

# Single Life Table 2022

Age of IRA Beneficiary	2022	Age of IRA Beneficiary	2022	Age of IRA Beneficiary	2022
0	84.6	40	45.7	81	10.5
1	83.7	41	44.8	82	9.9
2	82.8	42	43.8	83	9.3
3	81.8	43	42.9	84	8.7
4	80.8	44	41.9	85	8.1
5	79.8	45	41.0	86	7.6
6	78.8	46	40.0	87	7.1
7	77.9	47	39.0	88	6.6
8	76.9	48	38.1	89	6.1
9	75.9	49	37.1	90	5.7
10	74.9	50	36.2	91	5.3
11	73.9	51	35.3	92	4.9
12	72.9	52	34.3	93	4.6
13	71.9	53	33.4	94	4.3
14	70.9	54	32.5	95	4.0
15	69.9	55	31.6	96	3.7
16	69.0	56	30.6	97	3.4
17	68.0	57	29.8	98	3.2
18	67.0	58	28.9	99	3.0
19	66.0	59	28.0	100	2.8
20	65.0	60	27.1	101	2.6
21	64.1	61	26.2	102	2.5
22	63.1	62	25.4	103	2.3
23	62.1	63	24.5	104	2.2
24	61.1	64	23.7	105	2.1
25	60.2	65	22.9	106	2.1
26	59.2	66	22.0	107	2.1
27	58.2	67	21.2	108	2.0
28	57.3	68	20.4	109	2.0
29	56.3	69	19.6	110	2.0
30	55.3	70	18.8	111	2.0
31	54.4	71	18.0	112	2.0
32	53.4	72	17.2	113	1.9
33	52.5	73	16.4	114	1.9
34	51.5	74	15.6	115	1.8
35	50.5	75	14.8	116	1.8
36	49.6	76	14.1	117	1.6
37	48.6	77	13.3	118	1.4
38	47.7	78	12.6	119	1.1
39	46.7	79	11.9	120	1.0
		80	11.2		

## Uniform Lifetime Table for 2022

Age of IRA Accountholder	Distribution Period (in years)	Age of IRA Accountholder	Distribution Period (in years)
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	0.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120	2.0
96	8.4		

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	71	72	73	74	75	76	77	78	79	80
72	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
73	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
74	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
76	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
77	NA	NA	NA	NA	NA	NA	NA	NA	NA	N
78	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
79	NA	NA	NA	NA	NA	NA	NA	NA	NA	N
80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
82	19.2	NA	NA	NA	NA	NA	NA	NA	NA	NA
83	19.0	18.3	NA	NA	NA	NA	NA	NA	NA	NA
84	18.9	18.2	17.5	NA	NA	NA	NA	NA	NA	NA
85	18.8	18.1	17.4	16.7	NA	NA	NA	NA	NA	NA
86	18.7	17.9	17.2	16.5	15.9	NA	NA	NA	NA	NA
87	18.6	17.8	17.1	16.4	15.7	15.1	NA	NA	NA	NA
88	18.5	17.7	17.0	16.3	15.6	14.9	14.3	NA	NA	NA
89	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	NA	NA
90	18.4	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8	NA
91	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7	12.1
92	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6	11.9
93	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5	11.9
94	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4	11.8
95	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3	11.7
96	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3	11.6
97	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2	11.6
98	18.1	17.3	16.5	15.8	15.0	14.3	13.5	12.9	12.2	11.5
99	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2	11.5
100	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1	11.5
101	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1	11.4
102	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1	11.4
103	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.7	12.1	11.4
104	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0	11.4
105	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0	11.4
106	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0	11.4
107	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0	11.4

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	61	62	63	64	65	66	67	68	69	70
72	28.1	NA	NA	NA	NA	NA	NA	NA	NA	NA
73	27.9	27.2	NA	NA	NA	NA	NA	NA	NA	NA
74	27.7	27.0	26.2	NA	NA	NA	NA	NA	NA	NA
75	27.5	26.8	26.1	25.3	NA	NA	NA	NA	NA	NA
76	27.4	26.6	25.9	25.2	24.4	NA	NA	NA	NA	NA
77	27.3	26.5	25.7	25.0	24.3	23.5	NA	NA	NA	NA
78	27.1	26.4	25.6	24.8	24.1	23.4	22.7	NA	NA	NA
79	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	NA	NA
80	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.7	NA
81	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.6	20.0
82	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.5	19.9
83	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.4	19.7
84	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.3	19.6
85	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.2	19.5
86	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.1	19.4
87	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.0	19.3
88	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0	19.2
89	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	19.9	19.2
90	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9	19.1
91	26.4	25.5	24.7	23.9	23.1	22.3	21.5	20.7	19.8	19.1
92	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8	19.0
93	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8	19.0
94	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.7	19.0
95	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7	18.9
96	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7	18.9
97	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7	18.9
98	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9
99	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9
100	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9
101	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	18.9
102	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8
103	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8
104	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8
105	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8
106	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8
107	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	51	52	53	54	55	56	57	58	59	60
72	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5	28.8
73	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4	28.6
74	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2	28.4
75	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1	28.3
76	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0	28.2
77	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8	28.0
78	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7	27.9
79	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.8
80	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6	27.8
81	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5	27.7
82	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4	27.6
83	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.3	27.5
84	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3	27.5
85	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.2	27.4
86	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2	27.4
87	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4
88	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3
89	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3
90	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1	27.3
91	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1	27.3
92	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1	27.2
93	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2
94	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2
95	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2
96	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2
97	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2
98	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2
99	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2
100	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
101	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
102	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
103	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
104	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
105	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
106	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1
107	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.1

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	41	42	43	44	45	46	47	48	49	50
72	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8	36.9
73	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7	36.8
74	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7	36.8
75	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6	36.7
76	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5	36.6
77	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5	36.6
78	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5	36.5
79	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4	36.4
80	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4	36.4
81	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4
82	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4
83	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3	36.4
84	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3	36.3
85	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3	36.3
86	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3
87	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3
88	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2	36.3
89	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3
90	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3
91	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
92	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
93	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
94	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
95	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
96	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
97	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
98	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
99	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
100	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
101	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
102	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
103	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
104	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
105	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
106	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2
107	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary										
	20	21	22	23	24	25	26	27	28	29	30
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5	55.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4	55.5
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4	55.5
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4	55.5
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4	55.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.4
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.4
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.4
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.4
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.4
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
100	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
101	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
102	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
103	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
104	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
105	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
106	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3
107	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3

## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	81	82	83	84	85	86	87	88	89	90
90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
91	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
92	11.4	NA	NA	NA	NA	NA	NA	NA	NA	NA
93	11.3	10.7	NA	NA	NA	NA	NA	NA	NA	NA
94	11.2	10.6	10	NA	NA	NA	NA	NA	NA	NA
95	11.1	10.5	9.9	9.4	NA	NA	NA	NA	NA	NA
96	11.0	10.4	9.9	9.3	8.8	NA	NA	NA	NA	NA
97	11.0	10.4	9.8	9.2	8.7	8.3	NA	NA	NA	NA
98	10.9	10.3	9.7	9.2	8.7	8.2	7.7	NA	NA	NA
99	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	NA	NA
100	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8	NA
101	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7	6.3
102	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6	6.3
103	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6	6.2
104	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6	6.2
105	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5	6.1
106	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5	6.1
107	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5	6.1
108	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5	6.1
109	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5	6.1
110	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5	6.1
111	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5	6.1
112	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5	6.1
113	10.7	10	9.4	8.9	8.3	7.8	7.3	6.9	6.4	6.1
114	10.7	10	9.4	8.9	8.3	7.8	7.3	6.9	6.4	6.0
115	10.7	10	9.4	8.8	8.3	7.8	7.3	6.8	6.4	6.0



## Joint Life and Last Survivor Expectancy Table If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account-holder	The age of the spouse beneficiary who is the sole beneficiary									
	91	92	93	94	95	96	97	98	99	100
90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
91	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
92	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
93	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
94	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
95	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
96	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
97	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
98	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
99	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
100	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
101	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
102	5.9	NA	NA	NA	NA	NA	NA	NA	NA	NA
103	5.9	5.5	NA	NA	NA	NA	NA	NA	NA	NA
104	5.8	5.5	5.2	NA	NA	NA	NA	NA	NA	NA
105	5.8	5.4	5.1	4.9	NA	NA	NA	NA	NA	NA
106	5.8	5.4	5.1	4.8	4.6	NA	NA	NA	NA	NA
107	5.8	5.4	5.1	4.8	4.6	4.3	NA	NA	NA	NA
108	5.7	5.4	5.1	4.8	4.5	4.3	4.1	NA	NA	NA
109	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	NA	NA
110	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7	3.6
111	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7	3.6
112	5.7	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.7	3.5
113	5.7	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6	3.5
114	5.7	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6	3.5
115	5.6	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6	3.4