

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

| AGE | Interest Rate | | | | | | | | | |
|-----|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% |
| 0 | .06083 | .05483 | .04959 | .04501 | .04101 | .03749 | .03441 | .03170 | .02931 | .02721 |
| 1 | .05668 | .05049 | .04507 | .04034 | .03618 | .03254 | .02934 | .02652 | .02403 | .02183 |
| 2 | .05858 | .05222 | .04665 | .04178 | .03750 | .03373 | .03042 | .02750 | .02492 | .02264 |
| 3 | .06072 | .05420 | .04848 | .04346 | .03904 | .03516 | .03173 | .02871 | .02603 | .02366 |
| 4 | .06303 | .05634 | .05046 | .04530 | .04075 | .03674 | .03319 | .03006 | .02729 | .02483 |
| 5 | .06547 | .05861 | .05258 | .04726 | .04258 | .03844 | .03478 | .03153 | .02866 | .02610 |
| 6 | .06805 | .06102 | .05482 | .04935 | .04453 | .04026 | .03647 | .03312 | .03014 | .02749 |
| 7 | .07074 | .06353 | .05717 | .05155 | .04658 | .04217 | .03826 | .03479 | .03171 | .02895 |
| 8 | .07356 | .06617 | .05964 | .05386 | .04875 | .04421 | .04017 | .03658 | .03338 | .03053 |
| 9 | .07651 | .06895 | .06225 | .05631 | .05105 | .04637 | .04220 | .03849 | .03518 | .03222 |
| 10 | .07960 | .07185 | .06499 | .05889 | .05347 | .04865 | .04435 | .04052 | .03709 | .03402 |
| 11 | .08283 | .07490 | .06786 | .06160 | .05603 | .05106 | .04663 | .04267 | .03912 | .03594 |
| 12 | .08620 | .07808 | .07087 | .06444 | .05871 | .05360 | .04903 | .04494 | .04127 | .03798 |
| 13 | .08967 | .08137 | .07397 | .06738 | .06149 | .05623 | .05152 | .04729 | .04351 | .04010 |
| 14 | .09321 | .08472 | .07715 | .07038 | .06433 | .05892 | .05406 | .04971 | .04579 | .04227 |
| 15 | .09680 | .08812 | .08036 | .07342 | .06721 | .06164 | .05664 | .05214 | .04810 | .04445 |
| 16 | .10041 | .09154 | .08360 | .07649 | .07011 | .06438 | .05923 | .05459 | .05041 | .04664 |
| 17 | .10409 | .09502 | .08689 | .07960 | .07305 | .06716 | .06185 | .05707 | .05276 | .04886 |
| 18 | .10782 | .09855 | .09024 | .08276 | .07604 | .06998 | .06452 | .05959 | .05514 | .05111 |
| 19 | .11164 | .10217 | .09366 | .08600 | .07910 | .07288 | .06726 | .06218 | .05758 | .05341 |
| 20 | .11559 | .10592 | .09721 | .08937 | .08228 | .07589 | .07010 | .06487 | .06012 | .05582 |
| 21 | .11965 | .10977 | .10087 | .09283 | .08557 | .07900 | .07305 | .06765 | .06276 | .05831 |
| 22 | .12383 | .11376 | .10465 | .09642 | .08897 | .08223 | .07610 | .07055 | .06550 | .06090 |
| 23 | .12817 | .11789 | .10859 | .10016 | .09252 | .08559 | .07930 | .07358 | .06837 | .06363 |
| 24 | .13270 | .12221 | .11270 | .10408 | .09625 | .08914 | .08267 | .07678 | .07141 | .06651 |
| 25 | .13744 | .12674 | .11703 | .10821 | .10019 | .09289 | .08625 | .08018 | .07465 | .06960 |
| 26 | .14239 | .13149 | .12158 | .11256 | .10435 | .09686 | .09003 | .08380 | .07810 | .07288 |
| 27 | .14758 | .13647 | .12636 | .11714 | .10873 | .10106 | .09405 | .08764 | .08177 | .07639 |
| 28 | .15300 | .14169 | .13137 | .12195 | .11335 | .10549 | .09829 | .09171 | .08567 | .08012 |
| 29 | .15864 | .14712 | .13660 | .12698 | .11819 | .11013 | .10275 | .09598 | .08977 | .08406 |
| 30 | .16448 | .15275 | .14203 | .13222 | .12323 | .11498 | .10742 | .10047 | .09408 | .08820 |
| 31 | .17053 | .15861 | .14769 | .13768 | .12849 | .12006 | .11230 | .10517 | .09860 | .09255 |
| 32 | .17680 | .16468 | .15357 | .14336 | .13398 | .12535 | .11741 | .11009 | .10335 | .09712 |
| 33 | .18330 | .17099 | .15968 | .14927 | .13970 | .13088 | .12275 | .11525 | .10832 | .10192 |
| 34 | .19000 | .17750 | .16599 | .15539 | .14562 | .13661 | .12829 | .12061 | .11350 | .10693 |