

Table S  
Based on Life Table 2000CM  
Single Life Remainder Factors  
Applicable on or After May 1, 2009

| Interest Rate |        |        |        |        |        |        |        |        |        |        |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| AGE           | 4.2%   | 4.4%   | 4.6%   | 4.8%   | 5.0%   | 5.2%   | 5.4%   | 5.6%   | 5.8%   | 6.0%   |
| 71            | .59848 | .58561 | .57316 | .56109 | .54940 | .53808 | .52710 | .51646 | .50615 | .49614 |
| 72            | .61294 | .60035 | .58815 | .57632 | .56484 | .55371 | .54291 | .53243 | .52225 | .51237 |
| 73            | .62741 | .61512 | .60318 | .59160 | .58035 | .56943 | .55882 | .54851 | .53849 | .52876 |
| 74            | .64183 | .62983 | .61818 | .60686 | .59586 | .58516 | .57476 | .56464 | .55480 | .54523 |
| 75            | .65612 | .64444 | .63309 | .62204 | .61129 | .60083 | .59065 | .58074 | .57109 | .56169 |
| 76            | .67026 | .65891 | .64786 | .63710 | .62661 | .61640 | .60646 | .59676 | .58731 | .57810 |
| 77            | .68423 | .67321 | .66248 | .65201 | .64181 | .63186 | .62215 | .61269 | .60345 | .59444 |
| 78            | .69800 | .68733 | .67692 | .66676 | .65684 | .64717 | .63772 | .62849 | .61948 | .61068 |
| 79            | .71156 | .70124 | .69116 | .68132 | .67170 | .66230 | .65312 | .64414 | .63537 | .62680 |
| 80            | .72487 | .71490 | .70516 | .69563 | .68632 | .67721 | .66830 | .65959 | .65106 | .64272 |
| 81            | .73791 | .72830 | .71890 | .70970 | .70069 | .69188 | .68325 | .67481 | .66654 | .65844 |
| 82            | .75065 | .74140 | .73235 | .72348 | .71479 | .70628 | .69794 | .68977 | .68176 | .67391 |
| 83            | .76308 | .75419 | .74548 | .73695 | .72858 | .72037 | .71232 | .70443 | .69669 | .68909 |
| 84            | .77516 | .76664 | .75828 | .75008 | .74203 | .73413 | .72638 | .71877 | .71130 | .70396 |
| 85            | .78689 | .77873 | .77072 | .76285 | .75512 | .74753 | .74008 | .73275 | .72556 | .71849 |
| 86            | .79825 | .79044 | .78278 | .77524 | .76783 | .76055 | .75340 | .74636 | .73944 | .73264 |
| 87            | .80921 | .80176 | .79443 | .78722 | .78014 | .77316 | .76630 | .75956 | .75292 | .74638 |
| 88            | .81978 | .81268 | .80569 | .79880 | .79203 | .78536 | .77880 | .77234 | .76598 | .75971 |
| 89            | .82994 | .82317 | .81651 | .80995 | .80349 | .79712 | .79085 | .78467 | .77859 | .77259 |
| 90            | .83967 | .83324 | .82690 | .82065 | .81450 | .80843 | .80244 | .79655 | .79073 | .78500 |
| 91            | .84898 | .84288 | .83685 | .83091 | .82505 | .81928 | .81358 | .80795 | .80241 | .79693 |
| 92            | .85787 | .85208 | .84636 | .84072 | .83515 | .82966 | .82423 | .81888 | .81360 | .80838 |
| 93            | .86632 | .86083 | .85541 | .85006 | .84477 | .83955 | .83440 | .82931 | .82428 | .81931 |
| 94            | .87435 | .86915 | .86402 | .85894 | .85393 | .84898 | .84409 | .83925 | .83447 | .82975 |
| 95            | .88197 | .87705 | .87219 | .86739 | .86265 | .85795 | .85331 | .84872 | .84419 | .83970 |
| 96            | .88915 | .88451 | .87991 | .87537 | .87088 | .86643 | .86203 | .85768 | .85338 | .84912 |
| 97            | .89593 | .89154 | .88720 | .88290 | .87865 | .87444 | .87028 | .86616 | .86208 | .85804 |
| 98            | .90232 | .89818 | .89408 | .89002 | .88600 | .88202 | .87808 | .87418 | .87031 | .86649 |
| 99            | .90835 | .90444 | .90057 | .89674 | .89294 | .88918 | .88546 | .88177 | .87811 | .87449 |
| 100           | .91397 | .91028 | .90663 | .90301 | .89942 | .89587 | .89234 | .88885 | .88539 | .88196 |
| 101           | .91930 | .91583 | .91238 | .90897 | .90558 | .90223 | .89890 | .89560 | .89233 | .88908 |
| 102           | .92424 | .92096 | .91771 | .91448 | .91128 | .90811 | .90496 | .90184 | .89875 | .89568 |
| 103           | .92914 | .92605 | .92300 | .91996 | .91695 | .91397 | .91100 | .90806 | .90514 | .90225 |
| 104           | .93364 | .93074 | .92786 | .92501 | .92217 | .91935 | .91656 | .91379 | .91103 | .90830 |
| 105           | .93809 | .93537 | .93266 | .92998 | .92731 | .92467 | .92204 | .91943 | .91683 | .91426 |
| 106           | .94365 | .94115 | .93867 | .93621 | .93376 | .93133 | .92892 | .92651 | .92413 | .92176 |
| 107           | .94994 | .94771 | .94549 | .94328 | .94108 | .93890 | .93673 | .93457 | .93242 | .93028 |
| 108           | .96010 | .95830 | .95651 | .95472 | .95295 | .95118 | .94942 | .94767 | .94593 | .94420 |
| 109           | .97985 | .97893 | .97801 | .97710 | .97619 | .97529 | .97438 | .97348 | .97259 | .97170 |