

Joint and Last Survivor Table

§1.401(a)(9)-9, A-3

Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
0	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.5	82.4	82.4	82.4	82.4	82.4
1	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6
2	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.7	80.6
3	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7
4	78.8	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7
5	77.8	77.8	77.8	77.8	77.8	77.8	77.8	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7
6	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8	76.8
7	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8
8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8
9	73.9	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8
10	72.9	72.9	72.9	72.9	72.9	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8
11	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.9	71.8	71.8	71.8	71.8	71.8
12	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9
13	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
14	69.0	69.0	69.0	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9
15	68.0	68.0	68.0	68.0	68.0	68.0	68.0	68.0	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9
16	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	67.0	66.9
17	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
18	65.1	65.1	65.1	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
19	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.1	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0
20	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.1	63.0	63.0
21	62.2	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
22	61.2	61.2	61.2	61.2	61.2	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
23	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.2	60.1	60.1	60.1	60.1	60.1	60.1
24	59.3	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2
25	58.3	58.3	58.3	58.3	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
26	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.3	57.2	57.2	57.2	57.2	57.2	57.2	57.2
27	56.4	56.4	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3	56.3
28	55.4	55.4	55.4	55.4	55.4	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
29	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.4	54.3	54.3	54.3	54.3	54.3	54.3	54.3
30	53.5	53.5	53.5	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.4	53.3
31	52.5	52.5	52.5	52.5	52.5	52.5	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4
32	51.6	51.6	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.4	51.4	51.4	51.4	51.4	51.4
33	50.6	50.6	50.6	50.6	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.5	50.4
34	49.7	49.6	49.6	49.6	49.6	49.6	49.6	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5
35	48.7	48.7	48.7	48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.5	48.5	48.5	48.5	48.5	48.5
36	47.8	47.7	47.7	47.7	47.7	47.7	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.6	47.5
37	46.8	46.8	46.8	46.7	46.7	46.7	46.7	46.7	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.6
38	45.9	45.9	45.8	45.8	45.8	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.6	45.6	45.6	45.6
39	44.9	44.9	44.9	44.8	44.8	44.8	44.8	44.8	44.7	44.7	44.7	44.7	44.7	44.7	44.7	44.7
40	44.0	44.0	43.9	43.9	43.9	43.8	43.8	43.8	43.8	43.8	43.7	43.7	43.7	43.7	43.7	43.7
41	43.1	43.0	43.0	43.0	42.9	42.9	42.9	42.9	42.8	42.8	42.8	42.8	42.8	42.8	42.7	42.7
42	42.2	42.1	42.1	42.0	42.0	42.0	41.9	41.9	41.9	41.9	41.8	41.8	41.8	41.8	41.8	41.8
43	41.3	41.2	41.1	41.1	41.1	41.0	41.0	41.0	40.9	40.9	40.9	40.9	40.9	40.9	40.8	40.8
44	40.3	40.3	40.2	40.2	40.1	40.1	40.1	40.0	40.0	40.0	40.0	39.9	39.9	39.9	39.9	39.9
45	39.4	39.4	39.3	39.3	39.2	39.2	39.1	39.1	39.1	39.1	39.0	39.0	39.0	39.0	39.0	38.9
46	38.6	38.5	38.4	38.4	38.3	38.3	38.2	38.2	38.2	38.1	38.1	38.1	38.1	38.0	38.0	38.0
47	37.7	37.6	37.5	37.5	37.4	37.4	37.3	37.3	37.2	37.2	37.2	37.2	37.1	37.1	37.1	37.1
48	36.8	36.7	36.6	36.6	36.5	36.5	36.4	36.4	36.3	36.3	36.3	36.2	36.2	36.2	36.2	36.2

Joint and Last Survivor Table

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Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
49	35.9	35.9	35.8	35.7	35.6	35.6	35.5	35.5	35.4	35.4	35.4	35.3	35.3	35.3	35.3	35.2
50	35.1	35.0	34.9	34.8	34.8	34.7	34.6	34.6	34.5	34.5	34.5	34.4	34.4	34.4	34.3	34.3
51	34.3	34.2	34.1	34.0	33.9	33.8	33.8	33.7	33.6	33.6	33.6	33.5	33.5	33.5	33.4	33.4
52	33.4	33.3	33.2	33.1	33.0	33.0	32.9	32.8	32.8	32.7	32.7	32.6	32.6	32.6	32.5	32.5
53	32.6	32.5	32.4	32.3	32.2	32.1	32.0	32.0	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.6
54	31.8	31.7	31.6	31.5	31.4	31.3	31.2	31.1	31.0	31.0	30.9	30.9	30.8	30.8	30.8	30.7
55	31.1	30.9	30.8	30.6	30.5	30.4	30.3	30.3	30.2	30.1	30.1	30.0	30.0	29.9	29.9	29.9
56	30.3	30.1	30.0	29.8	29.7	29.6	29.5	29.4	29.3	29.3	29.2	29.2	29.1	29.1	29.0	29.0
57	29.5	29.4	29.2	29.1	28.9	28.8	28.7	28.6	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.1
58	28.8	28.6	28.4	28.3	28.1	28.0	27.9	27.8	27.7	27.6	27.5	27.5	27.4	27.4	27.3	27.3
59	28.1	27.9	27.7	27.5	27.4	27.2	27.1	27.0	26.9	26.8	26.7	26.6	26.6	26.5	26.5	26.4
60	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.1	26.0	25.9	25.8	25.8	25.7	25.6	25.6
61	26.7	26.5	26.3	26.1	25.9	25.7	25.6	25.4	25.3	25.2	25.1	25.0	24.9	24.9	24.8	24.8
62	26.1	25.8	25.6	25.4	25.2	25.0	24.8	24.7	24.6	24.4	24.3	24.2	24.1	24.1	24.0	23.9
63	25.4	25.2	24.9	24.7	24.5	24.3	24.1	23.9	23.8	23.7	23.6	23.4	23.4	23.3	23.2	23.1
64	24.8	24.5	24.3	24.0	23.8	23.6	23.4	23.2	23.1	22.9	22.8	22.7	22.6	22.5	22.4	22.3
65	24.3	23.9	23.7	23.4	23.1	22.9	22.7	22.5	22.4	22.2	22.1	21.9	21.8	21.7	21.6	21.6
66	23.7	23.4	23.1	22.8	22.5	22.3	22.0	21.8	21.7	21.5	21.3	21.2	21.1	21.0	20.9	20.8
67	23.2	22.8	22.5	22.2	21.9	21.6	21.4	21.2	21.0	20.8	20.6	20.5	20.4	20.2	20.1	20.1
68	22.7	22.3	22.0	21.6	21.3	21.0	20.8	20.6	20.3	20.1	20.0	19.8	19.7	19.5	19.4	19.3
69	22.2	21.8	21.4	21.1	20.8	20.5	20.2	19.9	19.7	19.5	19.3	19.1	19.0	18.8	18.7	18.6
70	21.8	21.3	20.9	20.6	20.2	19.9	19.6	19.4	19.1	18.9	18.7	18.5	18.3	18.2	18.0	17.9
71	21.3	20.9	20.5	20.1	19.7	19.4	19.1	18.8	18.5	18.3	18.1	17.9	17.7	17.5	17.4	17.3
72	20.9	20.5	20.0	19.6	19.3	18.9	18.6	18.3	18.0	17.7	17.5	17.3	17.1	16.9	16.7	16.6
73	20.6	20.1	19.6	19.2	18.8	18.4	18.1	17.8	17.5	17.2	16.9	16.7	16.5	16.3	16.1	16.0
74	20.2	19.7	19.3	18.8	18.4	18.0	17.6	17.3	17.0	16.7	16.4	16.2	15.9	15.7	15.5	15.4
75	19.9	19.4	18.9	18.4	18.0	17.6	17.2	16.8	16.5	16.2	15.9	15.6	15.4	15.2	15.0	14.8
76	19.6	19.1	18.6	18.1	17.6	17.2	16.8	16.4	16.0	15.7	15.4	15.1	14.9	14.7	14.4	14.3
77	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0	15.6	15.3	15.0	14.7	14.4	14.2	13.9	13.7
78	19.1	18.5	18.0	17.5	17.0	16.5	16.0	15.6	15.2	14.9	14.5	14.2	13.9	13.7	13.4	13.2
79	18.9	18.3	17.7	17.2	16.7	16.2	15.7	15.3	14.9	14.5	14.1	13.8	13.5	13.2	13.0	12.8
80	18.7	18.1	17.5	16.9	16.4	15.9	15.4	15.0	14.5	14.1	13.8	13.4	13.1	12.8	12.6	12.3
81	18.5	17.9	17.3	16.7	16.2	15.6	15.1	14.7	14.2	13.8	13.4	13.1	12.7	12.4	12.2	11.9
82	18.3	17.7	17.1	16.5	15.9	15.4	14.9	14.4	13.9	13.5	13.1	12.7	12.4	12.1	11.8	11.5
83	18.2	17.5	16.9	16.3	15.7	15.2	14.7	14.2	13.7	13.2	12.8	12.4	12.1	11.7	11.4	11.1
84	18.0	17.4	16.7	16.1	15.5	15.0	14.4	13.9	13.4	13.0	12.6	12.2	11.8	11.4	11.1	10.8
85	17.9	17.3	16.6	16.0	15.4	14.8	14.3	13.7	13.2	12.8	12.3	11.9	11.5	11.1	10.8	10.5
86	17.8	17.1	16.5	15.8	15.2	14.6	14.1	13.5	13.0	12.5	12.1	11.7	11.3	10.9	10.5	10.2
87	17.7	17.0	16.4	15.7	15.1	14.5	13.9	13.4	12.9	12.4	11.9	11.4	11.0	10.6	10.3	9.9
88	17.6	16.9	16.3	15.6	15.0	14.4	13.8	13.2	12.7	12.2	11.7	11.3	10.8	10.4	10.1	9.7
89	17.6	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.1	10.6	10.2	9.9	9.5
90	17.5	16.8	16.1	15.4	14.8	14.2	13.6	13.0	12.4	11.9	11.4	10.9	10.5	10.1	9.7	9.3
91	17.4	16.7	16.0	15.4	14.7	14.1	13.5	12.9	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1
92	17.4	16.7	16.0	15.3	14.6	14.0	13.4	12.8	12.2	11.7	11.2	10.7	10.2	9.8	9.3	9.0
93	17.3	16.6	15.9	15.2	14.6	13.9	13.3	12.7	12.1	11.6	11.1	10.6	10.1	9.6	9.2	8.8
94	17.3	16.6	15.9	15.2	14.5	13.9	13.2	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7
95	17.3	16.5	15.8	15.1	14.5	13.8	13.2	12.6	12.0	11.4	10.9	10.4	9.9	9.4	9.0	8.6
96	17.2	16.5	15.8	15.1	14.4	13.8	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.3	8.9	8.5
97	17.2	16.5	15.8	15.1	14.4	13.7	13.1	12.5	11.9	11.3	10.7	10.2	9.7	9.2	8.8	8.4

Joint and Last Survivor Table

§1.401(a)(9)-9, A-3

Age	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
98	17.2	16.4	15.7	15.0	14.3	13.7	13.0	12.4	11.8	11.2	10.7	10.1	9.6	9.2	8.7	8.3
99	17.2	16.4	15.7	15.0	14.3	13.6	13.0	12.4	11.8	11.2	10.6	10.1	9.6	9.1	8.6	8.2
100	17.1	16.4	15.7	15.0	14.3	13.6	12.9	12.3	11.7	11.1	10.6	10.0	9.5	9.0	8.5	8.1
101	17.1	16.4	15.6	14.9	14.2	13.6	12.9	12.3	11.7	11.1	10.5	10.0	9.4	9.0	8.5	8.0
102	17.1	16.4	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0	10.5	9.9	9.4	8.9	8.4	8.0
103	17.1	16.3	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0	10.4	9.9	9.4	8.8	8.4	7.9
104	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.6	11.0	10.4	9.8	9.3	8.8	8.3	7.9
105	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.5	10.9	10.4	9.8	9.3	8.8	8.3	7.8
106	17.1	16.3	15.6	14.8	14.1	13.5	12.8	12.2	11.5	10.9	10.3	9.8	9.2	8.7	8.2	7.8
107	17.0	16.3	15.6	14.8	14.1	13.4	12.8	12.1	11.5	10.9	10.3	9.8	9.2	8.7	8.2	7.7
108	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7
109	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7
110	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.9	10.3	9.7	9.2	8.6	8.1	7.7
111	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8	10.3	9.7	9.1	8.6	8.1	7.6
112	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8	10.2	9.7	9.1	8.6	8.1	7.6
113	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.6
114	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.6
115	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8	10.2	9.7	9.1	8.6	8.1	7.6

Joint and Last Survivor Table

§1.401(a)(9)-9, A-3

Age	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
0	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4
1	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6
2	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6
3	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7
4	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7
5	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7
6	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7
7	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8
8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8
9	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8
10	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8
11	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8
12	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.9	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8
13	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
14	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9
15	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9
16	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9
17	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
18	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
19	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0
20	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0
21	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
22	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
23	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1
24	59.2	59.2	59.2	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1
25	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
26	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2
27	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2
28	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
29	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3
30	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3
31	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4
32	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4
33	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4
34	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5
35	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5
36	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5
37	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.6	46.5	46.5	46.5	46.5	46.5	46.5	46.5
38	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
39	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6
40	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.7	43.6	43.6	43.6	43.6	43.6	43.6	43.6
41	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7
42	41.8	41.8	41.8	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7
43	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.8
44	39.9	39.9	39.9	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8
45	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9	38.9
46	38.0	38.0	38.0	38.0	38.0	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9
47	37.1	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0
48	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.1	36.0	36.0	36.0	36.0

Joint and Last Survivor Table

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Age	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101
49	35.2	35.2	35.2	35.2	35.2	35.2	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1
50	34.3	34.3	34.3	34.3	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2
51	33.4	33.4	33.4	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
52	32.5	32.5	32.5	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4	32.4
53	31.6	31.6	31.6	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5	31.5
54	30.7	30.7	30.7	30.7	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6	30.6
55	29.8	29.8	29.8	29.8	29.8	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7	29.7
56	29.0	28.9	28.9	28.9	28.9	28.9	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.8
57	28.1	28.1	28.0	28.0	28.0	28.0	28.0	28.0	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9
58	27.2	27.2	27.2	27.2	27.1	27.1	27.1	27.1	27.1	27.1	27.0	27.0	27.0	27.0	27.0	27.0
59	26.4	26.4	26.3	26.3	26.3	26.3	26.2	26.2	26.2	26.2	26.2	26.2	26.2	26.2	26.1	26.1
60	25.5	25.5	25.5	25.4	25.4	25.4	25.4	25.4	25.3	25.3	25.3	25.3	25.3	25.3	25.3	25.3
61	24.7	24.7	24.6	24.6	24.6	24.5	24.5	24.5	24.5	24.5	24.5	24.5	24.4	24.4	24.4	24.4
62	23.9	23.8	23.8	23.8	23.7	23.7	23.7	23.7	23.6	23.6	23.6	23.6	23.6	23.6	23.6	23.6
63	23.1	23.0	23.0	22.9	22.9	22.9	22.9	22.8	22.8	22.8	22.8	22.8	22.8	22.7	22.7	22.7
64	22.3	22.2	22.2	22.1	22.1	22.1	22.0	22.0	22.0	22.0	21.9	21.9	21.9	21.9	21.9	21.9
65	21.5	21.4	21.4	21.3	21.3	21.3	21.2	21.2	21.2	21.1	21.1	21.1	21.1	21.1	21.1	21.1
66	20.7	20.7	20.6	20.5	20.5	20.5	20.4	20.4	20.4	20.3	20.3	20.3	20.3	20.3	20.3	20.2
67	20.0	19.9	19.8	19.8	19.7	19.7	19.6	19.6	19.6	19.6	19.5	19.5	19.5	19.5	19.5	19.4
68	19.2	19.2	19.1	19.0	19.0	18.9	18.9	18.8	18.8	18.8	18.8	18.7	18.7	18.7	18.7	18.7
69	18.5	18.4	18.3	18.3	18.2	18.2	18.1	18.1	18.0	18.0	18.0	18.0	17.9	17.9	17.9	17.9
70	17.8	17.7	17.6	17.6	17.5	17.4	17.4	17.3	17.3	17.3	17.2	17.2	17.2	17.2	17.1	17.1
71	17.1	17.0	16.9	16.9	16.8	16.7	16.7	16.6	16.6	16.5	16.5	16.5	16.4	16.4	16.4	16.4
72	16.5	16.4	16.3	16.2	16.1	16.0	16.0	15.9	15.9	15.8	15.8	15.8	15.7	15.7	15.7	15.6
73	15.8	15.7	15.6	15.5	15.4	15.4	15.3	15.2	15.2	15.1	15.1	15.1	15.0	15.0	15.0	14.9
74	15.2	15.1	15.0	14.9	14.8	14.7	14.6	14.6	14.5	14.5	14.4	14.4	14.3	14.3	14.3	14.2
75	14.6	14.5	14.4	14.3	14.2	14.1	14.0	13.9	13.9	13.8	13.8	13.7	13.7	13.6	13.6	13.6
76	14.1	13.9	13.8	13.7	13.6	13.5	13.4	13.3	13.2	13.2	13.1	13.1	13.0	13.0	12.9	12.9
77	13.5	13.4	13.2	13.1	13.0	12.9	12.8	12.7	12.6	12.6	12.5	12.5	12.4	12.4	12.3	12.3
78	13.0	12.9	12.7	12.6	12.4	12.3	12.2	12.1	12.0	12.0	11.9	11.9	11.8	11.8	11.7	11.7
79	12.5	12.4	12.2	12.0	11.9	11.8	11.7	11.6	11.5	11.4	11.3	11.3	11.2	11.2	11.1	11.1
80	12.1	11.9	11.7	11.5	11.4	11.3	11.2	11.1	11.0	10.9	10.8	10.7	10.7	10.6	10.6	10.5
81	11.7	11.4	11.3	11.1	10.9	10.8	10.7	10.6	10.5	10.4	10.3	10.2	10.1	10.1	10.0	10.0
82	11.3	11.0	10.8	10.6	10.5	10.3	10.2	10.1	10.0	9.9	9.8	9.7	9.6	9.6	9.5	9.4
83	10.9	10.6	10.4	10.2	10.1	9.9	9.8	9.6	9.5	9.4	9.3	9.2	9.2	9.1	9.0	9.0
84	10.5	10.3	10.1	9.9	9.7	9.5	9.3	9.2	9.1	9.0	8.9	8.8	8.7	8.6	8.5	8.5
85	10.2	9.9	9.7	9.5	9.3	9.1	9.0	8.8	8.7	8.6	8.5	8.4	8.3	8.2	8.1	8.0
86	9.9	9.6	9.4	9.2	9.0	8.8	8.6	8.5	8.3	8.2	8.1	8.0	7.9	7.8	7.7	7.6
87	9.6	9.4	9.1	8.9	8.6	8.4	8.3	8.1	8.0	7.8	7.7	7.6	7.5	7.4	7.3	7.2
88	9.4	9.1	8.8	8.6	8.3	8.1	8.0	7.8	7.6	7.5	7.4	7.3	7.1	7.0	6.9	6.9
89	9.2	8.9	8.6	8.3	8.1	7.9	7.7	7.5	7.3	7.2	7.1	6.9	6.8	6.7	6.6	6.5
90	9.0	8.6	8.3	8.1	7.8	7.6	7.4	7.2	7.1	6.9	6.8	6.6	6.5	6.4	6.3	6.2
91	8.8	8.4	8.1	7.9	7.6	7.4	7.2	7.0	6.8	6.7	6.5	6.4	6.3	6.1	6.0	5.9
92	8.6	8.3	8.0	7.7	7.4	7.2	7.0	6.8	6.6	6.4	6.3	6.1	6.0	5.9	5.8	5.6
93	8.5	8.1	7.8	7.5	7.2	7.0	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.6	5.5	5.4
94	8.3	8.0	7.6	7.3	7.1	6.8	6.6	6.4	6.2	6.0	5.9	5.7	5.6	5.4	5.3	5.2
95	8.2	7.8	7.5	7.2	6.9	6.7	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2	5.1	5.0
96	8.1	7.7	7.4	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9	4.8
97	8.0	7.6	7.3	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9	4.7	4.6

Joint and Last Survivor Table

§1.401(a)(9)-9, A-3

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

Joint and Last Survivor Table

§1.401(a)(9)-9, A-3

Age	102	103	104	105	106	107	108	109	110	111	112	113	114	115
0	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4	82.4
1	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6	81.6
2	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6	80.6
3	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7	79.7
4	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7	78.7
5	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7	77.7
6	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7	76.7
7	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8	75.8
8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8	74.8
9	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8	73.8
10	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8	72.8
11	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8	71.8
12	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8	70.8
13	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9	69.9
14	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9	68.9
15	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9	67.9
16	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9	66.9
17	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0	66.0
18	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0	65.0
19	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0	64.0
20	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0	63.0
21	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1	62.1
22	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1	61.1
23	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1	60.1
24	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1	59.1
25	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2	58.2
26	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2	57.2
27	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2	56.2
28	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3	55.3
29	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3	54.3
30	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3	53.3
31	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4	52.4
32	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4	51.4
33	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4	50.4
34	49.5	49.5	49.5	49.4	49.4	49.4	49.4	49.4	49.4	49.4	49.4	49.4	49.4	49.4
35	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5	48.5
36	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5	47.5
37	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5	46.5
38	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6	45.6
39	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6	44.6
40	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6	43.6
41	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7	42.7
42	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7	41.7
43	40.8	40.8	40.8	40.8	40.8	40.8	40.8	40.7	40.7	40.7	40.7	40.7	40.7	40.7
44	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8	39.8
45	38.9	38.9	38.8	38.8	38.8	38.8	38.8	38.8	38.8	38.8	38.8	38.8	38.8	38.8
46	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9	37.9
47	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0	37.0
48	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0	36.0

Joint and Last Survivor Table

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Age	102	103	104	105	106	107	108	109	110	111	112	113	114	115
49	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1
50	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2	34.2
51	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3	33.3
52	32.4	32.4	32.4	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3	32.3
53	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4	31.4
54	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5	30.5
55	29.7	29.7	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6
56	28.8	28.8	28.8	28.8	28.8	28.8	28.8	28.7	28.7	28.7	28.7	28.7	28.7	28.7
57	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9	27.9
58	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0	27.0
59	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1	26.1
60	25.3	25.3	25.3	25.3	25.3	25.2	25.2	25.2	25.2	25.2	25.2	25.2	25.2	25.2
61	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4
62	23.6	23.6	23.5	23.5	23.5	23.5	23.5	23.5	23.5	23.5	23.5	23.5	23.5	23.5
63	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7
64	21.9	21.9	21.9	21.9	21.9	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8	21.8
65	21.1	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0	21.0
66	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2	20.2
67	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4	19.4
68	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6	18.6
69	17.9	17.9	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8
70	17.1	17.1	17.1	17.1	17.1	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0	17.0
71	16.4	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3	16.3
72	15.6	15.6	15.6	15.6	15.6	15.6	15.5	15.5	15.5	15.5	15.5	15.5	15.5	15.5
73	14.9	14.9	14.9	14.9	14.8	14.8	14.8	14.8	14.8	14.8	14.8	14.8	14.8	14.8
74	14.2	14.2	14.2	14.2	14.1	14.1	14.1	14.1	14.1	14.1	14.1	14.1	14.1	14.1
75	13.5	13.5	13.5	13.5	13.5	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4	13.4
76	12.9	12.9	12.8	12.8	12.8	12.8	12.8	12.8	12.7	12.7	12.7	12.7	12.7	12.7
77	12.2	12.2	12.2	12.2	12.2	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1	12.1
78	11.6	11.6	11.6	11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.5	11.4	11.4	11.4
79	11.0	11.0	11.0	10.9	10.9	10.9	10.9	10.9	10.9	10.8	10.8	10.8	10.8	10.8
80	10.5	10.4	10.4	10.4	10.3	10.3	10.3	10.3	10.3	10.3	10.2	10.2	10.2	10.2
81	9.9	9.9	9.8	9.8	9.8	9.8	9.7	9.7	9.7	9.7	9.7	9.7	9.7	9.7
82	9.4	9.4	9.3	9.3	9.2	9.2	9.2	9.2	9.2	9.1	9.1	9.1	9.1	9.1
83	8.9	8.8	8.8	8.8	8.7	8.7	8.7	8.7	8.6	8.6	8.6	8.6	8.6	8.6
84	8.4	8.4	8.3	8.3	8.2	8.2	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.1
85	8.0	7.9	7.9	7.8	7.8	7.7	7.7	7.7	7.7	7.6	7.6	7.6	7.6	7.6
86	7.5	7.5	7.4	7.4	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.2	7.1	7.1
87	7.1	7.1	7.0	7.0	6.9	6.9	6.8	6.8	6.8	6.8	6.7	6.7	6.7	6.7
88	6.8	6.7	6.6	6.6	6.5	6.5	6.4	6.4	6.4	6.3	6.3	6.3	6.3	6.3
89	6.4	6.3	6.3	6.2	6.2	6.1	6.1	6.0	6.0	6.0	5.9	5.9	5.9	5.9
90	6.1	6.0	5.9	5.9	5.8	5.8	5.7	5.7	5.6	5.6	5.6	5.6	5.6	5.5
91	5.8	5.7	5.6	5.6	5.5	5.4	5.4	5.3	5.3	5.3	5.3	5.2	5.2	5.2
92	5.5	5.4	5.4	5.3	5.2	5.1	5.1	5.0	5.0	5.0	4.9	4.9	4.9	4.9
93	5.3	5.2	5.1	5.0	4.9	4.9	4.8	4.8	4.7	4.7	4.7	4.6	4.6	4.6
94	5.1	5.0	4.9	4.8	4.7	4.6	4.6	4.5	4.5	4.4	4.4	4.4	4.3	4.3
95	4.8	4.7	4.6	4.5	4.5	4.4	4.3	4.3	4.2	4.2	4.1	4.1	4.1	4.1
96	4.6	4.5	4.4	4.3	4.2	4.2	4.1	4.0	4.0	3.9	3.9	3.9	3.9	3.8
97	4.4	4.3	4.2	4.1	4.0	3.9	3.9	3.8	3.8	3.7	3.7	3.6	3.6	3.6

Joint and Last Survivor Table

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Age	102	103	104	105	106	107	108	109	110	111	112	113	114	115
98	4.3	4.1	4.0	3.9	3.8	3.7	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4
99	4.1	4.0	3.8	3.7	3.6	3.5	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1
100	3.9	3.8	3.7	3.5	3.4	3.3	3.3	3.2	3.1	3.1	3.0	3.0	3.0	2.9
101	3.7	3.6	3.5	3.4	3.2	3.1	3.1	3.0	2.9	2.9	2.8	2.8	2.7	2.7
102	3.6	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.7	2.6	2.6	2.5	2.5
103	3.4	3.3	3.2	3.0	2.9	2.8	2.7	2.6	2.5	2.5	2.4	2.4	2.3	2.3
104	3.3	3.2	3.0	2.9	2.7	2.6	2.5	2.4	2.3	2.3	2.2	2.2	2.1	2.1
105	3.2	3.0	2.9	2.7	2.6	2.5	2.4	2.3	2.2	2.1	2.0	2.0	1.9	1.9
106	3.1	2.9	2.7	2.6	2.4	2.3	2.2	2.1	2.0	1.9	1.9	1.8	1.8	1.7
107	3.0	2.8	2.6	2.5	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.6	1.5
108	2.9	2.7	2.5	2.4	2.2	2.1	1.9	1.8	1.7	1.6	1.5	1.5	1.4	1.4
109	2.8	2.6	2.4	2.3	2.1	2.0	1.8	1.7	1.6	1.5	1.4	1.3	1.3	1.2
110	2.7	2.5	2.3	2.2	2.0	1.9	1.7	1.6	1.5	1.4	1.3	1.2	1.1	1.1
111	2.7	2.5	2.3	2.1	1.9	1.8	1.6	1.5	1.4	1.2	1.1	1.1	1.0	1.0
112	2.6	2.4	2.2	2.0	1.9	1.7	1.5	1.4	1.3	1.1	1.0	1.0	1.0	1.0
113	2.6	2.4	2.2	2.0	1.8	1.6	1.5	1.3	1.2	1.1	1.0	1.0	1.0	1.0
114	2.5	2.3	2.1	1.9	1.8	1.6	1.4	1.3	1.1	1.0	1.0	1.0	1.0	1.0
115	2.5	2.3	2.1	1.9	1.7	1.5	1.4	1.2	1.1	1.0	1.0	1.0	1.0	1.0