

The following tables are published for those who may have use for appropriate life expectancy figures. The 2001 Commissioners Standard Ordinary Mortality Tables are the legal standard for the reserves and nonforfeiture benefits of currently issued ordinary life insurance policies (see sections 508.36 and 508.37).

Age In Years	Male Life Expectancy	Female Life Expectancy	Age In Years	Male Life Expectancy	Female Life Expectancy	Age In Years	Male Life Expectancy	Female Life Expectancy
0	76.60	80.73	41	37.39	41.05	81	7.01	9.35
1	75.68	79.81	42	36.46	40.11	82	6.57	8.81
2	74.73	78.86	43	35.53	39.17	83	6.14	8.29
3	73.76	77.90	44	34.61	38.23	84	5.74	7.79
4	72.78	76.93	45	33.69	37.29	85	5.36	7.32
5	71.80	75.95	46	32.78	36.36	86	5.00	6.87
6	70.81	74.97	47	31.87	35.43	87	4.66	6.43
7	69.83	73.98	48	30.97	34.51	88	4.35	6.02
8	68.84	73.00	49	30.07	33.60	89	4.07	5.64
9	67.86	72.02	50	29.18	32.69	90	3.81	5.29
10	66.88	71.03	51	28.28	31.79	91	3.57	4.96
11	65.89	70.05	52	27.40	30.90	92	3.35	4.61
12	64.91	69.07	53	26.52	30.01	93	3.15	4.26
13	63.93	68.08	54	25.65	29.14	94	2.96	3.93
14	62.95	67.10	55	24.79	28.27	95	2.78	3.63
15	61.98	66.13	56	23.94	27.41	96	2.62	3.38
16	61.02	65.15	57	23.10	26.57	97	2.47	3.18
17	60.07	64.17	58	22.27	25.73	98	2.32	3.02
18	59.12	63.20	59	21.45	24.90	99	2.19	2.82
19	58.17	62.23	60	20.64	24.08	100	2.07	2.61
20	57.23	61.26	61	19.85	23.27	101	1.96	2.42
21	56.29	60.28	62	19.06	22.47	102	1.86	2.23
22	55.34	59.31	63	18.29	21.68	103	1.76	2.06
23	54.40	58.34	64	17.54	20.90	104	1.66	1.89
24	53.45	57.37	65	16.80	20.12	105	1.57	1.74
25	52.51	56.40	66	16.08	19.36	106	1.48	1.60
26	51.57	55.43	67	15.37	18.60	107	1.39	1.47
27	50.62	54.46	68	14.68	17.86	108	1.30	1.36
28	49.68	53.49	69	13.99	17.12	109	1.22	1.25
29	48.74	52.53	70	13.32	16.40	110	1.14	1.16
30	47.79	51.56	71	12.66	15.69	111	1.07	1.08
31	46.85	50.60	72	12.01	14.99	112	0.99	1.00
32	45.90	49.63	73	11.39	14.31	113	0.92	0.93
33	44.95	48.67	74	10.78	13.64	114	0.85	0.86
34	44.00	47.71	75	10.18	12.98	115	0.79	0.79
35	43.05	46.75	76	9.61	12.34	116	0.72	0.73
36	42.11	45.80	77	9.05	11.71	117	0.66	0.67
37	41.16	44.84	78	8.50	11.10	118	0.61	0.61
38	40.21	43.89	79	7.98	10.50	119	0.55	0.56
39	39.27	42.94	80	7.49	9.92	120	0.50	0.50
40	38.33	42.00						

Multiply the corpus of the estate by the first factor to obtain value of the life estate.

Use the second factor to obtain the remainder interest if the tax is to be paid at the time of probate, or to determine if there would be any tax due.

BASED ON BLENDING 50% MALE — 50% FEMALE
(PIVOTAL AGE 45)

AGE NEAREST BIRTHDAY
4% INTEREST

Age of Life			Age of Life			Age of Life		
Tenant	Life Estate	Remainder	Tenant	Life Estate	Remainder	Tenant	Life Estate	Remainder
0	0.94022	0.05978	41	0.75104	0.24896	81	0.24761	0.75239
1	0.93854	0.06146	42	0.74233	0.25767	82	0.23452	0.76548
2	0.93653	0.06347	43	0.73335	0.26665	83	0.22188	0.77812
3	0.93431	0.06569	44	0.72412	0.27588	84	0.20962	0.79038
4	0.93192	0.06808	45	0.71463	0.28537	85	0.19778	0.80222
5	0.92939	0.07061	46	0.70490	0.29510	86	0.18642	0.81358
6	0.92676	0.07324	47	0.69491	0.30509	87	0.17540	0.82460
7	0.92402	0.07598	48	0.68468	0.31532	88	0.16507	0.83493
8	0.92119	0.07881	49	0.67415	0.32585	89	0.15544	0.84456
9	0.91825	0.08175	50	0.66333	0.33667	90	0.14650	0.85350
10	0.91519	0.08481	51	0.65223	0.34777	91	0.13802	0.86198
11	0.91202	0.08798	52	0.64086	0.35914	92	0.12909	0.87091
12	0.90874	0.09126	53	0.62926	0.37074	93	0.12008	0.87992
13	0.90537	0.09463	54	0.61743	0.38257	94	0.11133	0.88867
14	0.90192	0.09808	55	0.60539	0.39461	95	0.10320	0.89680
15	0.89837	0.10163	56	0.59317	0.40683	96	0.09618	0.90382
16	0.89475	0.10525	57	0.58077	0.41923	97	0.09014	0.90986
17	0.89107	0.10893	58	0.56821	0.43179	98	0.08532	0.91468
18	0.88731	0.11269	59	0.55542	0.44458	99	0.07952	0.92048
19	0.88344	0.11656	60	0.54240	0.45760	100	0.07338	0.92662
20	0.87944	0.12056	61	0.52918	0.47082	101	0.06745	0.93255
21	0.87529	0.12471	62	0.51579	0.48421	102	0.06160	0.93840
22	0.87098	0.12902	63	0.50229	0.49771	103	0.05590	0.94410
23	0.86651	0.13349	64	0.48868	0.51132	104	0.05042	0.94958
24	0.86186	0.13814	65	0.47495	0.52505	105	0.04523	0.95477
25	0.85704	0.14296	66	0.46112	0.53888	106	0.04045	0.95955
26	0.85205	0.14795	67	0.44717	0.55283	107	0.03604	0.96396
27	0.84688	0.15312	68	0.43306	0.56694	108	0.03199	0.96801
28	0.84154	0.15846	69	0.41882	0.58118	109	0.02823	0.97177
29	0.83599	0.16401	70	0.40442	0.59558	110	0.02479	0.97521
30	0.83022	0.16978	71	0.38991	0.61009	111	0.02174	0.97826
31	0.82421	0.17579	72	0.37533	0.62467	112	0.01899	0.98101
32	0.81798	0.18202	73	0.36081	0.63919	113	0.01643	0.98357
33	0.81151	0.18849	74	0.34633	0.65367	114	0.01357	0.98643
34	0.80480	0.19520	75	0.33189	0.66811	115	0.01107	0.98893
35	0.79786	0.20214	76	0.31751	0.68249	116	0.00869	0.99131
36	0.79068	0.20932	77	0.30318	0.69682	117	0.00638	0.99362
37	0.78326	0.21674	78	0.28898	0.71102	118	0.00437	0.99563
38	0.77559	0.22441	79	0.27495	0.72505	119	0.00246	0.99754
39	0.76767	0.23233	80	0.26116	0.73884	120	0.00000	1.00000
40	0.75949	0.24051						

To find the present value of an Annuity or a given amount (specified sum) for life, multiply the Annuity by the Annuity factor opposite the age at the nearest birthday of the person receiving the Annuity.

BASED ON BLENDING 50% MALE — 50% FEMALE
(PIVOTAL AGE 45)
AGE NEAREST BIRTHDAY
4% INTEREST

Age In Years	Life Expectancy In Years	Annuities \$1.00	Age In Years	Life Expectancy In Years	Annuities \$1.00	Age In Years	Life Expectancy In Years	Annuities \$1.00
0	78.65	23.505	40	40.16	18.987	80	8.83	6.529
1	77.73	23.464	41	39.22	18.776	81	8.32	6.190
2	76.78	23.413	42	38.28	18.558	82	7.84	5.863
3	75.81	23.358	43	37.35	18.334	83	7.38	5.547
4	74.84	23.298	44	36.42	18.103	84	6.94	5.240
5	73.86	23.235	45	35.49	17.866	85	6.52	4.944
6	72.87	23.169	46	34.57	17.623	86	6.13	4.660
7	71.89	23.101	47	33.65	17.373	87	5.75	4.385
8	70.91	23.030	48	32.74	17.117	88	5.41	4.127
9	69.92	22.956	49	31.84	16.854	89	5.09	3.886
10	68.94	22.880	50	30.94	16.583	90	4.79	3.662
11	67.95	22.801	51	30.04	16.306	91	4.51	3.451
12	66.97	22.718	52	29.15	16.021	92	4.23	3.227
13	65.99	22.634	53	28.27	15.731	93	3.94	3.002
14	65.01	22.548	54	27.40	15.436	94	3.67	2.783
15	64.04	22.459	55	26.54	15.135	95	3.43	2.580
16	63.07	22.369	56	25.68	14.829	96	3.21	2.405
17	62.11	22.277	57	24.84	14.519	97	3.03	2.253
18	61.15	22.183	58	24.01	14.205	98	2.88	2.133
19	60.19	22.086	59	23.19	13.886	99	2.71	1.988
20	59.23	21.986	60	22.38	13.560	100	2.53	1.835
21	58.27	21.882	61	21.57	13.229	101	2.35	1.686
22	57.32	21.774	62	20.78	12.895	102	2.18	1.540
23	56.36	21.663	63	20.00	12.557	103	2.02	1.398
24	55.40	21.547	64	19.24	12.217	104	1.87	1.260
25	54.45	21.426	65	18.49	11.874	105	1.72	1.131
26	53.49	21.301	66	17.75	11.528	106	1.59	1.011
27	52.53	21.172	67	17.02	11.179	107	1.47	0.901
28	51.58	21.038	68	16.31	10.827	108	1.35	0.800
29	50.63	20.900	69	15.60	10.470	109	1.25	0.706
30	49.67	20.755	70	14.91	10.110	110	1.16	0.620
31	48.72	20.605	71	14.23	9.748	111	1.08	0.544
32	47.76	20.449	72	13.56	9.383	112	1.00	0.475
33	46.81	20.288	73	12.91	9.020	113	0.93	0.411
34	45.85	20.120	74	12.28	8.658	114	0.86	0.339
35	44.90	19.946	75	11.66	8.297	115	0.79	0.277
36	43.95	19.767	76	11.06	7.938	116	0.73	0.217
37	43.00	19.581	77	10.47	7.580	117	0.67	0.159
38	42.05	19.390	78	9.91	7.224	118	0.61	0.109
39	41.11	19.192	79	9.36	6.874	119	0.56	0.062
						120	0.50	0.000