91	9.30	30.39%
92	66	26.77	11.93%	92	92	9.00	30.88%
92	67	25.81	12.56%	92	93	8.73	31.34%
92	68	24.86	13.21%	92	94	8.48	31.75%
92	69	23.92	13.89%	92	95	8.26	32.12%
92	70	23.00	14.59%	92	96	8.06	32.47%
92	71	22.09	15.32%	92	97	7.88	32.79%
92	72	21.20	16.07%	92	98	7.71	33.09%
92	73	20.32	16.84%	92	99	7.56	33.36%
92	74	19.46	17.64%	92	100	7.41	33.62%
92	75	18.63	18.44%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
93	50	43.28	4.93%	93	76	17.73	19.35%
93	51	42.21	5.22%	93	77	16.94	20.19%
93	52	41.13	5.53%	93	78	16.17	21.04%
93	53	40.07	5.85%	93	79	15.43	21.88%
93	54	39.00	6.20%	93	80	14.72	22.73%
93	55	37.94	6.56%	93	81	14.04	23.57%
93	56	36.89	6.94%	93	82	13.39	24.41%
93	57	35.84	7.34%	93	83	12.78	25.23%
93	58	34.80	7.76%	93	84	12.19	26.03%
93	59	33.77	8.20%	93	85	11.64	26.81%
93	60	32.74	8.66%	93	86	11.12	27.56%
93	61	31.72	9.15%	93	87	10.64	28.28%
93	62	30.71	9.66%	93	88	10.19	28.97%
93	63	29.70	10.19%	93	89	9.78	29.62%
93	64	28.71	10.75%	93	90	9.40	30.23%
93	65	27.72	11.34%	93	91	9.05	30.80%
93	66	26.74	11.94%	93	92	8.74	31.32%
93	67	25.78	12.58%	93	93	8.46	31.79%
93	68	24.83	13.23%	93	94	8.20	32.23%
93	69	23.89	13.92%	93	95	7.98	32.62%
93	70	22.96	14.63%	93	96	7.77	32.99%
93	71	22.05	15.36%	93	97	7.58	33.33%
93	72	21.15	16.12%	93	98	7.40	33.64%
93	73	20.26	16.90%	93	99	7.24	33.94%
93	74	19.40	17.70%	93	100	7.08	34.22%
93	75	18.56	18.51%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
94	50	43.28	4.93%	94	76	17.66	19.42%
94	51	42.20	5.22%	94	77	16.86	20.27%
94	52	41.13	5.53%	94	78	16.09	21.13%
94	53	40.06	5.85%	94	79	15.34	22.00%
94	54	38.99	6.20%	94	80	14.62	22.86%
94	55	37.94	6.56%	94	81	13.93	23.72%
94	56	36.88	6.94%	94	82	13.27	24.57%
94	57	35.83	7.34%	94	83	12.64	25.41%
94	58	34.79	7.76%	94	84	12.05	26.23%
94	59	33.76	8.20%	94	85	11.48	27.04%
94	60	32.73	8.67%	94	86	10.95	27.81%
94	61	31.71	9.16%	94	87	10.46	28.56%
94	62	30.69	9.67%	94	88	10.00	29.27%
94	63	29.68	10.20%	94	89	9.57	29.95%
94	64	28.69	10.76%	94	90	9.18	30.58%
94	65	27.70	11.35%	94	91	8.82	31.17%
94	66	26.72	11.96%	94	92	8.50	31.72%
94	67	25.75	12.60%	94	93	8.21	32.22%
94	68	24.80	13.26%	94	94	7.95	32.67%
94	69	23.85	13.94%	94	95	7.71	33.09%
94	70	22.92	14.65%	94	96	7.49	33.48%
94	71	22.00	15.39%	94	97	7.29	33.84%
94	72	21.10	16.16%	94	98	7.11	34.17%
94	73	20.21	16.94%	94	99	6.94	34.49%
94	74	19.34	17.75%	94	100	6.78	34.79%
94	75	18.49	18.58%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
95	50	43.27	4.93%	95	76	17.60	19.48%
95	51	42.20	5.22%	95	77	16.79	20.35%
95	52	41.12	5.53%	95	78	16.01	21.22%
95	53	40.05	5.86%	95	79	15.25	22.10%
95	54	38.99	6.20%	95	80	14.53	22.97%
95	55	37.93	6.56%	95	81	13.83	23.85%
95	56	36.87	6.94%	95	82	13.16	24.72%
95	57	35.82	7.34%	95	83	12.52	25.58%
95	58	34.78	7.77%	95	84	11.91	26.42%
95	59	33.75	8.21%	95	85	11.34	27.24%
95	60	32.72	8.67%	95	86	10.80	28.04%
95	61	31.69	9.16%	95	87	10.29	28.81%
95	62	30.68	9.68%	95	88	9.82	29.55%
95	63	29.67	10.21%	95	89	9.38	30.25%
95	64	28.67	10.77%	95	90	8.98	30.91%
95	65	27.68	11.36%	95	91	8.61	31.53%
95	66	26.70	11.97%	95	92	8.28	32.09%
95	67	25.73	12.61%	95	93	7.98	32.62%
95	68	24.77	13.27%	95	94	7.71	33.09%
95	69	23.82	13.96%	95	95	7.46	33.53%
95	70	22.89	14.68%	95	96	7.24	33.94%
95	71	21.97	15.42%	95	97	7.03	34.32%
95	72	21.06	16.19%	95	98	6.84	34.68%
95	73	20.17	16.98%	95	99	6.66	35.01%
95	74	19.29	17.80%	95	100	6.49	35.33%
95	75	18.44	18.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
96	50	43.27	4.93%	96	76	17.55	19.54%
96	51	42.19	5.22%	96	77	16.73	20.41%
96	52	41.12	5.53%	96	78	15.94	21.30%
96	53	40.05	5.86%	96	79	15.18	22.18%
96	54	38.98	6.20%	96	80	14.44	23.07%
96	55	37.92	6.56%	96	81	13.74	23.96%
96	56	36.87	6.95%	96	82	13.06	24.85%
96	57	35.82	7.35%	96	83	12.41	25.73%
96	58	34.77	7.77%	96	84	11.79	26.59%
96	59	33.74	8.21%	96	85	11.21	27.43%
96	60	32.71	8.68%	96	86	10.66	28.25%
96	61	31.68	9.17%	96	87	10.14	29.05%
96	62	30.66	9.68%	96	88	9.66	29.81%
96	63	29.65	10.22%	96	89	9.21	30.53%
96	64	28.65	10.78%	96	90	8.80	31.22%
96	65	27.66	11.37%	96	91	8.42	31.86%
96	66	26.68	11.99%	96	92	8.08	32.45%
96	67	25.71	12.63%	96	93	7.77	32.99%
96	68	24.75	13.29%	96	94	7.48	33.49%
96	69	23.80	13.98%	96	95	7.23	33.95%
96	70	22.86	14.70%	96	96	7.00	34.38%
96	71	21.94	15.45%	96	97	6.78	34.78%
96	72	21.03	16.22%	96	98	6.58	35.15%
96	73	20.13	17.02%	96	99	6.39	35.51%
96	74	19.25	17.84%	96	100	6.22	35.84%
96	75	18.39	18.68%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
97	50	43.27	4.93%	97	76	17.50	19.59%
97	51	42.19	5.22%	97	77	16.68	20.47%
97	52	41.11	5.53%	97	78	15.88	21.37%
97	53	40.04	5.86%	97	79	15.11	22.27%
97	54	38.98	6.20%	97	80	14.37	23.17%
97	55	37.92	6.57%	97	81	13.65	24.07%
97	56	36.86	6.95%	97	82	12.97	24.97%
97	57	35.81	7.35%	97	83	12.31	25.86%
97	58	34.77	7.77%	97	84	11.69	26.74%
97	59	33.73	8.22%	97	85	11.09	27.61%
97	60	32.70	8.68%	97	86	10.53	28.45%
97	61	31.67	9.17%	97	87	10.00	29.26%
97	62	30.65	9.69%	97	88	9.51	30.05%
97	63	29.64	10.23%	97	89	9.05	30.80%
97	64	28.64	10.79%	97	90	8.63	31.50%
97	65	27.64	11.38%	97	91	8.24	32.16%
97	66	26.66	12.00%	97	92	7.89	32.78%
97	67	25.69	12.64%	97	93	7.57	33.34%
97	68	24.73	13.31%	97	94	7.28	33.87%
97	69	23.77	14.00%	97	95	7.01	34.35%
97	70	22.84	14.72%	97	96	6.77	34.80%
97	71	21.91	15.47%	97	97	6.55	35.22%
97	72	20.99	16.25%	97	98	6.34	35.61%
97	73	20.09	17.05%	97	99	6.14	35.99%
97	74	19.21	17.88%	97	100	5.96	36.34%
97	75	18.34	18.73%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
98	50	43.26	4.93%	98	76	17.45	19.64%
98	51	42.18	5.23%	98	77	16.63	20.53%
98	52	41.11	5.53%	98	78	15.83	21.43%
98	53	40.04	5.86%	98	79	15.05	22.34%
98	54	38.97	6.21%	98	80	14.30	23.25%
98	55	37.91	6.57%	98	81	13.58	24.17%
98	56	36.85	6.95%	98	82	12.89	25.08%
98	57	35.80	7.35%	98	83	12.22	25.99%
98	58	34.76	7.78%	98	84	11.59	26.89%
98	59	33.72	8.22%	98	85	10.99	27.77%
98	60	32.69	8.69%	98	86	10.41	28.63%
98	61	31.66	9.18%	98	87	9.88	29.46%
98	62	30.64	9.69%	98	88	9.37	30.27%
98	63	29.63	10.23%	98	89	8.90	31.04%
98	64	28.63	10.80%	98	90	8.47	31.77%
98	65	27.63	11.39%	98	91	8.07	32.45%
98	66	26.65	12.01%	98	92	7.71	33.09%
98	67	25.67	12.65%	98	93	7.38	33.68%
98	68	24.71	13.32%	98	94	7.08	34.22%
98	69	23.75	14.02%	98	95	6.81	34.73%
98	70	22.81	14.74%	98	96	6.56	35.20%
98	71	21.88	15.49%	98	97	6.33	35.64%
98	72	20.97	16.27%	98	98	6.11	36.05%
98	73	20.06	17.08%	98	99	5.91	36.45%
98	74	19.17	17.91%	98	100	5.71	36.82%
98	75	18.30	18.77%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
99	50	43.26	4.93%	99	76	17.41	19.68%
99	51	42.18	5.23%	99	77	16.58	20.58%
99	52	41.10	5.54%	99	78	15.78	21.49%
99	53	40.03	5.86%	99	79	14.99	22.40%
99	54	38.97	6.21%	99	80	14.24	23.33%
99	55	37.91	6.57%	99	81	13.51	24.25%
99	56	36.85	6.95%	99	82	12.81	25.18%
99	57	35.80	7.36%	99	83	12.14	26.10%
99	58	34.75	7.78%	99	84	11.50	27.01%
99	59	33.71	8.22%	99	85	10.89	27.91%
99	60	32.68	8.69%	99	86	10.31	28.79%
99	61	31.65	9.18%	99	87	9.76	29.65%
99	62	30.63	9.70%	99	88	9.25	30.47%
99	63	29.62	10.24%	99	89	8.77	31.27%
99	64	28.61	10.80%	99	90	8.32	32.02%
99	65	27.62	11.40%	99	91	7.92	32.72%
99	66	26.63	12.01%	99	92	7.55	33.38%
99	67	25.66	12.66%	99	93	7.21	33.99%
99	68	24.69	13.33%	99	94	6.90	34.56%
99	69	23.74	14.03%	99	95	6.62	35.08%
99	70	22.79	14.76%	99	96	6.36	35.57%
99	71	21.86	15.51%	99	97	6.12	36.04%
99	72	20.94	16.29%	99	98	5.89	36.47%
99	73	20.03	17.11%	99	99	5.68	36.89%
99	74	19.14	17.94%	99	100	5.48	37.29%
99	75	18.27	18.80%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
100	50	43.26	4.93%	100	76	17.38	19.72%
100	51	42.18	5.23%	100	77	16.54	20.62%
100	52	41.10	5.54%	100	78	15.73	21.54%
100	53	40.03	5.86%	100	79	14.95	22.46%
100	54	38.96	6.21%	100	80	14.19	23.39%
100	55	37.90	6.57%	100	81	13.45	24.33%
100	56	36.84	6.95%	100	82	12.75	25.27%
100	57	35.79	7.36%	100	83	12.07	26.21%
100	58	34.75	7.78%	100	84	11.42	27.13%
100	59	33.71	8.23%	100	85	10.80	28.05%
100	60	32.67	8.69%	100	86	10.21	28.94%
100	61	31.65	9.19%	100	87	9.65	29.82%
100	62	30.62	9.70%	100	88	9.13	30.66%
100	63	29.61	10.24%	100	89	8.64	31.48%
100	64	28.60	10.81%	100	90	8.19	32.25%
100	65	27.61	11.40%	100	91	7.77	32.98%
100	66	26.62	12.02%	100	92	7.39	33.66%
100	67	25.64	12.67%	100	93	7.04	34.29%
100	68	24.68	13.34%	100	94	6.73	34.88%
100	69	23.72	14.04%	100	95	6.44	35.42%
100	70	22.77	14.77%	100	96	6.17	35.93%
100	71	21.84	15.53%	100	97	5.92	36.42%
100	72	20.92	16.31%	100	98	5.69	36.88%
100	73	20.01	17.13%	100	99	5.47	37.31%
100	74	19.11	17.97%	100	100	5.26	37.74%
100	75	18.24	18.83%				