Beneficiary	Allocation of income
A, B, and CX University	90% (\$90,000 divided by \$100,000) 10% (\$10,000 divided by \$100,000)

(c) For the quarter ending December 31, 1970, each unit of participation is allocated $2 (90 \text{ percent} \times 2,000 \text{ divided by } 900) \text{ of the in-}$ come earned for that quarter. A, B, C, and XUniversity share in the income as follows:

Beneficiary	Share of incon
A	\$200 (100×\$2). \$400 (200×\$2). \$1,200 (600×\$2). \$200 (10%×\$2,000).

[T.D. 7105, 36 FR 6477, Apr. 6, 1971; 36 FR 7004, Apr. 13, 1971, as amended by T.D. 7125, 36 FR 11032, June 8, 1971; T.D. 7357, 40 FR 23742, June 2, 1975; T.D. 7633, 44 FR 57925, Oct. 9, 1979; T.D. 9102, 69 FR 18, Jan. 2, 2004]

§1.642(c)-6 Valuation of a remainder interest in property transferred to a pooled income fund.

- (a) In general. (1) For purposes of sections 170, 2055, 2106, and 2522, the fair market value of a remainder interest in property transferred to a pooled income fund is its present value determined under paragraph (d) of this sec-
- (2) The present value of a remainder interest at the time of the transfer of property to the pooled income fund is determined by computing the present value (at the time of the transfer) of the life income interest and subtracting that value from the fair market value of the transferred property on the valuation date. The fact that the income beneficiary may not receive the last income payment, as provided in paragraph (b)($\overline{7}$) of $\S 1.642(c)-5$, is not taken into account for purposes of determining the value of the life income interest. For purposes of this section, the valuation date is the date on which property is transferred to the fund by the donor except that, for purposes of section 2055 or 2106, it is the alternate valuation date, if elected, under the provisions and limitations set forth in section 2032 and the regulations thereunder.
- (3) Any claim for a deduction on any return for the value of the remainder interest in property transferred to a pooled income fund must be supported by a statement attached to the return showing the computation of the present value of the interest.

- (b) Actuarial computations by the Internal Revenue Service. The regulations in this and in related sections provide tables of actuarial factors and examples that illustrate the use of the tables in determining the value of remainder interests in property. Section 1.7520-1(c)(2) refers to government publications that provide additional tables of factors and examples of computations for more complex situations. If the computation requires the use of a factor that is not provided in this section, the Commissioner may supply the factor upon a request for a ruling. A request for a ruling must be accompanied by a recitation of the facts including the pooled income fund's highest yearly rate of return for the 3 taxable years immediately preceding the date of transfer, the date of birth of each measuring life, and copies of the relevant documents. A request for a ruling must comply with the instructions for requesting a ruling published periodically in the Internal Revenue Bul-§§ 601.201 (see 601.601(d)(2)(ii)(b) of this chapter) and include payment of the required user fee. If the Commissioner furnishes the factor, a copy of the letter supplying the factor should be attached to the
- tax return in which the deduction is claimed. If the Commissioner does not furnish the factor, the taxpayer must furnish a factor computed in accordance with the principles set forth in this section.
- (c) Computation of pooled income fund's yearly rate of return. (1) For purposes of determining the present value of the life income interest, the yearly rate of return earned by a pooled income fund for a taxable year is the percentage obtained by dividing the amount of income earned by the pooled income fund for the taxable year by an amount equal to-
- (i) The average fair market value of the property in such fund for that taxable year: less
 - (ii) The corrective term adjustment.
- (2) The average fair market value of the property in a pooled income fund for a taxable year shall be the sum of the amounts of the fair market value of all property held by the pooled income fund on each determination date, as defined in paragraph (a)(5)(vi) of

§1.642(c)-5, of such taxable year divided by the number of determination dates in such taxable year. For such purposes the fair market value of property held by the fund shall be determined without including any income earned by the fund.

(3)(i) The corrective term adjustment shall be the sum of the products obtained by multiplying each income payment made by the pooled income fund within its taxable year by the percentage set forth in column (2) of the following table opposite the period within such year, set forth in column (1), which includes the date on which that payment is made:

TABLE

(1) Payment period	(2) Percentage of payment
Last week of 4th quarter	0
Balance of 4th quarter	25
Last week of 3d quarter	25
Balance of 3d quarter	50
Last week of 2d quarter	50
Balance of 2d quarter	75
Last week of 1st quarter	75
Balance of 1st quarter	100

- (ii) If the taxable year of the fund consists of less than 12 months, the corrective term adjustment shall be the sum of the products obtained by multiplying each income payment made by the pooled income fund within such taxable year by the percentage obtained by subtracting from 1 a fraction the numerator of which is the number of days from the first day of such taxable year to the date of such income payment and the denominator of which is 365.
- (4) A pooled income fund's method of calculating its yearly rate of return must be supported by a full statement attached to the income tax return of the pooled income fund for each taxable year.
- (5) The application of this paragraph may be illustrated by the following examples:

Example 1. (a) The pooled income fund maintained by W University has established determination dates on the first day of each calendar quarter. The pooled income fund is on a calendar-year basis. The pooled income fund earned \$5,000 of income during 1971. The fair market value of its property (determined without including any income earned

by the fund), and the income paid out, on the first day of each calendar quarter in 1971 are as follows:

Date	Fair market value of property	Income payment
Jan. 1 Apr. 1 July 1 Oct. 1	\$100,000 105,000 95,000 100,000	\$1,200 1,200 1,200 1,400
	400,000	5,000

- (b) The average fair market value of the property in the fund for 1971 is \$100,000 (\$400,000, divided by 4).
- (c) The corrective term adjustment for 1971 is \$3,050, determined by applying the percentages obtained in column (2) of the table in subparagraph (3) of this paragraph:

Multiplication:	Product
100%×\$1,200	\$1,200
75%×\$1,200	900
50%×\$1,200	600
25%×\$1,400	350
Sum of products	3,050

(d) The pooled income fund's yearly rate of return for 1971 is 5.157 percent, determined as follows:

\$5,000÷\$100,000 - \$3,050=0.05157

Example 2. (a) The pooled income fund maintained by X University has established determination dates on the first day of each calendar quarter. The pooled income fund is on a calendar-year basis. The pooled income fund earned \$5,000 of income during 1971 and paid out \$3,000 on December 15, 1971, and \$2,000 on January 15, 1972, the last amount being treated under paragraph (b)(7) of \$1.642(c)-5 as paid on December 31, 1971. The fair market value of its property (determined without including any income earned by the fund) on the determination dates in 1971 and the income paid out during 1971 are as follows:

Date	Fair market value of property	Income payment
Jan. 1 Apr. 1 July 1 Oct. 1	\$125,000 125,000 75,000 75.000	
Dec. 15 Dec. 31		\$3,000 2,000
	400,000	5,000

(b) The average fair market value of the property in the fund for 1971 is \$100,000 (\$400,000 divided by 4).

(c) The corrective term adjustment for 1971 is \$750, determined by applying the percentages obtained in column (2) of the table in subparagraph (3) of this paragraph:

	Product
Multiplication:	
0%×\$2,000	
25%×\$3,000	\$750
Sum of products	750

(d) The pooled income fund's yearly rate of return for 1971 is 5.038 percent, determined as follows:

\$5.000÷\$100.000 - \$750=0.05038

(d) Valuation. The present value of the remainder interest in property transferred to a pooled income fund after April 30, 1999, is determined under paragraph (e) of this section. The present value of the remainder interest in property transferred to a pooled income fund for which the valuation date is before May 1, 1999, is determined under the following sections:

Valuation Date	es	Applicable
After	Before	regulations
12–31–51 12–31–70 11–30–83 04–30–89	01–01–52 01–01–71 12–01–83 05–01–89 05–01–99	1.642(c)-6A(a) 1.642(c)-6A(b) 1.642(c)-6A(c) 1.642(c)-6A(d) 1.642(c)-6A(e)

(e) Present value of the remainder interest in the case of transfers to pooled income funds for which the valuation date is after April 30, 1999—(1) In general. In the case of transfers to pooled income funds for which the valuation date is after April 30, 1999, the present value of a remainder interest is determined under this section. See, however, §1.7520-3(b) (relating to exceptions to the use of prescribed tables under certain circumstances). The present value of a remainder interest that is dependent on the termination of the life of one individual is computed by the use of Table S in paragraph (e)(6) of this section. For purposes of the computations under this section, the age of an individual is the age at the individual's nearest birthday.

(2) Transitional rules for valuation of transfers to pooled income funds. (i) For purposes of sections 2055, 2106, or 2624, if on May 1, 1999, the decedent was mentally incompetent so that the dis-

position of the property could not be changed, and the decedent died after April 30, 1999, without having regained competency to dispose of the decedent's property, or the decedent died within 90 days of the date that the decedent first regained competency after April 30, 1999, the present value of a remainder interest is determined as if the valuation date with respect to the decedent's gross estate is either before May 1, 1999, or after April 30, 1999, at the option of the decedent's executor.

(ii) For purposes of sections 170, 2055, 2106, 2522, or 2624, in the case of transfers to a pooled income fund for which the valuation date is after April 30, 1999, and before July 1, 1999, the present value of the remainder interest under this section is determined by use of the section 7520 interest rate for the month in which the valuation date occurs (see §§ 1.7520–1(b) and 1.7520–2(a)(2)) and the appropriate actuarial tables under either paragraph (e)(6) of this section or the donor or the decedent's executor, as the case may be.

(iii) For purposes of paragraphs (e)(2)(i) and (ii) of this section, where the donor or decedent's executor is given the option to use the appropriate actuarial tables under either paragraph (e)(6) of this section or $\S1.642(c)$ -6A(e)(5), the donor or decedent's executor must use the same actuarial table with respect to each individual transaction and with respect to all transfers occurring on the valuation date (for example, gift and income tax charitable deductions with respect to the same transfer must be determined based on the same tables, and all assets includible in the gross estate and/or estate tax deductions claimed must be valued based on the same tables).

(3) Present value of a remainder interest. The present value of a remainder interest in property transferred to a pooled income fund is computed on the basis of—

(i) Life contingencies determined from the values of *lx* that are set forth in Table 90CM in §20.2031–7(d)(7) of this chapter (see §20.2031–7A of this chapter for certain prior periods); and

(ii) Discount at a rate of interest, compounded annually, equal to the highest yearly rate of return of the

pooled income fund for the 3 taxable years immediately preceding its taxable year in which the transfer of property to the fund is made. For purposes of this paragraph (e), the yearly rate of return of a pooled income fund is determined as provided in paragraph (c) of this section unless the highest rate of return is deemed to be the rate described in paragraph (e)(4) of this section for funds in existence less than 3 taxable years. For purposes of this paragraph (e)(3)(ii), the first taxable year of a pooled income fund is considered a taxable year even though the taxable year consists of less than 12 months. However, appropriate adjustments must be made to annualize the rate of return earned by the fund for that period. Where it appears from the facts and circumstances that the highest yearly rate of return of the fund for the 3 taxable years immediately preceding the taxable year in which the transfer of property is made has been purposely manipulated to be substantially less than the rate of return that would otherwise be reasonably anticipated with the purpose of obtaining an excessive charitable deduction, that rate of return may not be used. In that case, the highest yearly rate of return of the fund is determined by treating the fund as a pooled income fund that has been in existence for less than 3 preceding taxable years.

(4) Pooled income funds in existence less than 3 taxable years. If a pooled income fund has been in existence less than 3 taxable years immediately preceding the taxable year in which the transfer is made to the fund and the transfer to the fund is made after April 30, 1989, the highest rate of return is deemed to be the interest rate (rounded to the nearest two-tenths of one percent) that is 1 percent less than the highest annual average of the monthly section 7520 rates for the 3 calendar years immediately preceding the calendar year in which the transfer to the pooled income fund is made. The deemed rate of return for transfers to new pooled income funds is recomputed each calendar year using the monthly section 7520 rates for the 3-year period immediately preceding the calendar year in which each transfer to the fund is made until the fund has been in existence for

3 taxable years and can compute its highest rate of return for the 3 taxable years immediately preceding the taxable year in which the transfer of property to the fund is made in accordance with the rules set forth in the first sentence of paragraph (e)(3)(ii) of this section.

(5) Computation of value of remainder interest. The factor that is used in determining the present value of a remainder interest that is dependent on the termination of the life of one individual is the factor from Table S in paragraph (e)(6) of this section under the appropriate yearly rate of return opposite the number that corresponds to the age of the individual upon whose life the value of the remainder interest is based (see §1.642(c)-6A for certain prior periods). The tables in paragraph (e)(6) of this section include factors for yearly rates of return from 4.2 to 14 percent. Many actuarial factors not contained in the tables in paragraph (e)(6) of this section are contained in Table S in Internal Revenue Service Publication 1457, "Actuarial Values, Book Aleph," (7-1999). A copy of this publication is available for purchase from the Superintendent of Documents, United States Government Printing Office, Washington, DC 20402. For other situations, see paragraph (b) of this section. If the yearly rate of return is a percentage that is between the yearly rates of return for which factors are provided, a linear interpolation must be made. The present value of the remainder interest is determined by multiplying the fair market value of the property on the valuation date by the appropriate remainder factor. This paragraph (e)(5) may be illustrated by the following example:

Example. A, who is 54 years and 8 months, transfers \$100,000 to a pooled income fund, and retains a life income interest in the property. The highest yearly rate of return earned by the fund for its 3 preceding taxable years is 9.47 percent. In Table S, the remainder factor opposite 55 years under 9.4 percent is .17449 and under 9.6 percent is .17001. The present value of the remainder interest is \$17,292.00, computed as follows:

Factor at 9.4 percent for age 55	.17449
Factor at 9.6 percent for age 55	.17001
Difference	00448

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Interpolation adjustment:

$$\frac{9.47\% - 9.4\%}{0.2\%} = \frac{x}{.00448}$$

$$x = .00157$$

 $\label{eq:continuous} Interpolated factor \dots.17292$ Present value of remainder interest: $(\$100,000\times.17292)$ \dots.$$$\$17,292.00$$

(6) Actuarial tables. In the case of transfers for which the valuation date is after April 30, 1999, the present value of a remainder interest dependent on the termination of one life in the case of a transfer to a pooled income fund is determined by use of the following Table S:

TABLE S—BASED ON LIFE TABLE 90CM SINGLE LIFE REMAINDER FACTORS APPLICABLE AFTER APRIL 30, 1999

[Interest rate]

Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
0	.06752	.06130	.05586	.05109	.04691	.04322	.03998	.03711	.03458	.03233
1	.06137	.05495	.04932	.04438	.04003	.03620	.03283	.02985	.02721	.02487
2	.06325	.05667	.05088	.04580	.04132	.03737	.03388	.03079	.02806	.02563
3	.06545	.05869	.05275	.04752	.04291	.03883	.03523	.03203	.02920	.02668
4	.06784	.06092	.05482	.04944	.04469	.04048	.03676	.03346	.03052	.02791
5	.07040	.06331	.05705	.05152	.04662	.04229	.03845	.03503	.03199	.02928
6	.07310	.06583	.05941	.05372	.04869	.04422	.04025	.03672	.03357	.03076
7	.07594	.06849	.06191	.05607	.05089	.04628	.04219	.03854	.03528	.03236
8	.07891	.07129	.06453	.05853	.05321	.04846	.04424	.04046	.03709	.03407
9	.08203	.07423	.06731	.06115	.05567	.05079	.04643	.04253	.03904	.03592
10	.08532	.07734	.07024	.06392	.05829	.05326	.04877	.04474	.04114	.03790
11	.08875	.08059	.07331	.06683	.06104	.05587	.05124	.04709	.04336	.04002
12	.09233	.08398	.07653	.06989	.06394	.05862	.05385	.04957	.04572	.04226
13	.09601	.08748	.07985	.07304	.06693	.06146	.05655	.05214	.04816	.04458
14	.09974	.09102	.08322	.07624	.06997	.06435	.05929	.05474	.05064	.04694
15	.10350	.09460	.08661	.07946	.07303	.06725	.06204	.05735	.05312	.04930
16	.10728	.09818	.09001	.08268	.07608	.07014	.06479	.05996	.05559	.05164
17	.11108	.10179	.09344	.08592	.07916	.07306	.06755	.06257	.05807	.05399
18	.11494	.10545	.09691	.08921	.08227	.07601	.07034	.06521	.06057	.05636
19	.11889	.10921	.10047	.09259	.08548	.07904	.07322	.06794	.06315	.05880
20	.12298	.11310	.10417	.09610	.08881	.08220	.07622	.07078	.06584	.06135
21	.12722	.11713	.10801	.09976	.09228	.08550	.07935	.07375	.06866	.06403
22	.13159	.12130	.11199	.10354	.09588	.08893	.08260	.07685	.07160	.06682
23	.13613	.12563	.11612	.10748	.09964	.09250	.08601	.08009	.07468	.06975
24	.14084	.13014	.12043	.11160	.10357	.09625	.08958	.08349	.07793	.07284
25	.14574	.13484	.12493	.11591	.10768	.10018	.09334	.08708	.08135	.07611
26	.15084	.13974	.12963	.12041	.11199	.10431	.09728	.09085	.08496	.07956
27	.15615	.14485	.13454	.12513	.11652	.10865	.10144	.09484	.08878	.08322
28	.16166	.15016	.13965	.13004	.12124	.11319	.10580	.09901	.09279	.08706
29	.16737	.15567	.14497	.13516	.12617	.11792	.11035	.10339	.09699	.09109
30	.17328	.16138	.15048	.14047	.13129	.12286	.11510	.10796	.10138	.09532
31	.17938	.16728	.15618	.14599	.13661	.12799	.12004	.11272	.10597	.09974
32	.18568	.17339	.16210	.15171	.14214	.13333	.12520	.11769	.11076	.10435
33	.19220	.17972	.16824	.15766	.14790	.13889	.13058	.12289	.11578	.10920
34	.19894	.18627	.17460	.16383	.15388	.14468	.13618	.12831	.12102	.11426
35	.20592	.19307	.18121	.17025	.16011	.15073	.14204	.13399	.12652	.11958
36	.21312	.20010	.18805	.17691	.16658	.15701	.14814	.13990	.13225	.12514
37	.22057	.20737	.19514	.18382	.17331	.16356	.15450	.14608	.13825	.13096
38	.22827	.21490	.20251	.19100	.18031	.17038	.16113	.15253	.14452	.13705
39	.23623	.22270	.21013	.19845	.18759	.17747	.16805	.15927	.15108	.14344
40	.24446	.23078	.21805	.20620	.19516	.18487	.17527	.16631	.15795	.15013
41	.25298	.23915	.22626	.21425	.20305	.19259	.18282	.17368	.16514	.15715
42	.26178	.24782	.23478	.22262	.21125	.20062	.19069	.18138	.17267	.16450
43	.27087	.25678	.24360	.23129	.21977	.20898	.19888	.18941	.18053	.17220
44	.28025	.26603	.25273	.24027	.22860	.21766	.20740	.19777	.18873	.18023
45	.28987	.27555	.26212	.24953	.23772	.22664	.21622	.20644	.19724	.18858
46	.29976	.28533	.27179	.25908	.24714	.23591	.22536	.21542	.20606	.19725
47	.30987	.29535	.28171	.26889	.25682	.24546	.23476	.22468	.21518	.20621
48	.32023	.30563	.29190	.27897	.26678	.25530	.24447	.23425	.22460	.21549
49	.33082	.31615	.30234	.28931	.27702	.26543	.25447	.24412	.23434	.22509
50	.34166	.32694	.31306	.29995	.28756	.27586	.26479	.25432	.24441	.23502
51	.35274	.33798	.32404	.31085	.29838	.28658	.27541	.26482	.25479	.24528
52	.36402	.34924	.33525	.32200	.30946	.29757	.28630	.27561	.26547	.25584

Age	4.2%	4.4%	4.6%	4.8%	5.0%	5.2%	5.4%	5.6%	5.8%	6.0%
·										
53	.37550	.36070	.34668	.33339	.32078	.30882	.29746	.28667	.27643	.26669
54		.37237	.35833	.34500	.33234	.32031	.30888	.29801	.28766	.27782
55 56		.38424 .39631	.37019 .38227	.35683	.34413 .35617	.33205 .34405	.32056 .33250	.30961 .32149	.29918 .31099	.28925 .30097
57		.40857	.39455	.38118	.36844	.35629	.34469	.33363	.32306	.31297
58		.42098	.40699	.39364	.38089	.36873	.35710	.34600	.33538	.32522
59	.44811	.43351	.41956	.40623	.39350	.38133	.36968	.35855	.34789	.33768
60	.46066	.44613	.43224	.41896	.40624	.39408	.38243	.37127	.36058	.35033
61		.45887	.44505	.43182	.41914	.40699	.39535	.38418	.37347	.36318
62		.47175	.45802	.44485	.43223	.42011	.40848	.39732	.38660	.37629
63		.48478	.47115	.45807	.44550	.43343	.42184	.41069	.39997	.38966
64 65		.49793 .51121	.48442 .49782	.47143 .48495	.45895 .47255	.44694 .46062	.43539	.42427 .43805	.41357 .42738	.40326 .41709
66	.53835	.52461	.51137	.49862	.48634	.47449	.46307	.45206	.44143	.43118
67		.53818	.52511	.51250	.50034	.48860	.47727	.46633	.45576	.44556
68		.55188	.53899	.52654	.51452	.50291	.49168	.48083	.47034	.46020
69	.57882	.56568	.55299	.54071	.52885	.51737	.50627	.49552	.48513	.47506
70		.57951	.56703	.55495	.54325	.53193	.52096	.51034	.50004	.49007
71		.59332	.58106	.56918	.55767	.54651	.53569	.52520	.51503	.50516
72 73		.60707 .62073	.59504 .60895	.58338 .59751	.57206 .58640	.56108 .57561	.55043 .56513	.54009 .55495	.53004 .54505	.52029 .53543
74		.63435	.62282	.61162	.60073	.59015	.57985	.56984	.56009	.55061
75		.64796	.63671	.62575	.61510	.60473	.59463	.58480	.57523	.56591
76		.66160	.65063	.63995	.62954	.61940	.60952	.59989	.59050	.58135
77	.68622	.67526	.66459	.65419	.64404	.63415	.62450	.61509	.60590	.59694
78		.68892	.67856	.66845	.65858	.64895	.63955	.63036	.62140	.61264
79		.70250	.69246	.68265	.67308	.66372	.65457	.64563	.63690	.62836
80 81	.72581	.71588 .72899	.70618 .71962	.69668 .71045	.68740 .70147	.67833 .69268	.66945 .68408	.66077 .67566	.65227 .66741	.64396 .65933
82	.75101	.74178	.73274	.72389	.71522	.70672	.69840	.69024	.68225	.67441
83	.76311	.75423	.74553	.73700	.72864	.72044	.71240	.70451	.69678	.68919
84	.77497	.76645	.75809	.74988	.74183	.73393	.72618	.71857	.71110	.70377
85	.78665	.77848	.77047	.76260	.75487	.74728	.73982	.73250	.72530	.71823
86	.79805	.79025	.78258	.77504	.76764	.76036	.75320	.74617	.73925	.73245
87 88	.80904 .81962	.80159 .81251	.79427 .80552	.78706 .79865	.77998 .79188	.77301 .78521	.76615 .77865	.75940 .77220	.75277 .76584	.74624 .75958
89	.82978	.82302	.81636	.80980	.80335	.79699	.79072	.78455	.77847	.77248
90		.83309	.82676	.82052	.81437	.80831	.80234	.79645	.79064	.78492
91	.84870	.84260	.83658	.83064	.82479	.81902	.81332	.80771	.80217	.79671
92	.85716	.85136	.84563	.83998	.83441	.82891	.82348	.81812	.81283	.80761
93		.85942	.85396	.84858	.84326	.83801	.83283	.82771	.82266	.81767
94 95	.87216 .87898	.86690 .87397	.86170 .86902	.85657 .86412	.85149 .85928	.84648 .85450	.84153 .84977	.83664 .84510	.83181 .84049	.82704 .83592
96		.88060	.87587	.87121	.86659	.86203	.85751	.85305	.84864	.84427
97	.89127	.88672	.88221	.87775	.87335	.86898	.86467	.86040	.85618	.85200
98	.89680	.89245	.88815	.88389	.87968	.87551	.87138	.86730	.86326	.85926
99		.89803	.89393	.88987	.88585	.88187	.87793	.87402	.87016	.86633
100	.90738	.90344	.89953	.89567	.89183	.88804	.88428	.88056	.87687	.87322
101 102	.91250	.90876 .91396	.90504 .91045	.90137 .90696	.89772 .90350	.89412 .90007	.89054 .89668	.88699 .89331	.88348 .88997	.88000 .88666
103		.91912	.91579	.91249	.90922	.90598	.90276	.89957	.89640	.89326
104		.92460	.92148	.91839	.91532	.91227	.90924	.90624	.90326	.90031
105		.92996	.92704	.92415	.92127	.91841	.91558	.91276	.90997	.90719
106	.93948	.93680	.93415	.93151	.92889	.92628	.92370	.92113	.91857	.91604
107	.94739	.94504	.94271	.94039	.93808	.93579	.93351	.93124	.92899	.92675
108		.95767	.95585 .97801	.95404 .97710	.95224 .97619	.95045 .97529	.94867 .97438	.94689 .97348	.94512 .97259	.94336
109	1 .57503	.97893	.970011	.97710	.970191	.97329	.57430	.97.540	.57235	.97170
Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
	00004	00057	.02700	00550	.02433	00001	00000	.02129	.02047	01070
0	.03034	.02857	.02700	.02559	.02433	.02321	.02220	.02129	.02047	.01973
2		.02155	.01983	.01829	.01692	.01569	.01458	.01358	.01248	.01187
3		.02243	.02065	.01905	.01761	.01632	.01516	.01412	.01317	.01232
4		.02349	.02163	.01996	.01846	.01712	.01590	.01481	.01382	.01292
5		.02469	.02275	.02101	.01945	.01804	.01677	.01562	.01458	.01364
6		.02600	.02398	.02217	.02053	.01906	.01773	.01653	.01544	.01445
7 8		.02742	.02532	.02343	.02172	.02019	.01880	.01754	.01640	.01536
9		.02894 .03059	.02675 .02832	.02479 .02627	.02301 .02442	.02140 .02274	.01995 .02122	.01864 .01985	.01744 .01859	.01635 .01745
10		.03237	.03001	.02788	.02595	.02420	.02262	.02118	.01987	.01743
11		.03428	.03183	.02961	.02760	.02578	.02413	.02262	.02125	.02000
12	.03913	.03632	.03377	.03146	.02937	.02748	.02575	.02418	.02275	.02144
13	.04135	.03843	.03579	.03339	.03122	.02924	.02744	.02580	.02431	.02294

	Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
14		.04359	.04057	.03783	.03534	.03308	.03102	.02915	.02744	.02587	.0244
15		.04584	.04270	.03986	.03728	.03493	.03279	.03083	.02905	.02742	.0259
16		.04806	.04482	.04187	.03919	.03674	.03452	.03248	.03063	.02892	.0273
		.05029	.04692	.04387	.04108	.03855	.03623	.03411	.03218	.03040	.0287
		.05253 .05484	.04905 .05124	.04588 .04796	.04299 .04496	.04036 .04222	.03795	.03574 .03742	.03373 .03532	.03187	.0301
		.05726	.05354	.05013	.04496	.04222	.03972 .04158	.03742	.03332	.03339	.0316
		.05980	.05595	.05242	.04920	.04625	.04354	.04105	.03877	.03667	.0347
		.06246	.05847	.05482	.05147	.04841	.04559	.04301	.04063	.03844	.0364
23		.06524	.06112	.05734	.05387	.05069	.04777	.04508	.04260	.04032	.0382
		.06819	.06392	.06001	.05642	.05312	.05008	.04728	.04470	.04232	.0401
		.07131	.06690	.06285	.05913	.05570	.05255	.04964	.04695	.04447	.0421
		.07460 .07810	.07005 .07340	.06586 .06907	.06200 .06508	.05845 .06140	.05518 .05800	.05215 .05485	.04936 .05195	.04677 .04925	.0443
		.08179	.07693	.07246	.06833	.06451	.06098	.05772	.05469	.05189	.0492
		.08566	.08065	.07603	.07176	.06780	.06414	.06075	.05761	.05469	.0519
30		.08973	.08456	.07978	.07536	.07127	.06748	.06396	.06069	.05766	.0548
		.09398	.08865	.08372	.07915	.07491	.07098	.06733	.06394	.06078	.0578
		.09843	.09294	.08785	.08313	.07875	.07468	.07089	.06737	.06409	.0610
		.10310 .10799	.09745 .10217	.09220 .09676	.08732 .09173	.08279 .08705	.07858 .08269	.07466 .07862	.07100 .07483	.06759 .07129	.0644 .0679
		.10799	.10217	.10157	.09173	.08705	.08269	.08283	.07483	.07129	.0678
		.11852	.11236	.10662	.10127	.09628	.09162	.08726	.08319	.07938	.0758
		.12416	.11783	.11193	.10641	.10126	.09645	.09194	.08772	.08377	.0800
		.13009	.12359	.11751	.11183	.10652	.10155	.09689	.09253	.08843	.0845
		.13629	.12962	.12338	.11753	.11206	.10693	.10212	.09761	.09337	.0893
		.14281	.13597	.12955	.12355	.11791	.11262	.10766	.10299	.09860	.0944
		.14966	.14264	.13606	.12989	.12409	.11864	.11352	.10870	.10417	.0998
		.15685 .16437	.14966 .15702	.14291 .15010	.13657 .14360	.13061 .13747	.12500 .13171	.11972 .12627	.11475 .12115	.11006 .11631	.1056
		.17224	.16472	.15764	.15098	.14469	.13876	.13317	.12713	.12290	.1181
		.18042	.17274	.16550	.15867	.15223	.14615	.14040	.13496	.12982	.1249
		.18893	.18110	.17370	.16671	.16011	.15387	.14796	.14238	.13708	.1320
		.19775	.18975	.18220	.17505	.16830	.16190	.15584	.15010	.14466	.1395
48		.20688	.19873	.19102	.18373	.17682	.17027	.16406	.15817	.15258	.1472
		.21633	.20804	.20018	.19274	.18568	.17898	.17262	.16658	.16084	.1553
		.22612	.21769	.20969	.20210	.19490	.18805	.18155	.17536	.16948	.1638
		.23625 .24669	.22769 .23799	.21955 .22973	.21182 .22186	.20448 .21438	.19749 .20726	.19084 .20047	.18452 .19400	.17849 .18784	.1727 .1819
		.25742	.24861	.24022	.23222	.22461	.21735	.21043	.20383	.19753	.1915
		.26845	.25952	.25101	.24290	.23516	.22777	.22072	.21399	.20756	.2014
		.27978	.27074	.26212	.25389	.24604	.23853	.23136	.22450	.21793	.2116
56		.29140	.28227	.27355	.26522	.25725	.24963	.24233	.23535	.22867	.2222
		.30333	.29411	.28529	.27686	.26879	.26106	.25365	.24656	.23976	.2332
		.31551	.30621	.29731	.28878	.28061	.27278	.26528	.25807	.25116	.2445
		.32790 .34050	.31854 .33107	.30956 .32202	.30095 .31334	.29269 .30500	.28477 .29699	.27716 .28929	.26986 .28190	.26284 .27478	.2561
		.35331	.34384	.33473	.32598	.31757	.30948	.30170	.29422	.28701	.2800
		.36639	.35688	.34772	.33892	.33044	.32229	.31443	.30687	.29958	.2925
		.37974	.37020	.36101	.35216	.34363	.33542	.32750	.31986	.31250	.3053
64		.39334	.38378	.37456	.36568	.35711	.34884	.34087	.33317	.32574	.3185
		.40718	.39761	.38838	.37947	.37087	.36257	.35455	.34681	.33932	.3320
		.42128	.41172	.40249	.39357	.38496	.37663	.36858	.36079	.35326	.3459
		.43569	.42616	.41694	.40803	.39941	.39107	.38299	.37518	.36761	.3602
		.45038 .46531	.44089 .45587	.43170 .44672	.42281 .43786	.41419 .42927	.40585 .42094	.39777 .41286	.38994 .40503	.38235	.3749
		.48040	.47103	.46194	.45312	.44456	.43626	.42820	.42038	.41278	.4054
		.49558	.48629	.47727	.46851	.46000	.45174	.44371	.43591	.42832	.4209
		.51082	.50162	.49268	.48399	.47554	.46733	.45934	.45157	.44401	.4366
73		.52607	.51697	.50813	.49952	.49114	.48299	.47506	.46733	.45981	.4524
		.54139	.53241	.52367	.51515	.50686	.49879	.49092	.48325	.47578	.4684
		.55683	.54798	.53936	.53095	.52276	.51477	.50698	.49938	.49197	.4847
		.57243	.56373	.55524	.54696	.53888	.53100	.52330	.51579	.50846	.5013
		.58819	.57965	.57132	.56318	.55523	.54747	.53988	.53247	.52523	.518
		.60408	.59572	.58755	.57957	.57177 .58840	.56414	.55668	.54939	.54225	.5352
		.62001 .63582	.61184 .62786	.60385 .62007	.59604 .61244	.60497	.58092 .59765	.57360 .59048	.56644 .58347	.55943 .57659	.5525 .5698
		.65142	.64367	.63608	.62864	.62135	.61421	.60721	.60034	.59361	.5870
		.66673	.65920	.65182	.64458	.63748	.63052	.62368	.61698	.61041	.6039
		.68175	.67444	.66728	.66024	.65334	.64656	.63991	.63338	.62696	.6206
		.69657	.68950	.68256	.67574	.66904	.66246	.65599	.64964	.64340	.6372
25		.71128	.70446	.69775	.69116	.68467	.67830	.67204	.66587	.65982	.6538
			71010	.71272	.70636	.70010	.69394	.68789	.68193	.67606	.6702
86		.72576 .73981	.71919 .73349	.72726		.71511		.70333			

B8		0.00/	0.40/	0.00/	0.00/	7.00/	7.00/	7 40/	7.00/	7.00/	0.00/
B9	Age	6.2%	6.4%	6.6%	6.8%	7.0%	7.2%	7.4%	7.6%	7.8%	8.0%
B9	88	.75342	.74735	.74137	.73548	.72968	.72396	.71833	.71279	.70732	.70194
90											
91											
92											
94											
95											
95											
96											
97 84787 84978 84978 38973 84750 84966 83985 82096 82012 81662 81250 899											
98											
99											
100											
101											
102											
103	102					.87052					
104		.89015									
105	104	.89737									
106	105	.90443	.90170	.89898		.89360	.89094	.88830	.88568	.88307	.88049
107											
		.92452	.92230	.92010						.90714	.90502
Age	108	.94161	.93987	.93814	.93641	.93469	.93298	.93128	.92958	.92790	.92622
Age		.97081	.96992	.96904	.96816	.96729	.96642				.96296
								-	-	-	
1 01098 0.1034 0.09677 0.0924 0.0833 0.0793 0.0766 0.0722 0.0681 2 0.11155 0.1046 0.0986 0.0930 0.0860 0.0814 0.0775 0.0737 0.0702 3 0.1155 0.1021 0.1130 0.1068 0.0952 0.0900 0.0861 0.0775 0.0732 5 0.1279 0.1201 0.1130 0.1068 0.0952 0.0902 0.0856 0.0814 0.0775 6 0.1336 0.1274 0.1193 0.11068 0.0111 0.0959 0.0910 0.0865 0.0814 0.0775 8 0.1536 0.1446 0.1360 0.1364 0.1460 0.1360 0.1379 1.0124 0.1179 0.1021 0.0814 0.0775 0.0814 0.0775 0.0814 0.0775 0.0865 0.0886 0.0893 0.0806 0.0898 0.0806 0.0898 0.0816 0.0977 0.0806 0.0898 0.0814 0.0775 0.0826	Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
1 01098 0.1034 0.09677 0.0924 0.0833 0.0793 0.0766 0.0722 0.0681 2 0.11155 0.1046 0.0986 0.0930 0.0860 0.0814 0.0775 0.0737 0.0702 3 0.1155 0.1021 0.1130 0.1068 0.0952 0.0900 0.0861 0.0775 0.0732 5 0.1279 0.1201 0.1130 0.1068 0.0952 0.0902 0.0856 0.0814 0.0775 6 0.1336 0.1274 0.1193 0.11068 0.0111 0.0959 0.0910 0.0865 0.0814 0.0775 8 0.1536 0.1446 0.1364 0.1464 0.1360 0.1367 0.1148 0.1079 1.0120 0.0814 0.0775 9 0.1641 0.1546 0.1468 0.1389 0.1517 0.1442 0.1173 0.1120 0.1154 0.1091 0.0114 0.1019 0.1154 0.1091 0.1154 0.1091 0.1154 <t< th=""><th>0</th><th>01906</th><th>01845</th><th>01790</th><th>01740</th><th>01694</th><th>01652</th><th>01613</th><th>01578</th><th>01546</th><th>01516</th></t<>	0	01906	01845	01790	01740	01694	01652	01613	01578	01546	01516
2											
1155 0.1084 0.1020 0.0962 0.0909 0.0860 0.0816 0.0775 0.0737 0.0702 0.0121 0.1131 0.1137 0.1068 0.1006 0.0952 0.0900 0.0865 0.0810 0.0770 0.0733 0.0702 0.1274 0.1130 0.1065 0.1006 0.0952 0.0902 0.0856 0.0814 0.0775 0.0702 0.0136 0.1274 0.1139 0.1131 0.1068 0.1011 0.0959 0.0910 0.0865 0.0824 0.0144 0.1136 0.1277 0.1205 0.1140 0.1079 0.1023 0.0972 0.0952 0.0881 0.0824 0.1536 0.1446 0.1363 0.1287 0.1218 0.1154 0.1096 0.1041 0.0991 0.0945 0.0991 0.0945 0.0141 0.0146 0.1363 0.1287 0.1218 0.1154 0.1096 0.1041 0.0991 0.0945 0.0141 0.0175 0.1669 0.1567 0.1484 0.1407 0.1336 0.1270 0.1120 0.1164 0.1130 0.1164 0.1130 0.1164 0.1133 0.1280 0.1214 0.1173 0.1310 0.1215 0.1164 0.1131 0.1866 0.1769 0.1667 0.1669 0.1667 0.1669 0.1667 0.1669 0.1667 0.1667 0.1669 0.1667 0.1669 0.1667 0.1669 0.1669 0.1667 0.1669 0.1											
4 .01211 .01137 .01069 .010085 .00952 .00853 .00810 .00770 .00733 5 .01279 .01130 .01056 .01056 .01274 .01199 .01131 .01068 .01011 .00950 .00910 .00865 .00844 7 .01442 .01356 .01277 .01205 .01140 .01079 .01023 .00972 .00824 8 .01536 .01659 .01633 .01287 .01218 .01176 .01048 .01091 .00160 .00141 .00991 .00911 9 .01641 .01659 .01657 .01484 .01471 .01120 .01168 .01019 10 .01886 .01671 .01684 .01019 .01630 .01120 .01120 .01618 .01211 .01114 .01211 .01141 .01121 .01154 .01721 .01630 .01333 .01313 .01191 .01251 .01196 .01453 .01481 .01211 .01622											
56 01279 01201 01130 01066 00952 00902 00856 00814 00775 6 01356 01274 01199 01131 0168 00854 00824 7 0.1442 0.1356 0.1277 0.1205 0.1140 0.1079 0.1023 0.0972 0.0925 0.0881 9 0.1641 0.1566 0.1460 0.1380 0.1307 0.1240 0.1071 0.0168 0.1091 10 0.1758 0.1669 0.1567 0.1484 0.1407 0.1336 0.1270 0.1210 0.1154 0.1103 11 0.1686 0.1598 0.1517 0.1442 0.1373 0.3101 0.1251 0.1164 12 0.20244 0.1791 0.1484 0.1407 0.1336 0.1485 0.1419 0.1357 0.1149 0.1132 13 0.20246 0.02541 0.1744 0.1721 0.1686 0.1594 14 0.22313 0.20231 0.											
6 .01356 .01274 .01395 .01274 .01396 .01011 .00959 .00910 .00865 .00824 8 .01536 .01446 .01363 .01287 .01218 .01154 .01096 .01041 .00991 .00945 9 .01641 .01546 .01460 .01380 .01307 .01240 .01178 .01068 .01011 10 .01758 .01659 .01657 .01444 .01407 .01301 .01270 .01210 .01168 .01101 11 .01866 .01781 .01686 .01589 .01517 .01442 .01373 .01310 .01251 .01198 12 .02024 .01918 .01861 .01585 .01485 .01419 .01352 .01485 .01419 .01352 .01485 .01419 .01352 .01484 .01416 .02353 .02264 .02940 .02107 .02009 .01918 .01884 .01533 .01644 .01644 .01617 .01646											
8											
8 .01536 .01446 .01586 .01480 .01287 .012145 .01696 .01041 .00991 .00941 10 .01758 .01659 .01567 .01484 .01407 .01336 .01270 .01120 .01168 .01019 11 .01866 .01781 .01666 .01578 .01442 .01373 .01310 .01251 .01196 12 .02024 .01915 .01814 .01721 .01636 .01585 .01419 .01373 .01310 .01251 .01196 13 .02168 .02054 .01948 .01851 .01462 .01679 .01603 .01533 .01467 .01401 14 .02331 .02246 .02330 .02214 .02107 .02009 .01918 .01834 .01563 .01664 .01617 16 .02259 .02462 .02346 .02238 .02136 .02238 .02186 .02351 .01864 .01617 .01661 .01860 .01785											
9											
10 0.1758 0.1659 0.1567 0.1484 0.1407 0.1336 0.1270 0.1154 0.1154 11 0.1886 0.01781 0.1686 0.1598 0.1517 0.1442 0.1373 0.1310 0.1251 0.1196 12 0.0204 0.1915 0.1844 0.1721 0.1636 0.1558 0.1485 0.1419 0.1353 0.1291 13 0.2168 0.02541 0.1948 0.1851 0.1679 0.1603 0.1533 0.1541 0.1467 0.1467 0.1467 0.1467 0.1466 0.1573 0.1546 0.1533 0.02461 0.02300 0.02188 0.1887 0.1680 0.1546 0.1541 0.1546 0.1546 0.1541 0.1546 0.1541 0.1546 0.1541 0.1546 0.1541 0.1546 0.1541 0.1446 0.1546 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 0.1448 <th></th>											
11 0.1886 0.1781 .01868 0.1598 .01517 .01442 .01373 .01310 .01251 .01299 13 .02168 .02054 .01948 .01851 .01762 .01658 .01485 .01419 .01357 .01299 14 .02313 .02193 .02083 .01981 .01867 .01801 .01721 .01646 .01573 .01647 15 .02456 .02330 .02214 .02209 .01801 .01721 .01646 .01675 .01641 16 .02593 .02462 .02340 .02229 .02126 .02303 .01942 .01860 .01785 .01714 17 .02288 .02590 .02463 .02346 .02238 .02146 .02303 .01942 .01860 .01785 .01714 17 .022881 .022710 .02580 .02462 .02348 .02234 .02164 .02066 .01972 .01844 19 .02891 .02847	-										
12											
13 0,2168 0,2054 0,1948 0,1851 0,1762 0,1679 0,1633 0,1467 0,1407 14 0,2313 0,2293 0,2083 0,1981 0,1887 0,1801 0,1721 0,1646 0,1578 0,1514 15 0,22456 0,2330 0,2244 0,2107 0,2009 0,1918 0,1834 0,1756 0,1684 0,1614 16 0,2253 0,2246 0,2340 0,2229 0,2126 0,2030 0,1942 0,1860 0,1785 0,1714 17 0,2728 0,2580 0,2462 0,2348 0,2243 0,2146 0,2056 0,1972 0,1894 19 0,2998 0,2847 0,22708 0,2580 0,2465 0,2357 0,2258 0,2165 0,20258 0,2165 0,20258 0,2046 0,20357 0,2258 0,2165 0,20258 0,2165 0,20258 0,2165 0,20258 0,2165 0,20258 0,2165 0,20258 0,2165 0,20256 0,2246 <											
14 0.2313 0.29183 0.2083 0.1981 0.1881 0.1818 0.1814 0.1721 0.1646 0.1578 0.1514 15 0.2565 0.2330 0.2214 0.2209 0.2107 0.2030 0.1914 0.1766 0.1785 0.1714 16 0.2593 0.2462 0.2340 0.02229 0.2126 0.2030 0.1942 0.1860 0.1785 0.1714 17 0.2581 0.2580 0.2348 0.02348 0.2243 0.2146 0.2056 0.1972 0.1880 19 0.2998 0.2647 0.2708 0.2580 0.2461 0.2357 0.2258 0.2666 0.1972 0.1884 20 0.3142 0.2984 0.2289 0.2704 0.2580 0.2465 0.2357 0.2258 0.2154 0.2066 0.1984 22 0.3455 0.3283 0.3124 0.0297 0.2289 0.2712 0.2580 0.2440 0.2802 0.2286 0.2273 0.2608 0.2500											
15 0,2456 0,2330 0,2214 0,2107 0,2009 0,1918 0,1834 0,1756 0,1684 0,1617 16 0,2593 0,2462 0,2340 0,2229 0,2126 0,2030 0,1942 0,1860 0,1785 0,1714 17 0,2728 0,22590 0,2463 0,2238 0,2138 0,2046 0,1960 0,1880 0,1806 18 0,2861 0,2717 0,2580 0,2461 0,2351 0,2248 0,2066 0,1972 0,1884 20 0,3142 0,2984 0,2839 0,2704 0,2580 0,2465 0,2357 0,2258 0,2154 0,2066 0,1972 0,1844 20 0,3445 0,3383 0,3124 0,2976 0,2580 0,2473 0,2258 0,2173 0,2268 0,2271 0,2680 0,2271 0,2466 0,2382 0,2711 0,2626 0,2382 0,2712 0,2583 0,2772 0,2246 0,2382 0,2712 0,2245 0,2466 0,2426<											
16 02593 02462 02240 02229 02126 02030 0.1942 0.1860 0.1785 0.1714 17 0.2728 0.2230 0.2346 0.0238 0.2138 0.0246 0.1960 0.1880 0.1860 18 0.02861 0.02717 0.02584 0.02462 0.02348 0.0243 0.02146 0.0256 0.1972 0.1894 19 0.0298 0.02847 0.02708 0.02580 0.02461 0.02351 0.02258 0.02164 0.02666 0.1984 20 0.03142 0.02895 0.02307 0.02580 0.02465 0.02377 0.02586 0.02473 0.02686 0.02165 0.0273 0.02688 0.02471 0.02586 0.02473 0.02686 0.0218 0.02580 0.02473 0.02686 0.0218 0.02580 0.02473 0.02686 0.0218 0.02580 0.02473 0.02686 0.02211 0.0260 0.02446 0.03293 0.02630 0.02440 0.02820 0.02410 0.02819<											
17 0.02728 0.02590 0.02463 0.02346 0.02238 0.02146 0.02166 0.1960 .01880 .01806 18 0.02861 0.02717 0.02584 0.02462 0.02348 0.02466 0.02566 0.01972 0.1894 19 0.02988 0.02847 0.02708 0.02850 0.02465 0.02351 0.02249 0.02154 0.02066 0.1984 20 0.03452 0.03495 0.02839 0.02706 0.02850 0.02465 0.02367 0.02288 0.02165 0.02381 0.02271 0.0216 0.02380 0.02271 0.0216 0.02381 0.02286 0.02281 0.02280 0.02400 0.02400 0.02400 0.02400 0.02400 0.02410 0.02400 0.02481 0.02471 0.02688 0.0255 0.04041 0.0289 0.03501 0.02481 0.02401 0.02480 0.03501 0.02441 0.02686 0.02500 0.02400 0.02686 0.02585 0.03601 0.02687 0.02743 0.02686											
18 .02861 .02717 .02584 .02462 .02348 .02243 .02164 .02056 .01972 .01894 19 .02988 .02847 .02708 .02580 .02465 .02357 .02258 .02165 .02079 21 .03295 .03130 .02978 .02837 .02706 .02585 .02473 .02368 .02271 .02180 22 .03455 .03283 .03124 .02976 .02839 .02712 .02594 .02484 .02382 .02286 23 .03626 .03446 .03279 .03142 .02891 .02723 .0268 .02500 .02400 24 .03809 .03620 .03446 .03283 .03133 .02993 .02741 .02628 .02522 25 .04005 .03808 .03625 .03456 .03298 .03151 .03044 .02919 .02862 26 .04216 .04010 .03819 .03641 .03476 .03322 .03											
19 .02998 .02847 .02708 .02461 .02351 .02249 .02164 .00194 .0206 .01184 .0206 .01185 .02066 .01984 20 .03142 .02984 .02839 .02704 .02586 .02473 .02368 .02271 .02180 21 .03455 .03283 .03124 .02976 .02839 .02712 .02594 .02484 .02382 .02286 23 .03626 .03446 .03283 .03124 .02981 .02847 .02723 .02608 .02500 .02400 24 .03809 .03620 .03446 .03283 .03131 .03099 .02863 .02741 .02628 .02520 25 .04005 .03808 .03625 .03456 .03298 .03151 .03014 .02877 .02768 .02656 26 .04216 .04010 .03819 .03641 .03476 .03322 .03178 .03044 .02919 .02843 .03679											
20 .03142 .02984 .02839 .02704 .02580 .02465 .02357 .02258 .02165 .02079 21 .03295 .03130 .02978 .02837 .02706 .02585 .02471 .02368 .02271 .02180 22 .03455 .03283 .03124 .02981 .02847 .02723 .02608 .02500 .02400 24 .03809 .03620 .03446 .03283 .03133 .02993 .02863 .02741 .02628 .02522 25 .04005 .03808 .03652 .03436 .03283 .03133 .02993 .02863 .02741 .02628 .02522 26 .04216 .04010 .03819 .03641 .03476 .03322 .03178 .03044 .02919 .02626 27 .04444 .04229 .04029 .03843 .03670 .03508 .03357 .03402 .03263 .03133 .092417 .03048 .034357 .03402											
21 .03295 .03130 .02978 .02837 .02766 .02455 .02473 .02368 .02271 .02180 22 .03455 .03283 .03124 .02936 .02712 .02584 .02382 .02286 23 .03626 .03446 .03279 .03134 .02881 .022723 .02608 .02500 .02400 24 .03809 .03620 .03446 .03283 .03133 .02993 .02863 .02741 .02628 .02522 25 .04005 .03808 .03625 .03456 .03298 .03151 .03044 .02819 .02626 26 .04216 .04010 .03819 .03641 .03476 .03528 .03151 .03044 .02919 .02862 27 .04444 .04229 .04029 .03843 .03670 .03550 .03402 .03263 .03133 29 .04946 .04712 .04433 .04289 .04099 .03922 .03560 .											
22 .03455 .03283 .03124 .02876 .02839 .02712 .02594 .02286 .02240 23 .03626 .03446 .03279 .03124 .02981 .02847 .02608 .02500 .02400 24 .03809 .03620 .03446 .03283 .03133 .02993 .02863 .02741 .02628 .02522 25 .04005 .03808 .03625 .03456 .03298 .03151 .03014 .0287 .02768 .02656 26 .04216 .04010 .03819 .03641 .03476 .03327 .03044 .02919 .02862 27 .04444 .04229 .04938 .03877 .03708 .03550 .03402 .03263 .03133 29 .04946 .04712 .04493 .04289 .04099 .03925 .03600 .03512 .03631 .03613 30 .05221 .04976 .04748 .04535 .04390 .03925 .03		.03295									
23 03626 03446 03279 03124 02881 02847 02723 02608 02500 02400 24 03809 03620 03446 03283 02993 02683 02741 02628 02522 25 04005 03808 03625 03446 03298 03151 03014 02887 02768 02626 26 04216 04010 03819 03641 03476 03322 03178 03044 02919 02802 27 04444 04229 04029 03843 03670 03508 03357 03217 03085 02962 28 04687 04463 04254 04059 03877 03708 03550 03402 03263 03133 29 04946 04712 04493 04289 04099 03922 03756 03600 03455 03318 30 05211 04976 04748 04535 04499 03922 03756	22	.03455	.03283	.03124					.02484		.02286
25 .04005 .03808 .03625 .03456 .03298 .03151 .03014 .02887 .02768 .02656 26 .04216 .04010 .03819 .03476 .03322 .03178 .03044 .02919 .02802 27 .04444 .04229 .04867 .04463 .04254 .04059 .03877 .03708 .03550 .03402 .03263 .03133 29 .04946 .04712 .04493 .04289 .04099 .03925 .03500 .03452 .03318 30 .05221 .04976 .04748 .04535 .04149 .03975 .03600 .03551 .05511 .05255 .05017 .04794 .04585 .04390 .04208 .04037 .03876 .03318 .03659 .03515 .0414 .05866 .05606 .05363 .05135 .04471 .04453 .04485 .04390 .04288 .04037 .03876 .03725 .0318 .03648 .04276 .04117 .		.03626									
26 04216 04010 03819 .03641 .03476 .03322 .03178 .03044 .02919 .02802 27 .04444 .04229 .04029 .03843 .03670 .03508 .03357 .03217 .03085 .02962 28 .04687 .04463 .04254 .04059 .03877 .03708 .03550 .03402 .03263 .03133 29 .04946 .04712 .04498 .04299 .04099 .03922 .03756 .03600 .03455 .03318 30 .05251 .05551 .05255 .05017 .04749 .04335 .04149 .03975 .03812 .03659 .03515 31 .05511 .05255 .05017 .04794 .04585 .04390 .0428 .04037 .03876 .03725 32 .05818 .05551 .05302 .05069 .04851 .04427 .04455 .04276 .04107 .03948 33 .06144 .05866	24	.03809	.03620	.03446	.03283	.03133	.02993	.02863	.02741	.02628	.02522
27 .04444 .04229 .04029 .03843 .03670 .03508 .03357 .03217 .03085 .02962 28 .04687 .04463 .04254 .04059 .03877 .03708 .03550 .03402 .03630 .03133 29 .04946 .04712 .04493 .04299 .04999 .03922 .03566 .03600 .03455 .03318 30 .05221 .04976 .04748 .04534 .04335 .04149 .03975 .03812 .03659 .03515 31 .05511 .05255 .05017 .04794 .04585 .04390 .04208 .04037 .03876 .03725 32 .05818 .05551 .05302 .05609 .04851 .04467 .04425 .04276 .04107 .03948 33 .06144 .05866 .05606 .05363 .05135 .04921 .04720 .04532 .04355 .04188 34 .06857 .06627 .0	25	.04005	.03808	.03625	.03456	.03298	.03151	.03014	.02887	.02768	.02656
28 .04687 .04463 .04254 .04059 .03877 .03708 .03550 .03402 .03263 .03133 29 .04946 .04712 .04493 .04289 .04099 .03922 .03766 .03600 .03455 .03318 30 .05221 .04976 .04748 .04535 .04149 .03975 .03812 .03659 .03515 31 .05511 .05255 .05017 .04794 .04585 .04390 .04208 .04037 .03876 .03725 32 .05818 .05551 .05302 .05069 .04851 .0447 .04455 .04276 .04107 .03948 33 .06144 .05866 .055606 .05363 .05132 .04720 .04532 .04355 .04188 34 .06489 .06200 .05928 .05674 .05436 .05212 .05002 .04805 .04619 .04444 35 .068857 .06555 .06273 .06007 .	26	.04216	.04010	.03819	.03641	.03476	.03322	.03178	.03044		.02802
29 0.4946 0.4712 0.4493 0.4289 0.4099 0.3922 0.3756 0.3600 0.03455 0.3318 30 0.5221 0.4976 0.4748 0.4534 0.4335 0.4149 0.3975 0.3812 0.3659 0.36515 31 0.5511 0.5255 0.5017 0.4794 0.4858 0.4390 0.4208 0.4037 0.3876 0.3725 32 0.5818 0.5551 0.5302 0.5069 0.4851 0.4647 0.4455 0.4276 0.4107 0.3948 33 0.6144 0.5866 0.5606 0.5633 0.5135 0.4921 0.4532 0.4355 0.4183 34 0.68489 0.6200 0.5928 0.5674 0.5536 0.5212 0.5002 0.4805 0.4419 35 0.6857 0.6655 0.6273 0.6007 0.5758 0.5524 0.5304 0.5997 0.4902 0.4718 36 0.7246 0.6932 0.6638 0.6361 <td< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>.02962</th></td<>											.02962
30 .05221 .04976 .04748 .04335 .04149 .03975 .03812 .03659 .03515 31 .05511 .05255 .05017 .04794 .04585 .04390 .04208 .04037 .03876 .03725 32 .05818 .05551 .05302 .05669 .04851 .04647 .04455 .04276 .04107 .03948 33 .06144 .05866 .05606 .05363 .05135 .04921 .04720 .04532 .04355 .04188 34 .06489 .06200 .05928 .05674 .05436 .05212 .05002 .04805 .04619 .04444 35 .06857 .06638 .06361 .06101 .05866 .05620 .04902 .04718 36 .07246 .06932 .06638 .06361 .06110 .05866 .05626 .05409 .05205 .05012 37 .07659 .07332 .07025 .06737 .06466 .0											
31 .05511 .05255 .05017 .04794 .04585 .04390 .04208 .04037 .03876 .03725 32 .05818 .05551 .05302 .05069 .04851 .04447 .04455 .04276 .04107 .03948 33 .06144 .05866 .05666 .05636 .05336 .05212 .05002 .04805 .04619 .04444 34 .06489 .06200 .05928 .05674 .05436 .05212 .05002 .04805 .04619 .04444 35 .06887 .06555 .06273 .06007 .05758 .05524 .05304 .05097 .04902 .04718 36 .07246 .06932 .06638 .06631 .06101 .05866 .05626 .05409 .05205 .05012 37 .07659 .07332 .07025 .06737 .06466 .06210 .05969 .05742 .05528 .05325 38 .08098 .07758 .0											
32 0.5818 0.5551 0.5302 0.5069 0.4851 0.4647 0.4425 0.4276 0.4107 0.3948 33 0.6144 0.5866 0.5606 0.50363 0.5135 0.4921 0.4720 0.4532 0.4355 0.4188 34 0.6489 0.6200 0.5928 0.5674 0.5578 0.5212 0.5002 0.4805 0.4619 0.4444 35 0.6857 0.6655 0.6273 0.6007 0.5758 0.5524 0.5304 0.5097 0.4902 0.4718 36 0.7669 0.7332 0.07025 0.66737 0.6466 0.6210 0.5969 0.5742 0.5528 0.5525 38 0.8098 0.7758 0.7439 0.7138 0.6855 0.6588 0.6336 0.6099 0.5874 0.5662 39 0.8563 0.8210 0.7878 0.7565 0.7270 0.6992 0.6874 0.6023 40 0.9059 0.6892 0.8347 0.8021 <td< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></td<>											
33 .06144 .05866 .05606 .05363 .05135 .04921 .04720 .04532 .04355 .04188 34 .06489 .06200 .05928 .05674 .05436 .05212 .05002 .04805 .04619 .04444 35 .06857 .06655 .06273 .06007 .05758 .05624 .05304 .05097 .04902 .04718 36 .07246 .06932 .06638 .06361 .06101 .05856 .05626 .05409 .05205 .05012 37 .07659 .07332 .07025 .06737 .06466 .06210 .05969 .05742 .05528 .05325 38 .08098 .07758 .07439 .07138 .06855 .06588 .06336 .06099 .05874 .05528 39 .08563 .08210 .07878 .07565 .07270 .06992 .06729 .06480 .06245 .06023 40 .09059 .08692 .0											
34 0.6489 0.6200 0.5928 0.5674 0.5436 0.5212 0.5002 0.4805 0.4419 0.4444 35 0.6857 0.6555 0.6273 0.6007 0.5758 0.5524 0.5304 0.5097 0.4902 0.4414 36 0.7246 0.6932 0.6638 0.6331 0.6101 0.5866 0.5626 0.5409 0.5225 0.5012 37 0.7659 0.7332 0.7025 0.6737 0.6466 0.6210 0.5969 0.5742 0.5528 0.5325 38 0.8088 0.7758 0.7749 0.7738 0.6685 0.6688 0.6336 0.6090 0.5742 0.5528 0.5325 39 0.8563 0.8210 0.7878 0.7565 0.7270 0.6992 0.6729 0.6480 0.6245 0.6023 40 0.9059 0.8692 0.8347 0.8021 0.7714 0.7423 0.7149 0.6889 0.6643 0.6411 41 1 0.9586<											
35 .06857 .06555 .06273 .06007 .05758 .05524 .05304 .05097 .04902 .04718 36 .07246 .06932 .06638 .06361 .056101 .05566 .05606 .05409 .05205 .05012 37 .07659 .07332 .07025 .06737 .06466 .06210 .05969 .05742 .05528 .05325 38 .08098 .07758 .07439 .07138 .06855 .06588 .06336 .06099 .05874 .05662 39 .08563 .08210 .07878 .07565 .07270 .06992 .06480 .06245 .06023 40 .09059 .06892 .08347 .08021 .07741 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .0848 .08509 .08189 .07806 .07600 .07329 .07072 .06828 42 .10147 .09753 .09348 .0											
36 .07246 .06932 .06638 .06361 .06101 .05856 .05626 .05409 .05205 .05012 37 .07659 .07332 .07025 .06737 .06466 .06210 .05969 .05742 .05528 .05325 38 .08098 .07758 .07439 .07138 .06855 .06588 .06336 .06099 .05874 .05528 39 .08563 .08210 .07878 .07565 .07270 .06992 .06729 .06480 .06245 .06023 40 .09059 .08692 .08347 .08021 .07714 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .08848 .08509 .08189 .07860 .07329 .07072 .06828 42 .10147 .09753 .09381 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .0											
37 .07659 .07332 .07025 .06737 .06466 .06210 .05969 .05742 .05528 .05325 38 .08098 .07758 .07439 .07138 .06855 .06885 .06336 .06099 .05742 .05528 .05662 39 .08563 .08210 .07878 .07565 .07270 .06992 .06729 .06480 .06245 .06023 40 .09059 .08692 .08347 .08021 .07714 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .08848 .08509 .08189 .07866 .07600 .07329 .07072 .06828 42 .10147 .09753 .09381 .09029 .08696 .08381 .0803 .07500 .07521 .07774 43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10											
38 .08098 .07758 .07439 .07138 .06855 .06588 .06336 .06099 .05874 .05662 39 .08563 .08210 .07878 .07665 .06892 .06729 .06490 .06245 .06023 40 .09059 .08692 .08347 .08021 .07714 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .08484 .08509 .08189 .07866 .07600 .07329 .07072 .06828 42 .10147 .09753 .09381 .09029 .08696 .08381 .07800 .07531 .07277 43 .10742 .10334 .09948 .09633 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11599 .11185 .10792 .1											
39 .08563 .08210 .07878 .07565 .07270 .06992 .06729 .06480 .06245 .06023 40 .09059 .08692 .08347 .08021 .07714 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .08848 .08509 .08189 .07886 .07600 .07329 .07072 .06828 42 .10147 .09753 .09381 .09029 .08696 .08381 .08083 .07800 .07531 .07277 43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11599 .11185 .10792 .01420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .1											
40 .09059 .08692 .08347 .08021 .07714 .07423 .07149 .06889 .06643 .06411 41 .09586 .09206 .08848 .08509 .08189 .07600 .07329 .07072 .06828 42 .10147 .09753 .09381 .09029 .08696 .08381 .0803 .07800 .07531 .07277 43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11595 .11185 .10792 .10420 .10066 .09730 .09410 .09166 .08317 46 .12732 .12281 .11853 .12143 .11733 .11353 .10991 .10646 .10317 .10004											
41 .09586 .09206 .08848 .08509 .08189 .07866 .07600 .07329 .07072 .06828 42 .10147 .09753 .09381 .09029 .08696 .08381 .08030 .07531 .07277 43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11599 .11185 .10792 .10420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09696 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10664 .10317 .10004											
42 .10147 .09753 .09381 .09029 .08696 .08381 .08083 .07800 .07531 .07277 43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11599 .11185 .10792 .10420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09696 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10646 .10317 .10004											
43 .10742 .10334 .09948 .09583 .09237 .08909 .08598 .08304 .08024 .07758 44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11599 .11185 .10792 .10420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09696 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10646 .10317 .10004											
44 .11373 .10950 .10551 .10172 .09813 .09472 .09148 .08841 .08549 .08272 45 .12035 .11185 .11185 .10792 .10420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09996 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10646 .10317 .10004											
45 .12035 .11599 .11185 .10792 .10420 .10066 .09730 .09410 .09106 .08817 46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09696 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10646 .10317 .10004											
46 .12732 .12281 .11853 .11447 .11061 .10694 .10345 .10013 .09696 .09395 47 .13460 .12995 .12553 .12133 .11733 .11353 .10991 .10646 .10317 .10004											
47	-										
48 14223 13743 13287 12853 12439 12046 11671 11313 10972 10646											
	46	.14223	.13/43	.13287	.12853	.12439	.12046	.116/1	.11313	.10972	.10646

§ 1.642(c)-6

1.5020	_	Age	8.2%	8.4%	8.6%	8.8%	9.0%	9.2%	9.4%	9.6%	9.8%	10.0%
1885		_										_
16727 16205 15707 15232 14777 14344 13928 13532 13153 12789 1522 117644 17096 15630 15183 14755 14445 13953 13755 14445 13953 13755 14445 13953 14755 14455 14555 18908 14451 17053 15641 14569 15614 14769 14450 14555 18908 14847 17081 17081 15641 14769 14450 1555 14554 14769 14450 14555 14554 14769 14450 14555												
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108 .92455 .92288 .92123 .91958 .91794 .91630 .91468 .91306 .91145 .90984 109 .96211 .96125 .96041 .95956 .95872 .95788 .95704 .95620 .95537 .95455 Age 10.2% 10.4% 10.6% 10.8% 11.0% 11.2% 11.4% 11.6% 11.8% 12.0% 0 .01488 .01463 .01439 .01417 .01396 .01377 .01359 .01343 .01327 .01312 1 .00662 .00636 .00612 .00589 .00588 .00548 .00530 .00513 .00497 .00482 2 .00654 .00626 .00600 .00576 .00554 .00533 .00514 .00496 .00479 .00463 3 .00670 .00641 .00613 .00588 .00564 .00522 .00520 .00444 .00499 .00668 .00639 .00612 .00587 .00563 .005												
Age 10.2% 10.4% 10.6% 10.8% 11.0% 11.2% 11.4% 11.6% 11.8% 12.0% 0 .01488 .01463 .01439 .01417 .01396 .01377 .01359 .01343 .01327 .01312 1 .00662 .00636 .00612 .00589 .00568 .00548 .00530 .00513 .00497 .00482 2 .00654 .00666 .00600 .00576 .00544 .00533 .00514 .00497 .00463 3 .00670 .00641 .00613 .00588 .00564 .00522 .00502 .00484 .00468 4 .00699 .00668 .00639 .00612 .00587 .00563 .00521 .00502 .00484 5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00786 .00718 .00687 .00699 .00682 .00595			.92455				.91794					.90984
0 .01488 .01463 .01439 .01417 .01396 .01377 .01359 .01343 .01327 .01312 1 .00662 .00636 .00612 .00589 .00588 .00548 .00530 .00513 .00497 .00482 2 .00654 .00626 .00600 .00576 .00554 .00533 .00514 .00496 .00479 .00463 3 .00670 .00641 .00613 .00584 .00542 .00522 .00524 .00521 .00494 .00468 4 .00699 .00668 .00639 .00612 .00587 .00563 .00542 .00521 .00502 .00484 5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00786 .00751 .00678 .00699 .00633 .00608 .00585 .00553 .00627 .00629 .00678 .00678 .00678 .00678	109	9	.96211	.96125	.96041	.95956	.95872	.95788	.95704	.95620	.95537	.95455
1 .00662 .00636 .00612 .00589 .00568 .00548 .00530 .00513 .00497 .00482 2 .00654 .00626 .00600 .00576 .00554 .00533 .00514 .00493 .00463 3 .00670 .00641 .00613 .00564 .00542 .00522 .00502 .00484 .00468 4 .00699 .00668 .00639 .00612 .00583 .00542 .00521 .00521 .00502 .00484 5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00786 .00718 .00687 .00699 .00633 .00769 .00736 .00768 .00682 .00693 .00682 .00699 .00632 .00694 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00684 .00684 .00683 .00686	_	Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
1 .00662 .00636 .00612 .00589 .00568 .00548 .00530 .00513 .00497 .00482 2 .00654 .00626 .00600 .00576 .00554 .00533 .00514 .00493 .00463 3 .00670 .00641 .00613 .00564 .00542 .00522 .00502 .00484 .00468 4 .00699 .00668 .00639 .00612 .00583 .00542 .00521 .00521 .00502 .00484 5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00786 .00718 .00687 .00699 .00633 .00769 .00736 .00768 .00682 .00693 .00682 .00699 .00632 .00694 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00682 .00684 .00684 .00683 .00686	0		01/188	01/162	01/30	01/17	01306	01377	01350	013/13	01327	01312
2 .00654 .00626 .00600 .00576 .00554 .00533 .00514 .00496 .00479 .00463 3 .00670 .00641 .00613 .00584 .00542 .00522 .00484 .00468 4 .00699 .00668 .00639 .00612 .00587 .00563 .00542 .00521 .00502 .00484 5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00786 .00751 .00718 .00687 .00659 .00633 .00608 .00585 .00533 .00543 7 .00841 .00803 .00769 .00736 .00759 .00730 .00768 .00652 .00627 .00651 .00628 8 .00902 .00863 .00826 .00791 .00759 .00730 .00702 .00675 .00651 .00628												
3 .00670 .00641 .00613 .00588 .00564 .00542 .00522 .00502 .00484 .00468 4 .00699 .00668 .00639 .00612 .00587 .00563 .00542 .00521 .00502 .00484 5 .00739 .00706 .00675 .00640 .00620 .00595 .00571 .00550 .00520 .00510 6 .00786 .00771 .0078 .00679 .00736 .00706 .00633 .00682 .00627 .00624 .00585 .00585 .00563 .00548 7 .00841 .00802 .00826 .00791 .00759 .00730 .00702 .00675 .00651 .00628 8 .00902 .00863 .00826 .00791 .00759 .00730 .00702 .00675 .00651 .00628												
5 .00739 .00706 .00675 .00646 .00620 .00595 .00571 .00550 .00529 .00510 6 .00766 .00751 .00781 .00687 .00659 .00633 .00608 .00585 .00563 .00563 .00543 7 .00841 .00803 .00769 .00736 .00769 .00768 .00662 .00627 .00604 .00582 8 .00902 .00863 .00826 .00791 .00759 .00730 .00702 .00675 .00651 .00628												
6 .00786 .00751 .00718 .00687 .00659 .00633 .00608 .00585 .00563 .00543 7 .00841 .00803 .00769 .00736 .00706 .00678 .00652 .00627 .00604 .00582 8 .00902 .00863 .00826 .00791 .00759 .00730 .00702 .00675 .00651 .00628												
7												
8												

-											
	Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
10		.01055	.01010	.00969	.00930	.00894	.00861	.00829	.00799	.00772	.00746
		.01146	.01010	.01055	.01014	.00034	.00940	.00907	.00755	.00846	.00818
		.01246	.01196	.01150	.01106	.01066	.01028	.00993	.00960	.00928	.00899
13		.01351	.01298	.01249	.01204	.01161	.01121	.01084	.01049	.01016	.00985
		.01455	.01400	.01348	.01300	.01255	.01213	.01173	.01136	.01102	.01069
		.01555	.01497	.01443	.01392	.01345	.01300	.01259	.01220	.01183	.01148
		.01648	.01587	.01530 .01612	.01477	.01427 .01504	.01380 .01455	.01336	.01295 .01365	.01257 .01324	.01220 .01286
		.01737 .01822	.01673 .01754	.01691	.01556 .01632	.01504	.01525	.01408 .01476	.01365	.01324	.01266
		.01908	.01837	.01770	.01708	.01650	.01595	.01544	.01495	.01450	.01407
		.01999	.01924	.01854	.01788	.01726	.01669	.01615	.01564	.01516	.01471
21		.02096	.02017	.01943	.01874	.01809	.01748	.01691	.01637	.01586	.01539
		.02197	.02114	.02036	.01963	.01895	.01830	.01770	.01713	.01660	.01610
		.02306	.02218	.02136	.02059	.01987	.01919	.01855	.01795	.01739	.01686
		.02424	.02331 .02455	.02245 .02364	.02163 .02278	.02087 .02197	.02016 .02122	.01948 .02051	.01885 .01984	.01825 .01920	.01769
		.02692	.02589	.02304	.02403	.02318	.02238	.02031	.02091	.02025	.01961
		.02846	.02738	.02636	.02541	.02451	.02367	.02287	.02212	.02141	.02074
		.03012	.02898	.02791	.02690	.02595	.02506	.02422	.02342	.02267	.02196
29		.03190	.03070	.02957	.02851	.02751	.02656	.02567	.02483	.02404	.02329
		.03381	.03254	.03135	.03023	.02917	.02817	.02723	.02634	.02551	.02471
		.03583	.03450	.03324	.03206	.03094	.02989	.02890	.02796	.02707	.02623
		.03799	.03659	.03527 .03744	.03402 .03612	.03284 .03488	.03173	.03068 .03260	.02968 .03155	.02874 .03055	.02785
		.04031	.03883	.03744	.03838	.03488	.03583	.03260	.03354	.03055	.02961
		.04545	.04382	.04227	.04081	.03943	.03812	.03688	.03571	.03459	.03354
36		.04830	.04658	.04495	.04341	.04196	.04058	.03927	.03803	.03685	.03573
		.05134	.04953	.04782	.04620	.04467	.04321	.04183	.04052	.03928	.03809
		.05462	.05272	.05092	.04921	.04760	.04606	.04461	.04322	.04191	.04066
		.05812 .06190	.05613 .05981	.05424 .05782	.05245 .05594	.05075 .05415	.04913	.04760 .05083	.04614 .04929	.04475 .04783	.04343
		.06597	.06378	.06170	.05972	.05784	.05605	.05435	.05272	.05118	.04970
		.07035	.06806	.06587	.06380	.06182	.05994	.05815	.05644	.05481	.05326
		.07505	.07265	.07036	.06818	.06611	.06414	.06225	.06045	.05874	.05710
44		.08008	.07757	.07518	.07290	.07072	.06865	.06667	.06478	.06298	.06125
		.08542	.08279	.08029	.07791	.07563	.07346	.07138	.06940	.06750	.06569
		.09108	.08834	.08573	.08324	.08085	.07858	.07640	.07432	.07233	.07043
		.09705	.09419	.09147 .09754	.08886 .09482	.08637 .09222	.08399	.08172 .08735	.07954 .08507	.07745 .08288	.07545
		.10999	.10690	.10394	.10111	.09840	.09581	.09332	.09093	.08864	.08644
		.11701	.11380	.11073	.10778	.10496	.10225	.09965	.09716	.09477	.09247
51		.12441	.12108	.11789	.11482	.11189	.10907	.10636	.10376	.10126	.09886
		.13217	.12871	.12540	.12222	.11916	.11623	.11341	.11071	.10810	.10560
		.14028	.13670	.13327	.12997	.12680	.12375	.12082	.11801	.11529	.11268
		.14875 .15760	.14505 .15378	.14150 .15011	.13808 .14657	.13480 .14317	.13163	.12859 .13674	.12566 .13370	.12284	.12012
		.16684	.16290	.15911	.15546	.15194	.14855	.14528	.14213	.13909	.13615
		.17648	.17242	.16851	.16474	.16111	.15760	.15422	.15096	.14781	.14477
		.18647	.18229	.17827	.17438	.17064	.16702	.16353	.16015	.15689	.15374
59		.19678	.19249	.18835	.18435	.18049	.17676	.17316	.16968	.16631	.16305
		.20740	.20300	.19875	.19464	.19066	.18682	.18311	.17952	.17604	.17268
		.21837	.21385	.20949	.20527	.20119	.19724	.19341	.18971	.18613	.18266
		.22973	.22511	.22064 .23222	.21631 .22779	.21212 .22350	.20807 .21934	.20414 .21530	.20033	.19664 .20760	.19306 .20392
		.25372	.24890	.24422	.23969	.23529	.23103	.22690	.22289	.21899	.21521
		.26633	.26141	.25664	.25201	.24752	.24316	.23893	.23482	.23083	.22695
		.27940	.27439	.26953	.26481	.26023	.25577	.25145	.24724	.24316	.23918
		.29299	.28790	.28296	.27815	.27348	.26894	.26453	.26024	.25606	.25200
		.30709	.30193	.29691	.29202	.28728	.28265	.27816	.27378	.26952	.26537
		.32166	.31643	.31134	.30639	.30157	.29687	.29230	.28785	.28351	.27928
		.33661	.33133	.32618	.32116	.31628	.31152	.30688	.30235	.29794	.29364
		.35188 .36742	.34654 .36204	.34134 .35679	.33627 .35168	.33133 .34668	.32651 .34181	.32181 .33706	.31722 .33241	.31275 .32788	.30838
		.38317	.37776	.37248	.36733	.36229	.35738	.35257	.34788	.34330	.33882
		.39923	.39380	.38849	.38330	.37823	.37328	.36844	.36370	.35908	.35455
		.41566	.41021	.40489	.39968	.39459	.38961	.38474	.37997	.37531	.37074
		.43254	.42709	.42176	.41655	.41144	.40645	.40156	.39677	.39208	.38749
		.44988	.44444	.43912	.43391	.42880	.42380	.41891	.41411	.40940	.40479
		.46765	.46224	.45694	.45174	.44665	.44166	.43677	.43197	.42726	.42265 .44094
		.48574 .50397	.48037 .49865	.47510 .49343	.46993 .48830	.46487 .48327	.45990 .47834	.45502 .47349	.45024 .46873	.44554 .46406	.45947
		.52219	.51693	.51176	.50669	.50171	.49682	.49201	.48729	.48265	.47809
		.54029	.53510	.53000	.52499	.52007	.51523	.51047	.50580	.50120	.49667
83		.55826	.55315			.53834		.52886	.52424		.51522

§ 1.642(c)-6

A	40.00/	40.40/	40.00/	40.00/	44.00/	44.00/	44.40/	44.00/	44.00/	40.00/
Age	10.2%	10.4%	10.6%	10.8%	11.0%	11.2%	11.4%	11.6%	11.8%	12.0%
84	.57624	.57123	.56629	.56144	.55666	.55195	.54732	.54277	.53828	.53386
85	.59435	.58944	.58460	.57984	.57516	.57054	.56599	.56151	.55710	.55275
86	.61241	.60762	.60289	.59824	.59365	.58913	.58468	.58029	.57596	.57170
87	.63015	.62548	.62087	.61633	.61185	.60744	.60309	.59880	.59456	.59039
88	.64753	.64299	.63851	.63409	.62973	.62543	.62118	.61700	.61287	.60879
89	.66454	.66013	.65579	.65150	.64726	.64308	.63895	.63488	.63086	.62689
90	.68115	.67689	.67268	.66853	.66442	.66037	.65637	.65241	.64851	.64465
91	.69706	.69294	.68887	.68486	.68089	.67696	.67309	.66925	.66547	.66173
92	.71190	.70792	.70399	.70011	.69627	.69247	.68872	.68501	.68134	.67771
93	.72569	.72184	.71804	.71429	.71057	.70689	.70326	.69967	.69611	.69259
94	.73861	.73490	.73123	.72759	.72400	.72044	.71692	.71344	.71000	.70659
95	.75097	.74739	.74384	.74033	.73686	.73342	.73002	.72665	.72331	.72001
96	.76267	.75922	.75579	.75240	.74905	.74572	.74243	.73917	.73595	.73275
97	.77356	.77022	.76691	.76363	.76039	.75718	.75399	.75084	.74772	.74463
98	.78382	.78059	.77740	.77423	.77110	.76799	.76491	.76186	.75884	.75584
99	.79390	.79079 .80076	.78771	.78465	.78162	.77862	.77565 .78617	.77270	.76978	.76688
100	.80376 .81353	.81066	.79779	.79485 .80497	.79193 .80217	.78904 .79938	.79662	.78333 .79388	.78051	.77771 .78847
	.82318	.82042	.80780 .81768	.81496	.81227	.80960	.80694	.80431	.79117 .80170	.79911
102	.83278	.83014	.82752	.82491	.82233	.81977	.81723	.81470	.81220	.80971
104	.84310	.84059	.83810	.83563	.83317	.83073	.82831	.82591	.82352	.82115
105	.85318	.85079	.84843	.84607	.84374	.84142	.83911	.83682	.83455	.83229
106	.86633	.86413	.86193	.85975	.85758	.85543	.85329	.85116	.84904	.84694
107	.88247	.88049	.87852	.87656	.87460	.87266	.87073	.86881	.86690	.86500
108	.90825	.90666	.90507	.90350	.90193	.90037	.89881	.89727	.89572	.89419
109	.95372	.95290	.95208	.95126	.95045	.94964	.94883		.94723	.94643
	00072	.00200	.00200		.000.0	.0.00.	.0.000	.0.000	.0 20	
Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
0	.01298	.01285	.01273	.01261	.01250	.01240	.01230	.01221	.01212	.01203
1	.00468	.00455	.00443	.00431	.00420	.00410	.00400	.00391	.00382	.00374
2	.00448	.00435	.00421	.00409	.00398	.00387	.00376	.00366	.00357	.00348
3	.00452	.00437	.00423	.00410	.00398	.00386	.00375	.00365	.00355	.00345
4	.00468	.00452	.00437	.00423	.00410	.00397	.00386	.00375	.00364	.00354
5	.00493	.00476	.00460	.00445	.00431	.00418	.00405	.00393	.00382	.00371
6	.00524	.00506	.00489	.00473	.00458	.00444	.00430	.00418	.00406	.00394
7	.00562	.00543	.00525	.00508	.00492	.00477	.00462	.00449	.00436	.00423
8	.00606	.00586	.00566	.00548	.00531	.00515	.00499	.00485	.00471	.00458
9	.00659	.00637	.00616	.00597	.00579	.00561	.00545	.00529	.00514	.00500
9 10	.00659 .00721	.00637 .00698	.00616 .00676	.00597 .00655	.00579 .00636	.00561 .00617	.00545 .00600	.00529 .00583	.00514 .00567	.00500 .00552
9 10 11	.00659 .00721 .00792	.00637 .00698 .00767	.00616 .00676 .00744	.00597 .00655 .00722	.00579 .00636 .00701	.00561 .00617 .00682	.00545 .00600 .00663	.00529 .00583 .00645	.00514 .00567 .00628	.00500 .00552 .00612
9	.00659 .00721 .00792 .00871	.00637 .00698 .00767 .00845	.00616 .00676 .00744 .00821	.00597 .00655 .00722 .00797	.00579 .00636 .00701 .00775	.00561 .00617 .00682 .00754	.00545 .00600 .00663 .00735	.00529 .00583 .00645 .00716	.00514 .00567 .00628 .00698	.00500 .00552 .00612 .00681
9	.00659 .00721 .00792 .00871 .00955	.00637 .00698 .00767 .00845 .00928	.00616 .00676 .00744 .00821 .00902	.00597 .00655 .00722 .00797 .00877	.00579 .00636 .00701 .00775 .00854	.00561 .00617 .00682 .00754 .00831	.00545 .00600 .00663 .00735 .00810	.00529 .00583 .00645 .00716 .00790	.00514 .00567 .00628 .00698 .00771	.00500 .00552 .00612 .00681 .00753
9	.00659 .00721 .00792 .00871 .00955 .01038	.00637 .00698 .00767 .00845 .00928 .01009	.00616 .00676 .00744 .00821 .00902 .00981	.00597 .00655 .00722 .00797 .00877 .00955	.00579 .00636 .00701 .00775 .00854 .00930	.00561 .00617 .00682 .00754 .00831 .00907	.00545 .00600 .00663 .00735 .00810 .00885	.00529 .00583 .00645 .00716 .00790 .00864	.00514 .00567 .00628 .00698 .00771 .00843	.00500 .00552 .00612 .00681 .00753
9	.00659 .00721 .00792 .00871 .00955 .01038	.00637 .00698 .00767 .00845 .00928 .01009 .01085	.00616 .00676 .00744 .00821 .00902 .00981 .01056	.00597 .00655 .00722 .00797 .00877 .00955 .01028	.00579 .00636 .00701 .00775 .00854 .00930 .01002	.00561 .00617 .00682 .00754 .00831 .00907	.00545 .00600 .00663 .00735 .00810 .00885 .00954	.00529 .00583 .00645 .00716 .00790 .00864 .00932	.00514 .00567 .00628 .00698 .00771 .00843	.00500 .00552 .00612 .00681 .00753 .00824
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066	.00561 .00617 .00682 .00754 .00831 .00907 .00977	.00545 .00600 .00663 .00735 .00810 .00885 .00954	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992	.00514 .00567 .00628 .00698 .00771 .00843 .00910	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01096	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01183	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01096	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152 .01206 .01259	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01096 .01147	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01183 .01238	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01096	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01428	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01388	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01183 .01238 .01293 .01350	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152 .01206 .01259 .01314	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01096 .01147 .01196 .01248	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01428	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01388 .01451	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01183 .01238 .01293 .01350 .01411	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01152 .01206 .01259 .01314 .01373	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01096 .01147 .01196 .01248 .01303	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01217 .01271 .01326 .01386	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01188	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01134
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01635 .01716	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01388 .01451 .01517 .01588 .01665	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01152 .01206 .01259 .01314 .01373 .01435 .01501	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01397 .01460	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01147 .01196 .01248 .01303 .01361 .01422 .01489	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01119 .01167 .01217 .01271 .01326 .01386 .01451	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .01045 .01093 .01140 .01188 .01240 .01294 .01351 .01415	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00994 .01044 .01088 .01134 .01133 .01233 .01287
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01428 .01494 .01562 .01636 .01716 .01804	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01388 .01451 .01517 .01588 .01665 .01751	.00616 .00676 .00744 .00821 .00902 .00981 .01123 .01123 .01238 .01238 .01238 .01411 .01475 .01543 .01618	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01152 .01206 .01259 .01314 .01373 .01435 .01503	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01096 .01147 .01198 .01248 .01303 .01361 .01422 .01489 .01565	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451	.00529 .00583 .00645 .00716 .00790 .00864 .00992 .01045 .01093 .01140 .01294 .01391 .01415 .01445	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01116 .01211 .01263 .01380 .01448	.00500 .00552 .00612 .00681 .00753 .00824 .00899 .01044 .01088 .01134 .01183 .01233 .01287 .01347
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01308 .01367 .01428 .01494 .01562 .01635 .01716 .01804	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01345 .01451 .01517 .01588 .0165 .01751	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01702	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530 .01608	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01096 .01147 .01198 .01303 .01361 .01422 .01489 .01565 .01648	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .01045 .01093 .01140 .01188 .01240 .01294 .01351 .014185 .01563	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .01068 .01161 .01261 .01263 .01319 .01380 .01448	.00500 .00552 .00612 .00681 .00753 .00824 .00899 .01044 .01088 .01134 .01183 .01233 .01287 .01413 .01447
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01306 .01367 .01428 .01494 .01563 .01716 .01804 .01902 .02011	.00637 .00698 .00767 .00845 .00928 .01009 .01153 .01215 .01272 .01329 .01329 .01388 .01451 .01517 .01588 .01665 .01751 .01845	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01183 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895	.00597 .00652 .00792 .00797 .00877 .00955 .01028 .01094 .01152 .01269 .01314 .01373 .01435 .01573 .01653 .01741	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01172 .01280 .01337 .01397 .01460 .01530 .01608 .01698	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01096 .01147 .01148 .01303 .01361 .01442 .01489 .01565 .01648	.00545 .00600 .00663 .00735 .00810 .00855 .00954 .01015 .01167 .01217 .01217 .01326 .01386 .01451 .01524 .01604	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .01045 .01188 .011440 .01294 .01351 .01415 .014563 .01563	.00514 .00562 .00628 .00698 .00771 .00843 .00969 .01022 .01068 .01113 .01161 .01261 .01380 .01448 .01524	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01183 .01287 .01287 .01347 .01413 .01487 .01415
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01428 .01635 .01716 .01804 .01902 .02011 .02129	.00637 .00697 .00767 .00845 .00928 .010085 .01153 .01215 .01272 .01329 .01345 .01451 .01517 .01588 .01665 .01751 .01845 .01951	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01701 .01701 .01792 .01895 .02006	.00597 .00659 .00722 .00797 .00877 .00955 .01028 .01094 .01152 .01206 .01259 .01314 .01573 .01653 .01741 .01841 .01841 .01949	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01287 .01397 .01460 .01530 .01608 .01693 .01790 .01895	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .01147 .01196 .01148 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01696 .01795	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01415 .014563 .01563 .01563	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380 .01448 .01524 .01610 .01704	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01183 .01233 .01287 .01413 .01487 .01562
9	.00659 .00721 .00792 .00871 .00955 .01038 .01118 .01186 .01250 .01308 .01308 .01428 .01428 .01492 .01635 .01716 .01804 .01902 .02011 .02129 .02258	.00637 .00697 .00767 .00845 .00928 .010085 .01153 .012172 .01329 .01388 .01451 .01517 .01588 .0165 .01751 .01751	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01702 .01895 .02006 .02127	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01156 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01841 .01949 .02067	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01460 .01530 .01608 .01693 .01693 .01790 .01895 .02009	.00561 .00617 .00682 .00754 .00831 .009077 .01040 .01196 .01147 .01196 .01248 .01303 .01361 .01422 .01482 .01482 .01565 .01648 .01742 .01844 .01955	.00545 .00600 .00663 .00735 .00810 .00854 .01015 .01070 .01117 .01271 .01326 .01386 .01451 .01524 .01604 .01696 .01795 .01903	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01188 .01240 .01294 .01351 .01418 .01485 .01563 .01652 .01748 .01563	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01221 .01263 .01319 .01348 .01524 .01610 .01704	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01183 .01183 .01287 .01413 .01487 .01571 .01662 .01762
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .022396	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01451 .01517 .01588 .01665 .01751 .01951 .02066 .02091	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895 .02006	.00597 .00659 .00722 .00797 .00875 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01397 .01397 .01490 .01530 .01608 .01693 .01790 .01895 .02009 .02132	.00561 .00619 .00682 .00754 .00831 .00907 .00907 .01040 .01147 .01196 .01248 .01303 .01361 .01449 .01565 .01648 .01742 .01844 .01955	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01070 .01119 .01167 .01277 .01271 .01326 .01451 .01524 .01696 .01795 .01903 .01903	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01148 .01294 .01351 .01415 .01485 .01563 .01652 .01748 .01853 .01652	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01211 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916	.00500 .00552 .00612 .00681 .00783 .00824 .00890 .00948 .00999 .01044 .01183 .01283 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01762
9 10	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01125 .01308 .01367 .01424 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543	.00637 .00697 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01385 .01451 .01517 .01586 .01751 .01845 .01951 .02066 .02191 .02325 .02467	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01183 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01701 .01792 .02066 .02127 .02257	.00597 .00659 .00722 .00797 .00877 .00955 .01028 .01094 .01152 .01206 .01259 .01314 .01573 .01653 .01741 .01949 .02067 .02193 .02328	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01337 .01397 .01460 .01608 .01693 .01790 .01895 .02009 .02132 .02263	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .010907 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01795 .01903 .02019 .02143	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01415 .01465 .01563 .01652 .01748 .01853 .01966 .02087	.00514 .00567 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01183 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01869 .01983
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01308 .01367 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701	.00637 .00698 .00767 .00845 .00928 .010085 .01153 .01215 .01272 .01329 .01388 .01451 .01517 .01588 .0165 .01751 .01751 .01845 .01966 .02191 .02325 .02467	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895 .02006 .02127 .02257 .02396 .02545	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .01125 .01259 .01373 .01435 .01501 .01573 .01653 .01741 .01849 .02067 .02193 .02328 .02472	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530 .01698 .01698 .01799 .02009 .02132 .02263 .02264	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01196 .01147 .01196 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01742 .01844 .01955 .02074 .02201 .02338	.00545 .00600 .00663 .00735 .00810 .00854 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01695 .01993 .02019 .02143 .02276	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01043 .01140 .01294 .01351 .01415 .01485 .01563 .01652 .01748 .01853 .01966 .02087 .02217	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01028 .01113 .01161 .01261 .01261 .01319 .01348 .01524 .01610 .01704 .01806 .01916 .02034 .02160	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01183 .01287 .01413 .01487 .01562 .01762 .01869 .01983 .01983 .01983
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02711	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01275 .01329 .01451 .01517 .01588 .01665 .01751 .01951 .02066 .02191 .02325 .02467 .02626	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895 .02006 .02127 .02257 .02396 .02576	.00597 .00659 .00722 .00797 .00875 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01841 .01949 .02067 .02193 .02328	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01387 .01397 .014608 .01530 .01608 .01693 .01790 .01895 .02009 .02132 .02263 .02263	.00561 .00617 .00682 .00754 .00831 .00907 .00907 .01040 .01147 .01196 .01248 .01303 .01361 .01442 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02201	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01119 .01167 .01217 .01221 .01326 .01451 .01524 .01604 .01696 .01795 .01903 .02019 .02143 .022143	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01045 .01045 .01294 .01351 .01415 .01485 .01563 .01652 .01748 .01853 .01966 .02087 .02287	.00514 .00562 .00628 .00698 .00771 .00940 .00943 .00910 .01068 .01113 .01211 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916 .02034 .02169 .02297	.00500 .00552 .00612 .00681 .00783 .00824 .00890 .00948 .00999 .01044 .01183 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01869 .01983 .02106 .002240
9 10 11 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 30 31 32 33 34	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011368 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .02871 .02871 .03054	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01275 .01329 .01329 .01388 .01451 .01517 .01517 .01665 .01751 .01865 .01951 .02066 .02191 .02325 .02467 .02626	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01183 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01701 .01792 .02006 .02127 .02257 .02396 .02545 .02706 .02879	.00597 .00659 .00722 .00797 .00875 .01028 .010955 .01259 .01315 .01523 .01435 .0153 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01337 .01397 .01460 .01608 .01693 .01790 .01895 .02009 .02132 .02263 .02404 .02556 .02720	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .010907 .01196 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02338 .02487 .02646	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01167 .01271 .01326 .01326 .01451 .01524 .01604 .01795 .01903 .02019 .02143 .02276 .02276	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .0135 .01485 .01565 .01748 .01853 .01966 .02087 .02087 .02357	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01068 .01161 .01261 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916 .02034 .02160 .02297 .02445	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01134 .01233 .01233 .01287 .01347 .01413 .01462 .01762 .01762 .01762 .01869 .01983 .02106 .02240 .02383
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01308 .01367 .01428 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .03054 .03053	.00637 .00697 .00767 .00845 .00928 .01005 .01153 .01272 .01329 .01385 .01451 .01517 .01588 .0165 .01751 .01845 .01966 .02191 .02066 .02467 .02621 .02786 .02964 .02964 .02965	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01701 .01792 .01895 .02006 .02127 .02257 .02254 .02706 .02879 .03867	.00597 .00655 .00722 .00797 .00877 .00955 .01028 .01094 .011259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01127 .01227 .01280 .01337 .01397 .01460 .01530 .01698 .01693 .01790 .02009 .02132 .02263 .02404 .02556 .02720 .02888	.00561 .00617 .00682 .00754 .00831 .00907 .01040 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01484 .01955 .02074 .02201 .02338 .02487 .02646 .02820	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01604 .01695 .01903 .02019 .02143 .02276 .02576 .02745	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01455 .01563 .01563 .01563 .01563 .01563 .01964 .02087 .02217 .02357 .02509 .02674	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01348 .01524 .01610 .01704 .01806 .01916 .02034 .02160 .02297 .02445 .02666	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01134 .01183 .01233 .01287 .01413 .01487 .0151662 .01762 .01869 .01983 .02106 .02240 .02383 .02541
9 10 11 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 23 24 25 26 27 28 29 30 31 31 31 32 33 34 35 36	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .03871 .03054 .03253 .03467	.00637 .00698 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01451 .01517 .01588 .01665 .01751 .01981 .02066 .02191 .02325 .02467 .02786 .02964 .03158 .03366	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895 .02006 .02127 .02257 .02396 .02547 .02267 .02879 .03689	.00597 .006597 .006722 .00797 .00875 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01453 .01501 .01573 .01653 .01741 .01841 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03178	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01397 .01397 .01480 .01530 .01698 .01698 .01698 .02102 .02263 .02404 .02556 .02720 .0289 .0299	.00561 .00617 .00682 .00754 .00831 .00907 .00977 .01040 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01565 .01742 .01844 .01955 .02074 .02201 .02308 .02487 .02646 .02820 .03007	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01119 .01167 .01217 .01227 .01227 .01326 .01451 .01524 .01604 .01696 .01795 .01903 .02019 .02143 .02276 .02420 .02576 .02428	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01045 .01294 .01351 .01415 .01465 .01563 .01652 .01748 .01853 .01966 .02087 .02217 .02357 .02509 .02652	.00514 .005628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01211 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916 .02034 .02160 .02297 .02445 .026779	.00500 .00552 .00612 .00681 .00783 .00890 .00948 .00999 .01044 .01183 .01133 .01287 .01347 .01413 .01571 .01662 .01762 .01869 .01983 .02106 .02240 .02383 .02541 .02710
9 10 11 11 12 13 14 15 16 17 18 19 20 21 22 23 23 24 25 26 27 28 29 30 31 31 32 33 34 35 34 35 36 37	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01424 .01562 .01636 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .02871 .03054 .03853 .03467	.00637 .00637 .00645 .00767 .00845 .01009 .01085 .01153 .01272 .01329 .01388 .01451 .01517 .01517 .01585 .01751 .02066 .02191 .02325 .02467 .02621 .02786 .02964 .03590	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01293 .01350 .01411 .01475 .01543 .01543 .01701 .01792 .02066 .02127 .02257 .022545 .02706 .02879 .03269 .03488	.00597 .00659 .00722 .00797 .00877 .00955 .01028 .01026 .01259 .01314 .01573 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03178 .03391	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01337 .01397 .01460 .01530 .01608 .01693 .01790 .02132 .02263 .02404 .02556 .02720 .02898 .03099 .03298	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .010907 .01147 .01196 .01148 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02387 .02646 .02820 .03007 .03209	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01167 .01271 .01326 .01451 .01524 .01696 .01795 .01903 .02019 .02143 .02276 .02426 .02426 .02426 .02426 .02928 .02928	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01415 .01485 .01562 .01748 .01852 .01748 .01856 .02087 .02217 .02357 .02509 .02674 .02852 .03044	.00514 .005628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01211 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .01916 .02034 .02197 .02445 .02606 .02779 .02967	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01134 .01233 .01233 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01762 .01869 .01983 .02106 .02240 .02383 .02541 .02710 .02893
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01428 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02364 .02543 .02701 .03054 .03054 .03697 .03697	.00637 .00697 .00645 .00928 .010085 .01153 .01272 .01329 .01385 .01451 .01517 .01588 .01665 .01751 .01845 .01951 .02066 .02191 .02266 .02467 .02621 .02786 .02964 .03158 .03366 .03590 .03833	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .01895 .02006 .02127 .02296 .02396 .02545 .02706 .02879 .0367 .03269 .03488 .03488 .03725	.00597 .00655 .00722 .00797 .00877 .00875 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03391 .03391 .03391	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530 .01693 .01790 .01895 .02009 .02132 .02263 .02404 .02556 .02720 .02898 .03090 .03298 .03524	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .01147 .01196 .01148 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02338 .02487 .02646 .02820 .03007 .03209 .03430	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01075 .01179 .01271 .01326 .01451 .01524 .01604 .01695 .01795 .01903 .02076 .02276 .02276 .02420 .02576 .02745 .02928 .03125 .03340	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01455 .01485 .01563 .01653 .01653 .01656 .01748 .01853 .019217 .02087 .02087 .02087 .02087	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380 .01448 .01524 .0160 .01704 .01806 .01916 .02034 .02160 .02245 .02606 .02779 .02666 .02779 .02666 .02779 .02967 .03172	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01183 .01233 .01287 .01413 .01487 .01571 .01413 .01662 .01762 .01863 .02240 .02240 .02383 .02541 .02710 .02893 .03094
9 10 11 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 25 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .02871 .03054 .03253 .03467 .03947 .03947	.00637 .00693 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01388 .01451 .01517 .01588 .01665 .01751 .02066 .02191 .02325 .02467 .02964 .02964 .03158 .03366 .03366 .03590 .03859 .03869 .03890	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01238 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .02896 .02006 .02127 .02257 .02396 .02545 .02706 .02879 .03067 .03269 .03488 .03725 .03982	.00597 .00659 .00722 .00797 .00875 .01028 .01094 .01152 .01206 .01259 .01351 .01501 .01573 .01653 .01501 .01573 .01653 .01741 .01841 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03391 .03391	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01397 .01397 .01460 .01530 .01698 .01698 .02102 .02263 .02404 .02556 .02720 .02898 .03090 .03298 .03298	.00561 .00617 .00682 .00754 .00831 .00907 .00907 .01040 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01565 .01742 .01844 .01955 .02074 .02201 .02201 .02201 .02308 .03007 .03209 .03409 .03669	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01119 .01167 .01217 .01221 .01326 .01451 .01524 .01604 .01696 .01795 .01903 .02019 .02143 .02276 .02420 .02576 .02928 .03125 .03325 .03325 .03325	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01045 .01240 .01351 .01415 .01465 .01563 .01652 .01748 .01853 .01966 .02087 .02217 .02357 .02509 .02674 .02852 .03044 .03242	.00514 .005628 .00628 .00698 .00771 .00940 .00940 .01022 .01068 .01113 .01261 .01211 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01916 .02034 .02160 .02297 .02445 .02606 .02779 .02967 .03395	.00500 .00552 .00612 .00681 .00783 .00824 .00890 .00948 .010949 .01134 .01183 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .017662 .017662 .01869 .01983 .02106 .02240 .02383 .02591 .02710 .02893 .03991
9 10 11 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 34 35 37 38 38 39 40	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .01186 .01250 .01308 .01367 .01424 .01562 .01635 .01716 .01804 .01902 .02011 .02011 .02011 .02012 .02013 .02396 .02543 .02701 .03867 .03697 .03697 .03947 .04217	.00637 .00637 .00645 .00767 .00845 .01009 .01085 .01153 .01272 .01329 .01388 .01451 .01517 .01517 .01585 .01751 .02066 .02191 .02325 .02467 .02621 .02786 .02964 .03158 .03366 .03590 .03833 .04096 .03590	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01183 .01293 .01383 .01393 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .02066 .02127 .02257 .02257 .02396 .02545 .02706 .02879 .03067 .03488 .03782 .03488 .03782	.00597 .00659 .00722 .00797 .00875 .01028 .010955 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03391 .03391 .03391	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01397 .01460 .01530 .01608 .01693 .01790 .02132 .02263 .02404 .02556 .02720 .02898 .03998 .03298 .03298	.00561 .00617 .00682 .00754 .008031 .009077 .01040 .01147 .01196 .01148 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01956 .02074 .02011 .02308 .02646 .02820 .03007 .03009 .03430 .03669 .03930	.00545 .00600 .00663 .00735 .00810 .00984 .01015 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01451 .01524 .01604 .01795 .01903 .02019 .02143 .02276 .02426 .02576 .02745 .02928 .03125 .03340 .03573 .03828	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .011294 .01351 .01415 .01485 .01565 .01748 .01856 .02087 .02217 .02357 .02509 .02674 .02852 .03044 .03482 .03482	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01068 .01161 .01211 .01263 .01369 .01380 .01448 .01524 .01610 .01704 .01806 .01916 .02034 .02169 .02297 .02445 .02606 .02779 .02967 .03395 .03395	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01088 .01134 .01233 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01762 .01869 .02983 .02246 .02383 .02541 .02710 .02893 .03094 .03312 .03550
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02394 .02543 .02701 .03054	.00637 .00693 .00767 .00845 .00928 .010085 .01153 .01215 .01272 .01329 .01389 .01451 .01517 .01588 .01451 .01751 .01845 .02066 .02191 .02066 .02191 .02325 .02467 .02621 .02786 .03590 .03590 .03833 .04096 .04383 .04695	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01701 .01701 .01792 .02006 .02127 .02254 .02706 .02545 .02708 .02895 .02895 .02895 .03892 .03488 .03725 .03982 .03982 .04262	.00597 .00655 .00722 .00797 .00877 .00957 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03178 .03391 .03622 .03873 .0445	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530 .01693 .01790 .01895 .02009 .02132 .02263 .02404 .02556 .02720 .02898 .03090 .03298 .03524 .03768 .04035 .04037	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .01196 .01147 .01196 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02338 .02487 .02646 .02820 .03007 .03209 .03430 .03669 .03430 .03669 .03430	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01795 .01903 .02019 .02143 .02276 .02426 .02745 .02928 .03125 .03340 .03573 .03828 .0	.00529 .00583 .00645 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01188 .01294 .01351 .01415 .01485 .01563 .01652 .01748 .01853 .01966 .02087 .02217 .02359 .02674 .02852 .03044 .03254 .03732 .04005	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .02034 .02160 .02294 .02606 .02779 .02445 .02606 .02779 .02967 .03172 .03395 .03690 .03907	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01183 .01233 .01287 .01413 .01487 .0157 .01413 .01662 .01762 .01762 .01869 .02106 .02240 .02383 .02541 .02710 .02893 .03094 .03312 .03550 .03812
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011250 .01308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02396 .02543 .02701 .03871 .03871 .03897 .03967 .03967 .03967 .03451 .044510 .044510	.00637 .00693 .00767 .00845 .00928 .01009 .01085 .01153 .01215 .01272 .01329 .01451 .01517 .01588 .01665 .01751 .01981 .02325 .02461 .02786 .02964 .03158 .03366 .03366 .03590 .03833 .04096 .04383 .04096 .04383 .04096 .04383	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01183 .01293 .01293 .01350 .01411 .01475 .01543 .01618 .01701 .01792 .02896 .02006 .02127 .02257 .02396 .02545 .02706 .02879 .03067 .03269 .03488 .03726 .03982 .04900	.00597 .006597 .006722 .00797 .00875 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01453 .01501 .01573 .01653 .01741 .01841 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03391 .03391 .03621 .03873 .04146 .04470	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01287 .01397 .01397 .01460 .01530 .01698 .01693 .01790 .02132 .02263 .02404 .02556 .02720 .02898 .03090 .03298 .03598 .03598 .04035 .04035	.00561 .00617 .00682 .00754 .00831 .00907 .00907 .01040 .01147 .01196 .01248 .01303 .01361 .01422 .01489 .01568 .01742 .01844 .01955 .02074 .02201 .02201 .03007 .03209 .03430 .03669 .03930 .04527	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01119 .01167 .01217 .01227 .01227 .01386 .01451 .01524 .01604 .01696 .01795 .01903 .02019 .02143 .02276 .02420 .02576 .02420 .02576 .02928 .03125 .033828 .03413	.00529 .00529 .00545 .00716 .00796 .00864 .00932 .00992 .01045 .01045 .01294 .01351 .01415 .01465 .01563 .01563 .01652 .01748 .01853 .01966 .02087 .02217 .02357 .02509 .02674 .02852 .03044 .03454	.00514 .005628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01261 .01261 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .0297 .02445 .02606 .02779 .02967 .03172 .03395 .03639 .03639 .03639	.00500 .00552 .00612 .00681 .00783 .00824 .00890 .00948 .00999 .01044 .01183 .01287 .01347 .01413 .01487 .01571 .01662 .01762 .01869 .01983 .02106 .02240 .02383 .02541 .02710 .02893 .030550 .03312 .03550 .03312
9	.00659 .00721 .00792 .00871 .00955 .01038 .01116 .011308 .01367 .01428 .01494 .01562 .01635 .01716 .01804 .01902 .02011 .02129 .02258 .02394 .02543 .02701 .03054	.00637 .00693 .00767 .00845 .00928 .010085 .01153 .01215 .01272 .01329 .01389 .01451 .01517 .01588 .01451 .01751 .01845 .02066 .02191 .02066 .02191 .02325 .02467 .02621 .02786 .03590 .03590 .03833 .04096 .04383 .04695	.00616 .00676 .00744 .00821 .00902 .00981 .01056 .01123 .01123 .01293 .01350 .01411 .01475 .01543 .01701 .01701 .01792 .02006 .02127 .02254 .02706 .02545 .02708 .02895 .02895 .02895 .03892 .03488 .03725 .03982 .03982 .04262	.00597 .00655 .00722 .00797 .00877 .00877 .01028 .01094 .01152 .01206 .01259 .01314 .01373 .01435 .01501 .01573 .01653 .01741 .01949 .02067 .02193 .02328 .02472 .02629 .02797 .02981 .03178 .03391 .03622 .03873 .0445	.00579 .00636 .00701 .00775 .00854 .00930 .01002 .01066 .01124 .01175 .01227 .01280 .01337 .01397 .01460 .01530 .01693 .01790 .01895 .02009 .02132 .02263 .02404 .02556 .02720 .02898 .03090 .03298 .03524 .03768 .04035 .04037	.00561 .00617 .00682 .00754 .00831 .00907 .010907 .01196 .01147 .01196 .01303 .01361 .01422 .01489 .01565 .01648 .01742 .01844 .01955 .02074 .02201 .02338 .02487 .02646 .02820 .03007 .03209 .03430 .03669 .03430 .03669 .03430	.00545 .00600 .00663 .00735 .00810 .00885 .00954 .01015 .01070 .01119 .01167 .01271 .01326 .01386 .01451 .01524 .01604 .01795 .01903 .02019 .02143 .02276 .02426 .02745 .02928 .03125 .03340 .03573 .03828 .0	.00529 .00529 .00545 .00716 .00790 .00864 .00932 .00992 .01045 .01093 .01140 .01294 .01351 .01415 .01485 .01562 .01748 .01852 .01748 .01852 .01748 .01852 .01966 .02087 .02267 .02357 .02509 .02674 .02357 .02509 .02674 .03482 .03482 .03482 .03482 .03482 .03482 .03482 .03483 .04630	.00514 .00562 .00628 .00698 .00771 .00843 .00910 .00969 .01022 .01068 .01113 .01161 .01263 .01319 .01380 .01448 .01524 .01610 .01704 .01806 .02034 .02160 .02294 .02606 .02779 .02445 .02606 .02779 .02967 .03172 .03395 .03690 .03907	.00500 .00552 .00612 .00681 .00753 .00824 .00890 .00948 .00999 .01044 .01183 .01233 .01287 .01413 .01487 .0157 .01413 .01662 .01762 .01762 .01869 .02106 .02240 .02383 .02541 .02710 .02893 .03094 .03312 .03550 .03812

_	Age	12.2%	12.4%	12.6%	12.8%	13.0%	13.2%	13.4%	13.6%	13.8%	14.0%
45		.06395	.06229	.06069	.05917	.05770	.05630	.05495	.05365	.05241	.05121
		.06860	.06685	.06517	.06356	.06202	.06053	.05911	.05774	.05643	.05516
		.07353	.07169	.06992	.06823	.06660	.06504	.06353	.06209	.06070	.05936
		.07877	.07684	.07498	.07320	.07149	.06984	.06826	.06673	.06527	.06385
		.08433	.08231	.08036	.07849	.07669	.07495	.07329	.07168	.07013	.06864
50		.09026	.08814	.08609	.08413	.08224	.08042	.07867	.07698	.07535	.07378
51		.09655	.09433	.09219	.09013	.08815	.08624	.08440	.08262	.08091	.07926
		.10318	.10086	.09863	.09647	.09439	.09239	.09046	.08860	.08680	.08506
		.11017	.10774	.10541	.10315	.10098	.09888	.09686	.09491	.09302	.09120
		.11750	.11498	.11254	.11019	.10792	.10572	.10361	.10156	.09958	.09767
		.12522	.12258	.12005	.11759	.11522	.11294	.11072	.10859	.10652	.10451
		.13332	.13059	.12794	.12539	.12292	.12054	.11823	.11599	.11383	.11174
		.14183 .15070	.13899 .14775	.13624 .14490	.13359	.13102 .13948	.12853	.12613	.12380 .13197	.12154 .12962	.11936 .12734
		.15070	.15685	.15389	.15103	.14826	.14558	.14298	.14046	.13801	.13564
		.16942	.16626	.16321	.16024	.15737	.15459	.15189	.14927	.14673	.14426
		.17929	.17603	.17287	.16981	.16684	.16395	.16115	.15844	.15580	.15324
		.18960	.18623	.18297	.17980	.17673	.17375	.17085	.16803	.16530	.16264
		.20035	.19688	.19352	.19025	.18708	.18400	.18100	.17809	.17525	.17250
		.21154	.20797	.20451	.20114	.19787	.19469	.19159	.18859	.18566	.18281
		.22318	.21951	.21595	.21249	.20912	.20584	.20265	.19955	.19652	.19358
		.23532	.23156	.22790	.22434	.22088	.21751	.21422	.21102	.20791	.20487
		.24804	.24419	.24044	.23679	.23324	.22977	.22640	.22311	.21990	.21678
		.26133	.25740	.25356	.24983	.24618	.24263	.23917	.23579	.23250	.22929
		.27516	.27114	.26723	.26341	.25969	.25605	.25251	.24905	.24567	.24237
		.28945	.28536	.28137	.27747	.27367	.26996	.26633	.26279	.25934	.25596
		.30412	.29996	.29590	.29193	.28806	.28427	.28057	.27696	.27343	.26998
		.31913	.31491	.31078	.30675	.30281	.29895	.29519	.29150	.28790	.28438
		.33444 .35012	.33016 .34579	.32597 .34155	.32188	.31788	.31396	.31013	.30638 .32168	.30271 .31795	.31430
		.36628	.36190	.35762	.35343	.34932	.34530	.34136	.33750	.33372	.33001
		.38299	.37858	.37427	.37004	.36589	.36183	.35784	.35394	.35011	.34636
		.40028	.39585	.39151	.38725	.38307	.37898	.37496	.37103	.36716	.36337
		.41812	.41368	.40933	.40506	.40086	.39675	.39271	.38874	.38485	.38103
79		.43641	.43198	.42762	.42334	.41914	.41502	.41096	.40698	.40308	.39924
80		.45496	.45054	.44619	.44192	.43772	.43360	.42954	.42556	.42164	.41779
		.47360	.46920	.46487	.46061	.45643	.45231	.44827	.44429	.44038	.43653
		.49223	.48785	.48355	.47932	.47516	.47106	.46703	.46307	.45916	.45532
		.51081	.50648	.50221	.49802	.49388	.48982	.48581	.48187	.47799	.47416
		.52951	.52523	.52101	.51686	.51277	.50874	.50477	.50086	.49701	.49321
		.54847 .56749	.54425 .56335	.54009 .55926	.53600 .55523	.53196 .55126	.52798 .54734	.52406 .54348	.52019 .53966	.51638 .53591	.51262 .53220
		.58627	.58221	.57820	.57425	.57035	.56650	.56270	.55895	.55526	.55161
		.60477	.60079	.59688	.59301	.58919	.58542	.58170	.57802	.57439	.57081
		.62297	.61909	.61527	.61149	.60776	.60408	.60044	.59685	.59330	.58979
		.64084	.63707	.63335	.62968	.62604	.62246	.61891	.61540	.61194	.60851
91		.65803	.65437	.65076	.64719	.64366	.64017	.63672	.63330	.62993	.62659
		.67412	.67058	.66707	.66360	.66017	.65678	.65342	.65010	.64682	.64357
93		.68911	.68567	.68227	.67890	.67557	.67227	.66901	.66578	.66258	.65942
		.70321	.69988	.69657	.69330	.69006	.68686	.68369	.68055	.67744	.67437
		.71674	.71351	.71031	.70713	.70399	.70088	.69781	.69476	.69174	.68875
		.72959	.72646	.72335	.72028	.71724	.71422	.71123	.70828	.70534	.70244
		.74156	.73853	.73552	.73254	.72959	.72666	.72376	.72089	.71804	.71522
		.75287 .76401	.74993 .76117	.74702 .75834	.74413 .75555	.74126 .75277	.73842 .75002	.73561 .74730	.73282 .74459	.73006 .74191	.72732 .73926
		.77494	.77219	.76946	.76676	.76408	.76142	.75878	.75616	.75357	.75099
		.78580	.78315	.78052	.77791	.77532	.77275	.77021	.76768	.76517	.76268
		.79654	.79399	.79146	.78894	.78645	.78397	.78152	.77908	.77666	.77426
		.80724	.80479	.80236	.79994	.79755	.79517	.79280	.79046	.78813	.78582
		.81879	.81646	.81413	.81183	.80954	.80726	.80501	.80276	.80054	.79832
		.83005	.82782	.82560	.82340	.82121	.81904	.81688	.81474	.81260	.81049
106	i	.84485	.84277	.84071	.83866	.83662	.83459	.83257	.83057	.82857	.82659
		.86311	.86124	.85937	.85751	.85566	.85382	.85199	.85017	.84835	.84655
	l	.89266	.89114	.88963	.88812	.88662	.88513	.88364	.88216	.88068	.87922
109		.94563	.94484	.94405	.94326	.94248	.94170	.94092	.94014	.93937	.93860
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(f) Effective dates. This section applies after April 30, 1999.

[T.D. 7105, 36 FR 6480, Apr. 6, 1971; 36 FR 9512, May 26, 1971; 36 FR 12290, June 30, 1971, as amended by T.D. 7955, 49 FR 19976, May 11, 1984; T.D. 8540, 59 FR 30105, June 10, 1994; T.D. 8819, 64 FR 23190, Apr. 30, 1999; T.D. 8886, 65 FR 36910, June 12, 2000]

§ 1.642(c)-7 Transitional rules with respect to pooled income funds.

- (a) In general—(1) Amendment of certain funds. A fund created before May 7, 1971, and not otherwise qualifying as a pooled income fund may be treated as a pooled income fund to which §1.642(c)-5 applies if on July 31, 1969, or on each date of transfer of property to the fund occurring after July 31, 1969, it possessed the initial characteristics described in paragraph (b) of this section and is amended, in the time and manner provided in paragraph (c) of this section, to meet all the requirements of section 642(c)(5) and §1.642(c)-5. If a fund to which this subparagraph applies is amended in the time and manner provided in paragraph (c) of this section it shall be treated as provided in paragraph (d) of this section for the period beginning on August 1, 1969, or, if later, on the date of its creation and ending the day before the date on which it meets the requirements of section 642(c)(5) and §1.642(c)-5.
- (2) Severance of a portion of a fund. Any portion of a fund created before May 7, 1971, which consists of property transferred to such fund after July 31, 1969, may be severed from such fund consistently with the principles of paragraph (c)(2) of this section and established before January 1, 1972, as a separate pooled income fund, provided that on and after the date of severance the severed fund meets all the requirements of section 642(c)(5) and §1.642(c)-5. A separate fund which is established pursuant to this subparagraph shall be treated as provided in paragraph (d) of this section for the period beginning on the day of the first transfer of property which becomes part of the separate fund and ending the day before the day on which the separate fund meets the requirements of section 642(c)(5) and $\S 1.642(c) - 5.$
- (b) Initial characteristics required. A fund described in paragraph (a)(1) of

- this section shall not be treated as a pooled income fund to which section 642(c)(5) applies, even though it is amended as provided in paragraph (c) of this section, unless it possessed the following characteristics on July 31, 1969, or on each date of transfer of property to the fund occurring after July 31, 1969:
- (i) It satisfied the requirements of section 642(c)(5)(A) other than that the fund be a trust:
- (2) It was constituted in a way to attract and contain commingled properties transferred to the fund by more than one donor satisfying such requirements; and
- (3) Each beneficiary of a life income interest which was retained or created in any property transferred to the fund was entitled to receive, but not less often than annually, a proportional share of the annual income earned by the fund, such share being based on the fair market value of the property in which such life interest was retained or created.
- (c) Amendment requirements. (1) A fund described in paragraph (a)(1) of this section and possessing the initial characteristics described in paragraph (b) of this section on the date prescribed therein shall be treated as a pooled income fund if it is amended to meet all the requirements of section 642(c)(5) and §1.642(c)-5 before January 1, 1972, or, if later, on or before the 30th day after the date on which any judicial proceedings commenced before January 1, 1972, which are required to amend its governing instrument or any other instrument which does not permit it to meet such requirements, become final. However, see paragraph (d) of this section for limitation on the period in which a claim for credit or refund may be filed.
- (2) In addition, if the transferred property described in paragraph (b)(2) of this section is commingled with other property, the transferred property must be separated on or before the date specified in subparagraph (1) of this paragraph from the other property and allocated to the fund in accordance with the transferred property's percentage share of the fair market value of the total commingled property on the date of separation. The percentage