

**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										
	20	21	22	23	24	25	26	27	28	29	30
70	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.4	53.5
71	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4	54.4	53.5
72	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4	53.5
73	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4	53.4
74	63.1	62.1	61.2	60.2	59.2	58.2	57.3	56.3	55.4	54.4	53.4
75	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
76	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
77	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
78	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
79	63.1	62.1	61.1	60.2	59.2	58.2	57.2	56.3	55.3	54.3	53.4
80	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
81	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
82	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
83	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
84	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
85	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.5
86	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
87	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
88	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
89	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3	53.5
90-111	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3	53.5

**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									
	31	32	33	34	35	36	37	38	39	40
70	52.5	51.6	50.6	49.7	48.7	47.8	46.8	45.9	44.9	44.0
71	52.5	51.6	50.6	49.6	48.7	47.7	46.8	45.9	44.9	44.0
72	52.5	51.5	50.6	49.6	48.7	47.7	46.8	45.8	44.9	43.9
73	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8	43.9
74	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8	43.9
75	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.7	44.8	43.8
76	52.4	51.5	50.5	49.6	48.6	47.6	46.7	45.7	44.8	43.8
77	52.4	51.5	50.5	49.5	48.6	47.6	46.7	45.7	44.8	43.8
78	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.8	43.8
79	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7	43.8
80	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7	43.7
81	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7	43.7
82	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
83	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
84	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
85	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.7	43.7
86	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
87	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
88	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
89	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
90-94	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
95-111	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.6

**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									
	41	42	43	44	45	46	47	48	49	50
70	43.1	42.2	41.3	40.3	39.4	38.6	37.7	36.8	35.9	35.1
71	43.0	42.1	41.2	40.3	39.4	38.5	37.6	36.7	35.9	35.0
72	43.0	42.1	41.1	40.2	39.3	38.4	37.5	36.6	35.8	34.9
73	43.0	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7	34.8
74	42.9	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6	34.8
75	42.9	42.0	41.0	40.1	39.2	38.3	37.4	36.5	35.6	34.7
76	42.9	41.9	41.0	40.1	39.1	38.2	37.3	36.4	35.5	34.6
77	42.9	41.9	41.0	40.0	39.1	38.2	37.3	36.4	35.5	34.6
78	42.8	41.9	40.9	40.0	39.1	38.2	37.2	36.3	35.4	34.5
79	42.8	41.9	40.9	40.0	39.1	38.1	37.2	36.3	35.4	34.5
80	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4	34.5
81	42.8	41.8	40.9	39.9	39.0	38.1	37.2	36.2	35.3	34.4
82	42.8	41.8	40.9	39.9	39.0	38.1	37.1	36.2	35.3	34.4
83	42.8	41.8	40.9	39.9	39.0	38.0	37.1	36.2	35.3	34.4
84	42.7	41.8	40.8	39.9	39.0	38.0	37.1	36.2	35.3	34.3
85	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.2	35.2	34.3
86	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.1	35.2	34.3
87	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2	34.3
88	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2	34.3
89	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2	34.3

**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									
	51	52	53	54	55	56	57	58	59	60
70	34.3	33.4	32.6	31.8	31.1	30.3	29.5	28.8	28.1	27.4
71	34.2	33.3	32.5	31.7	30.9	30.1	29.4	28.6	27.9	27.2
72	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4	27.7	27.0
73	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3	27.5	26.8
74	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1	27.4	26.6
75	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0	27.2	26.5
76	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9	27.1	26.3
77	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8	27.0	26.2
78	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7	26.9	26.1
79	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6	26.8	26.0
80	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5	26.7	25.9
81	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5	26.6	25.8
82	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4	26.6	25.8
83	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5	25.7
84	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3	26.5	25.6
85	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3	26.4	25.6
86	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2	26.4	25.5
87	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2	26.4	25.5
88	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2	26.3	25.5
89	33.3	32.4	31.5	30.7	29.8	28.9	28.0	27.2	26.3	25.4
90	33.3	32.4	31.5	30.6	29.8	28.9	28.0	27.1	26.3	25.4
91	33.3	32.4	31.5	30.6	29.7	28.9	28.0	27.1	26.3	25.4
92	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2	25.4
93	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2	25.4

**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									
	61	62	63	64	65	66	67	68	69	70
70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
71	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
72	26.3	NA	NA	NA	NA	NA	NA	NA	NA	NA
73	26.1	25.4	NA	NA	NA	NA	NA	NA	NA	NA
74	25.9	25.2	24.5	NA	NA	NA	NA	NA	NA	NA
75	25.7	25.0	24.3	23.6	NA	NA	NA	NA	NA	NA
76	25.6	24.8	24.1	23.4	22.7	NA	NA	NA	NA	NA
77	25.4	24.7	23.9	23.2	22.5	21.8	NA	NA	NA	NA
78	25.3	24.6	23.8	23.1	22.4	21.7	21.0	NA	NA	NA
79	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	NA	NA
80	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3	NA
81	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1	18.5
82	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0	18.3
83	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8	18.2
84	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7	18.0
85	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6	17.9
86	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5	17.8
87	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4	17.7
88	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3	17.6
89	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3	17.6
90	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2	17.5
91	24.5	23.7	22.9	22.1	21.3	20.5	19.7	18.9	18.2	17.4
92	24.5	23.7	22.9	22.0	21.2	20.4	19.6	18.9	18.1	17.4
93	24.5	23.7	22.8	22.0	21.2	20.4	19.6	18.8	18.1	17.3
94	24.5	23.6	22.8	22.0	21.2	20.4	19.6	18.8	18.0	17.3

**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									
	71	72	73	74	75	76	77	78	79	80
70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
71	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
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	NA
78	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
79	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
82	17.7	NA	NA	NA	NA	NA	NA	NA	NA	NA
83	17.5	16.9	NA	NA	NA	NA	NA	NA	NA	NA
84	17.4	16.7	16.1	NA	NA	NA	NA	NA	NA	NA
85	17.3	16.6	16.0	15.4	NA	NA	NA	NA	NA	NA
86	17.1	16.5	15.8	15.2	14.6	NA	NA	NA	NA	NA
87	17.0	16.4	15.7	15.1	14.5	13.9	NA	NA	NA	NA
88	16.9	16.3	15.6	15.0	14.4	13.8	13.2	NA	NA	NA
89	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	NA	NA

**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									
	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	10.7	NA	NA	NA	NA	NA	NA	NA	NA	NA
93	10.6	10.1	NA	NA	NA	NA	NA	NA	NA	NA
94	10.5	10.0	9.5	NA	NA	NA	NA	NA	NA	NA
95	10.4	9.9	9.4	9.0	NA	NA	NA	NA	NA	NA
96	10.3	9.8	9.3	8.9	8.5	NA	NA	NA	NA	NA
97	10.2	9.7	9.2	8.8	8.4	8.0	NA	NA	NA	NA
98	10.1	9.6	9.2	8.7	8.3	7.9	7.5	NA	NA	NA
99	10.1	9.6	9.1	8.6	8.2	7.8	7.4	7.0	NA	NA
100	10.0	9.5	9.0	8.5	8.1	7.7	7.3	6.9	6.6	NA
101	10.0	9.4	9.0	8.5	8.0	7.6	7.2	6.9	6.5	6.2
102	9.9	9.4	8.9	8.4	8.0	7.5	7.1	6.8	6.4	6.1
103	9.9	9.4	8.8	8.4	7.9	7.5	7.1	6.7	6.3	6.0
104	9.8	9.3	8.8	8.3	7.9	7.4	7.0	6.6	6.3	5.9
105	9.8	9.3	8.8	8.3	7.8	7.4	7.0	6.6	6.2	5.9
106	9.8	9.2	8.7	8.2	7.8	7.3	6.9	6.5	6.2	5.8
107	9.8	9.2	8.7	8.2	7.7	7.3	6.9	6.5	6.1	5.8
108	9.7	9.2	8.7	8.2	7.7	7.3	6.8	6.4	6.1	5.7
109	9.7	9.2	8.7	8.2	7.7	7.2	6.8	6.4	6.0	5.7
110	9.7	9.2	8.6	8.1	7.7	7.2	6.8	6.4	6.0	5.6
111	9.9	9.4	8.9	8.1	7.6	7.2	6.8	6.3	6.0	5.6
112	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9	5.6
113	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9	5.6
114	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9	5.6
115	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9	5.5