State of New Jersey
Department of the Treasury
Division of Taxation

Transfer Inheritance Tax Tables

For use in Estates of Decedents Dying on or After November 1, 1997

These tables are based on the mortality data set forth in the US Decennial Life Tables for 1989-1991 (Life tables for Males: United States and Life Tales for Females: United States).

EXPECTANCY OF LIFE TABLE
Life Table for Females: United States, 1989-91

Age	Exepctation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	78.81	38	42.54	76	11.46
1	78.47	39	41.59	77	10.86
2	77.52	40	40.65	78	10.26
3	76.55	41	39.70	79	9.69
4	75.58	42	38.76	80	9.13
5	74.60	43	37.83	81	8.59
6	73.61	44	36.89	82	8.08
7	72.63	45	35.97	83	7.58
8	71.64	46	35.04	84	7.11
9	70.66	47	34.13	85	6.66
10	69.67	48	33.22	86	6.23
11	68.68	49	32.31	87	5.82
12	67.69	50	31.42	88	5.43
13	66.70	51	30.53	89	5.07
14	65.71	52	29.65	90	4.73
15	64.73	53	28.77	91	4.41
16	63.75	54	27.91	92	4.13
17	62.78	55	27.05	93	3.87
18	61.81	56	26.20	94	3.63
19	60.84	57	25.36	95	3.40
20	59.87	58	24.53	96	3.20
21	58.90	59	23.71	97	3.01
22	57.93	60	22.90	98	2.84
23	56.96	61	22.11	99	2.68
24	55.99	62	21.32	100	2.52
25	55.03	63	20.54	101	2.37
26	54.06	64	19.77	102	2.23
27	53.09	65	19.02	103	2.10
28	52.12	66	18.27	104	1.97
29	51.16	67	17.53	105	1.84
30	50.19	68	16.80	106	1.72
31	49.23	69	16.09	107	1.61
32	48.27	70	15.38	108	1.50
33	47.31	71	14.69	109	1.40
34	46.35	72	14.02		
35	45.40	73	13.36		
36	44.44	74	12.71		
37	43.49	75	12.08		

EXPECTANCY OF LIFE TABLE
Life Table for Males: United States, 1989-91

Age	Exepctation of life in years	Age	Expectation of life in years	Age	Expectation of life in years
0	71.83	38	36.88	76	8.91
1	71.58	39	35.98	77	8.44
2	70.64	40	35.09	78	7.99
3	69.67	41	34.20	79	7.55
4	68.70	42	33.31	80	7.12
5	67.73	43	32.43	81	6.72
6	66.75	44	31.54	82	6.34
7	65.77	45	30.66	83	5.99
8	64.78	46	29.79	84	5.65
9	63.80	47	28.93	85	5.31
10	62.81	48	28.07	86	4.99
11	61.82	49	27.22	87	4.69
12	60.83	50	26.37	88	4.41
13	59.85	51	25.54	89	4.14
14	58.87	52	24.71	90	3.89
15	57.91	53	23.89	91	3.65
16	56.96	54	23.09	92	3.44
17	56.02	55	22.30	93	3.25
18	55.10	56	21.52	94	3.08
19	54.17	57	20.75	95	2.92
20	53.25	58	19.99	96	2.77
21	52.34	59	19.25	97	2.63
22	51.42	60	18.53	98	2.50
23	50.50	61	17.82	99	2.37
24	49.59	62	17.13	100	2.25
25	48.67	63	16.45	101	2.13
26	47.76	64	15.78	102	2.02
27	46.84	65	15.12	103	1.91
28	45.93	66	14.48	104	1.81
29	45.01	67	13.85	105	1.71
30	44.10	68	13.24	106	1.61
31	43.19	69	12.64	107	1.52
32	42.28	70	12.05	108	1.43
33	41.37	71	11.48	109	1.35
34	40.47	72	10.93		
35	39.57	73	10.40		
36	38.67	74	9.89		
37	37.77	75	9.39		

LIFE ESTATE TABLE

Single Life, Female, 6%, showing the present worth
of an annuity, of a life interest and a remainder interest.

The following table shows the present value of an income for the ages stated.

To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the life estate column opposite the age of the life tenant. (See B)

A. A female age 50 receives $200 per month for life.
   $200 x 12 = $2,400 x 13.2491 = $31,797.84

B. A female age 50 receives $50,000 for life with remainder over.
   $50,000 x .79495 = $39,747.50 Value of the life estate
   $50,000 - $39,747.50 = $10,252.50 Value of the remainder

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
0	16.2332	0.97399	0.02601
1	16.3467	0.98080	0.01920
2	16.3389	0.98033	0.01967
3	16.3264	0.97958	0.02042
4	16.3114	0.97868	0.02132
5	16.2943	0.97766	0.02234
6	16.2759	0.97655	0.02345
7	16.2560	0.97536	0.02464
8	16.2345	0.97407	0.02593
9	16.2113	0.97268	0.02732
10	16.1867	0.97120	0.02880
11	16.1604	0.96962	0.03038
12	16.1326	0.96796	0.03204
13	16.1035	0.96621	0.03379
14	16.0733	0.96440	0.03560
15	16.0423	0.96254	0.03746
16	16.0106	0.96064	0.03936
17	15.9779	0.95867	0.04133
18	15.9440	0.95664	0.04336
19	15.9087	0.95452	0.04548
20	15.8715	0.95229	0.04771
21	15.8322	0.94993	0.05007
22	15.7911	0.94747	0.05253
23	15.7475	0.94485	0.05515
24	15.7015	0.94209	0.05791
25	15.6530	0.93918	0.06082
26	15.6016	0.93610	0.06390
27	15.5474	0.93284	0.06716
28	15.4902	0.92941	0.07059
29	15.4301	0.92581	0.07419
30	15.3671	0.92203	0.07797
31	15.3010	0.91806	0.08194
32	15.2318	0.91391	0.08609
33	15.1590	0.90954	0.09046
34	15.0825	0.90495	0.09505

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
35	15.0023	0.90014	0.09986
36	14.9180	0.89508	0.10492
37	14.8295	0.88977	0.11023
38	14.7367	0.88420	0.11580
39	14.6396	0.87838	0.12162
40	14.5378	0.87227	0.12773
41	14.4313	0.86588	0.13412
42	14.3198	0.85919	0.14081
43	14.2035	0.85221	0.14779
44	14.0820	0.84492	0.15508
45	13.9554	0.83732	0.16268
46	13.8240	0.82944	0.17056
47	13.6878	0.82127	0.17873
48	13.5468	0.81281	0.18719
49	13.4006	0.80404	0.19596
50	13.2491	0.79495	0.20505
51	13.0925	0.78555	0.21445
52	12.9309	0.77585	0.22415
53	12.7643	0.76586	0.23414
54	12.5924	0.75554	0.24446
55	12.4152	0.74491	0.25509
56	12.2322	0.73393	0.26607
57	12.0436	0.72262	0.27738
58	11.8498	0.71099	0.28901
59	11.6515	0.69909	0.30091
60	11.4484	0.68690	0.31310
61	11.2403	0.67442	0.32558
62	11.0267	0.66160	0.33840
63	10.8076	0.64846	0.35154
64	10.5831	0.63499	0.36501
65	10.3532	0.62119	0.37881
66	10.1174	0.60704	0.39296
67	9.8755	0.59253	0.40747
68	9.6274	0.57764	0.42236
69	9.3738	0.56243	0.43757

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
70	9.1155	0.54693	0.45307
71	8.8534	0.53120	0.46880
72	8.5881	0.51529	0.48471
73	8.3200	0.49920	0.50080
74	8.0490	0.48294	0.51706
75	7.7744	0.46646	0.53354
76	7.4953	0.44972	0.55028
77	7.2115	0.43269	0.56731
78	6.9242	0.41545	0.58455
79	6.6360	0.39816	0.60184
80	6.3491	0.38095	0.61905
81	6.0652	0.36391	0.63609
82	5.7849	0.34709	0.65291
83	5.5084	0.33050	0.66950
84	5.2357	0.31414	0.68586
85	4.9670	0.29802	0.70198
86	4.7046	0.28228	0.71772
87	4.4512	0.26707	0.73293
88	4.2066	0.25240	0.74760
89	3.9705	0.23823	0.76177
90	3.7430	0.22458	0.77542
91	3.5283	0.21170	0.78830
92	3.3306	0.19984	0.80016
93	3.1490	0.18894	0.81106
94	2.9793	0.17876	0.82124
95	2.8196	0.16918	0.83082
96	2.6694	0.16016	0.83984
97	2.5308	0.15185	0.84815
98	2.4017	0.14410	0.85590
99	2.2786	0.13672	0.86328
100	2.1582	0.12949	0.87051
101	2.0404	0.12242	0.87758
102	1.9254	0.11552	0.88448
103	1.8082	0.10849	0.89151
104	1.6899	0.10139	0.89861

LIFE ESTATE TABLE

Single Life, Female, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
105	1.5670	0.09402	0.90598
106	1.4219	0.08531	0.91469
107	1.2309	0.07385	0.92615
108	0.9542	0.05725	0.94275
109	0.4717	0.02830	0.97170

LIFE ESTATE TABLE

Single Life, Male, 6%, showing the present worth
of an annuity, of a life interest and a remainder interest.

The following table shows the present value of an income for the ages stated.

To find the value of a life estate where the amount is specified, the yearly amount is multiplied by the factor in the annuity column opposite the age of the annuitant. (See A)

Where the income is payable on the corpus of a trust, the amount of the corpus is multiplied by the factor in the life estate column opposite the age of the life tenant. (See B)

A. A male age 50 receives $200 per month for life.
   $200 x 12 = $2,400 x 12.2025 = $29,286

B. A male age 50 receives $50,000 for life with remainder over.
   $50,000 x .73215 = $36,607.50 Value of the life estate
   $50,000 - $36,607.50 = $13,392.50 Value of the remainder

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
0	16.0241	0.96145	0.03855
1	16.1587	0.96952	0.03048
2	16.1411	0.96847	0.03153
3	16.1187	0.96712	0.03288
4	16.0927	0.96556	0.03444
5	16.0641	0.96385	0.03615
6	16.0330	0.96198	0.03802
7	15.9997	0.95998	0.04002
8	15.9640	0.95784	0.04216
9	15.9256	0.95554	0.04446
10	15.8845	0.95307	0.04693
11	15.8402	0.95041	0.04959
12	15.7934	0.94760	0.05240
13	15.7452	0.94471	0.05529
14	15.6966	0.94180	0.05820
15	15.6489	0.93893	0.06107
16	15.6022	0.93613	0.06387
17	15.5563	0.93338	0.06662
18	15.5105	0.93063	0.06937
19	15.4638	0.92783	0.07217
20	15.4152	0.92491	0.07509
21	15.3646	0.92188	0.07812
22	15.3120	0.91872	0.08128
23	15.2569	0.91541	0.08459
24	15.1991	0.91195	0.08805
25	15.1380	0.90828	0.09172
26	15.0734	0.90440	0.09560
27	15.0052	0.90031	0.09969
28	14.9333	0.89600	0.10400
29	14.8579	0.89147	0.10853
30	14.7794	0.88676	0.11324
31	14.6972	0.88183	0.11817
32	14.6115	0.87669	0.12331
33	14.5219	0.87131	0.12869
34	14.4283	0.86570	0.13430

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
35	14.3302	0.85981	0.14019
36	14.2280	0.85368	0.14632
37	14.1209	0.84725	0.15275
38	14.0092	0.84055	0.15945
39	13.8920	0.83352	0.16648
40	13.7689	0.82613	0.17387
41	13.6395	0.81837	0.18163
42	13.5039	0.81023	0.18977
43	13.3619	0.80171	0.19829
44	13.2136	0.79282	0.20718
45	13.0592	0.78355	0.21645
46	12.8994	0.77396	0.22604
47	12.7338	0.76403	0.23597
48	12.5627	0.75376	0.24624
49	12.3857	0.74314	0.25686
50	12.2025	0.73215	0.26785
51	12.0136	0.72082	0.27918
52	11.8191	0.70915	0.29085
53	11.6198	0.69719	0.30281
54	11.4157	0.68494	0.31506
55	11.2070	0.67242	0.32758
56	10.9938	0.65963	0.34037
57	10.7763	0.64658	0.35342
58	10.5552	0.63331	0.36669
59	10.3316	0.61990	0.38010
60	10.1057	0.60634	0.39366
61	9.8772	0.59263	0.40737
62	9.6453	0.57872	0.42128
63	9.4101	0.56461	0.43539
64	9.1718	0.55031	0.44969
65	8.9310	0.53586	0.46414
66	8.6870	0.52122	0.47878
67	8.4394	0.50636	0.49364
68	8.1886	0.49132	0.50868
69	7.9354	0.47612	0.52388

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
70	7.6815	0.46089	0.53911
71	7.4285	0.44571	0.55429
72	7.1770	0.43062	0.56938
73	6.9277	0.41566	0.58434
74	6.6801	0.40081	0.59919
75	6.4331	0.38599	0.61401
76	6.1863	0.37118	0.62882
77	5.9402	0.35641	0.64359
78	5.6950	0.34170	0.65830
79	5.4515	0.32709	0.67291
80	5.2112	0.31267	0.68733
81	4.9776	0.29866	0.70134
82	4.7532	0.28519	0.71481
83	4.5376	0.27226	0.72774
84	4.3273	0.25964	0.74036
85	4.1178	0.24707	0.75293
86	3.9108	0.23465	0.76535
87	3.7107	0.22264	0.77736
88	3.5186	0.21112	0.78888
89	3.3341	0.20005	0.79995
90	3.1583	0.18950	0.81050
91	2.9923	0.17954	0.82046
92	2.8398	0.17039	0.82961
93	2.7019	0.16211	0.83789
94	2.5765	0.15459	0.84541
95	2.4590	0.14754	0.85246
96	2.3466	0.14080	0.85920
97	2.2437	0.13462	0.86538
98	2.1431	0.12859	0.87141
99	2.0456	0.12274	0.87726
100	1.9473	0.11684	0.88316
101	1.8573	0.11144	0.88856
102	1.7611	0.10567	0.89433
103	1.6641	0.09985	0.90015
104	1.5683	0.09410	0.90590

LIFE ESTATE TABLE

Single Life, Male, 6% showing present worth of an annuity, of a life interest and a remainder interest

Age	Annuity	Life Estate	Remainder
105	1.4671	0.08803	0.91197
106	1.3288	0.07973	0.92027
107	1.2035	0.07221	0.92779
108	0.8791	0.05275	0.94725
109	0.4717	0.02830	0.97170

TABLE FOR COMPUTING TEMPORARY ANNUITIES
AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom factor in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column opposite age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Female age 12 receives $500 per year until 25 years of age or dying meanwhile.

746412.19278 minus 336996.65818 = 409415.5346
409415.5346 divided by 49140.82729 = 8.33147
8.33147 multiplied by $500 = $4,165.74
$4,165.74 Value of temporary annuity

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1623323.55007	2600.58700
1	93558.49092	1529374.49329	1796.02132
2	88203.09719	1441141.58106	1734.60232
3	83175.20473	1357948.74417	1698.28008
4	78441.82724	1279494.24341	1672.17264
5	73983.04238	1205501.86031	1652.93076
6	69779.10913	1135714.64425	1636.23048
7	65815.38172	1069892.27927	1621.84496
8	62078.06212	1007808.25683	1609.56672
9	58554.73895	949248.78258	1599.81200
10	55231.38608	894012.92965	1590.61031
11	52097.17957	841911.79926	1582.47161
12	49140.82729	792767.24431	1574.79263
13	46350.83203	746412.19278	1566.10047
14	43717.91149	702689.63702	1556.53327
15	41231.62964	661452.16584	1544.49969
16	38884.37954	622561.09417	1530.71389
17	36668.52283	585885.14429	1515.41417
18	34577.18035	551300.08108	1499.17549
19	32604.11690	518688.03190	1482.83498
20	30743.01096	487937.22599	1466.77740
21	28987.83805	458941.88670	1451.32485
22	27332.03231	431602.36203	1435.89059
23	25770.79868	405824.49462	1421.32900
24	24298.24371	381519.33566	1407.08357
25	22909.59029	358603.10480	1393.40401
26	21600.07222	336996.65818	1380.27273
27	20365.19163	316625.34905	1367.67069
28	19200.51135	297418.87090	1355.37910
29	18101.69417	279311.17884	1343.02344
30	17065.05617	262240.11577	1330.64923
31	16086.95477	246147.08358	1318.12976
32	15164.13116	230976.83179	1305.52126
33	14293.65003	216677.11471	1293.02315
34	13472.43945	203198.60723	1280.52302

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
35	12697.74905	190494.80844	1268.06054
36	11966.85685	178521.87574	1255.54431
37	11277.44518	167238.40935	1243.14062
38	10626.86457	156605.42746	1230.53892
39	10012.97738	146586.26680	1217.80137
40	9433.76076	137146.28388	1204.98373
41	8887.11735	128252.83806	1191.94707
42	8371.26637	119875.16839	1178.75626
43	7884.27848	111984.31860	1165.21936
44	7424.59942	104553.01960	1151.41824
45	6990.53504	97555.58255	1137.20008
46	6580.45221	90967.93426	1122.37616
47	6192.90827	84767.49323	1106.85868
48	5826.68916	78932.96549	1090.71124
49	5480.64866	73444.20288	1073.99649
50	5153.70259	68282.13995	1056.77419
51	4844.67333	63428.81150	1038.94464
52	4552.47255	58867.35195	1020.43143
53	4276.14289	54581.88780	1001.22962
54	4014.91825	50557.38014	981.47544
55	3767.94254	46779.57951	961.16777
56	3534.53206	43234.98209	940.43313
57	3313.84847	39910.82576	919.19892
58	3105.12026	36795.12955	897.41249
59	2907.50834	33876.69601	874.90657
60	2720.46950	31144.99507	851.76980
61	2543.51577	28589.99686	828.11595
62	2376.23267	26202.10893	804.10614
63	2218.08357	23972.20268	779.75140
64	2068.54367	21891.66501	755.04377
65	1927.17335	19952.35019	730.03234
66	1793.59714	18146.50759	704.80669
67	1667.43680	16466.75280	679.43164
68	1548.28972	14906.08114	653.92486
69	1435.69200	13457.90980	628.21741

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
70	1329.17095	12116.11112	602.20428
71	1228.33566	10874.97586	575.83711
72	1132.86536	9729.13956	549.11699
73	1042.48981	8673.52420	522.07836
74	957.04051	7703.26347	494.84470
75	876.41888	6813.61983	467.60169
76	800.49823	5999.96558	440.50029
77	729.09174	5257.82621	413.62217
78	661.87644	4582.97679	386.89783
79	598.48165	3971.53009	360.18985
80	538.64022	3419.90732	333.44578
81	482.21164	2924.72592	306.72808
82	429.16598	2482.68461	280.20490
83	379.50956	2090.49305	254.07998
84	333.26090	1744.84866	228.56998
85	290.40347	1442.44838	203.85656
86	250.83037	1180.05043	180.02734
87	214.44182	954.51331	157.17102
88	181.31012	762.70645	135.54773
89	151.47704	601.44429	115.39039
90	124.90986	467.53792	96.85758
91	101.43789	357.89923	79.96394
92	80.94142	269.58046	64.76659
93	63.41534	199.69288	51.43376
94	48.79713	145.38142	40.07425
95	36.86109	103.93336	30.62509
96	27.30702	72.89254	22.93347
97	19.80098	50.11137	16.79430
98	14.05069	33.74594	12.02594
99	9.75956	22.23847	8.42526
100	6.63421	14.31780	5.77515
101	4.40415	8.98638	3.86497
102	2.84860	5.48464	2.51952
103	1.79405	3.24394	1.59941
104	1.09487	1.85026	0.98386

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Female Lives, 6%

Age	Dx	Nx	Mx
105	0.64529	1.01116	0.58462
106	0.36775	0.52291	0.33637
107	0.20189	0.24850	0.18698
108	0.10540	0.10057	0.09937
109	0.05233	0.02469	0.05085

TABLE FOR COMPUTING TEMPORARY ANNUITIES
AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Take factor in Nx column opposite age of annuitant plus one year, subtract therefrom factor in Nx column opposite age at termination of annuity plus one year, and divide result by factor in Dx column opposite age at which annuity begins. The factor thus obtained multiplied by the amount of the annuity gives the value of the temporary estate.

Example: Male age 12 receives $500 per year until 25 years of age or dying meanwhile.

727631.14993 minus 320991.52637 = 406639.62356
406639.62356 divided by 48998.19708 = 8.29907
8.29907 multiplied by $500 = $4,149.54
$4,149.54 Value of temorary annuity

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
0	100000.00000	1602414.33928	3855.13964
1	93359.43432	1508564.81080	2845.54567
2	88006.40797	1420524.13779	2774.95971
3	82979.57344	1337521.89448	2728.25977
4	78250.14058	1259255.51596	2694.80962
5	73794.73332	1185447.70564	2667.87098
6	69596.52435	1115840.60699	2646.08793
7	65638.47653	1050192.81950	2626.90736
8	61906.77855	988277.88470	2610.10547
9	58389.00738	929882.07037	2596.08316
10	55072.80197	874803.68477	2584.58088
11	51947.04512	822852.42543	2575.89959
12	48998.19708	773850.00372	2567.19686
13	46212.99336	727631.14993	2555.12437
14	43579.02899	684043.05366	2536.44577
15	41085.58687	642944.11448	2508.94000
16	38725.34644	604201.44745	2473.25959
17	36492.49610	567688.52655	2431.18450
18	34382.03886	533284.06557	2384.99493
19	32389.94447	500871.15047	2337.67544
20	30511.34005	470337.20476	2291.10776
21	28739.86505	441575.13070	2245.35720
22	27069.23498	414483.97310	2200.19659
23	25494.60257	388968.16474	2156.51269
24	24010.51370	364937.15197	2114.28458
25	22612.28404	342305.29594	2073.96629
26	21295.19571	320991.52637	2035.70412
27	20054.34708	300919.44919	1999.18012
28	18885.15556	282017.27373	1964.11914
29	17782.96468	264217.69914	1929.90273
30	16743.47476	247457.77088	1896.00851
31	15763.37274	231678.21905	1862.67960
32	14839.18550	216823.07312	1829.80111
33	13967.80095	202839.55685	1797.42754
34	13146.27869	189677.83215	1765.60876

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
35	12371.83548	177290.83957	1734.38510
36	11641.47107	165634.33258	1703.41112
37	10952.99269	154666.57630	1672.99811
38	10303.84529	144348.14767	1642.95643
39	9692.06249	134641.81204	1613.55377
40	9115.64976	125512.25957	1584.91418
41	8572.61273	116926.11842	1557.04562
42	8060.80606	108852.03014	1529.68425
43	7578.33066	101260.59780	1502.69479
44	7123.26289	94124.28208	1475.80597
45	6693.90480	87417.30002	1448.86680
46	6288.34407	81115.62572	1421.40652
47	5905.30811	75196.77163	1393.50181
48	5543.35160	69639.57314	1364.97721
49	5201.49466	64424.03732	1336.05242
50	4878.62347	59531.19037	1306.75205
51	4573.43636	54943.23470	1276.84228
52	4284.89605	50643.50537	1246.28573
53	4011.81542	46616.42028	1214.83021
54	3753.38331	42847.36286	1182.54154
55	3508.75729	39322.52039	1149.40607
56	3277.19685	36028.84777	1115.46598
57	3058.00943	32953.99549	1080.76970
58	2850.37662	30086.34990	1045.19563
59	2653.52752	27415.06886	1008.62339
60	2466.92036	24929.94475	971.12368
61	2290.24807	22621.17904	932.97733
62	2123.24450	20479.25110	894.48943
63	1965.44205	18494.99965	855.74207
64	1816.39587	16659.70641	816.81348
65	1675.63843	14965.09669	777.73263
66	1542.90086	13403.25077	738.70581
67	1417.92711	11966.50379	699.93689
68	1300.29329	10647.52360	661.44187
69	1189.53185	9439.41178	623.16714

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
70	1085.16291	8335.73040	585.01908
71	986.80136	7330.46042	546.97374
72	894.23101	6417.87258	509.15866
73	807.25806	5592.43647	471.71187
74	725.84533	4848.73170	434.92143
75	649.97452	4181.36457	399.09264
76	579.50859	3585.01852	364.40748
77	514.21659	3054.55711	330.94317
78	453.91761	2585.04331	298.81501
79	398.37659	2171.74294	268.07202
80	347.35706	1810.15092	238.74801
81	300.55187	1496.02732	210.79023
82	257.79739	1225.35888	184.27585
83	219.10289	994.20489	159.45059
84	184.54682	798.58107	136.63195
85	154.08371	634.48883	116.01438
86	127.37089	498.12239	97.48355
87	104.03065	386.02645	80.86907
88	83.84993	295.03043	66.14810
89	66.63312	222.16202	53.30339
90	52.13638	164.66311	42.25659
91	40.10810	120.01643	32.90711
92	30.27024	85.96240	25.11250
93	22.38814	60.48991	18.75875
94	16.22948	41.81473	13.72059
95	11.54423	28.38720	9.84100
96	8.05927	18.91217	6.92454
97	5.50749	12.35688	4.76608
98	3.69232	7.91285	3.21755
99	2.42427	4.95905	2.12673
100	1.55908	3.03598	1.37693
101	0.97592	1.81260	0.86716
102	0.59805	1.05324	0.53485
103	0.35634	0.59297	0.32076
104	0.20543	0.32217	0.18610

TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATES FOR A TERM OF YEARS

Male Lives, 6%

Age	Dx	Nx	Mx
105	0.11452	0.16801	0.10444
106	0.06233	0.08283	0.05736
107	0.03136	0.03774	0.02910
108	0.01664	0.01463	0.01576
109	0.00698	0.00329	0.00678

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years.

YEARS	5%	6%	7%	8%
1	0.952380	0.943396	0.934579	0.925925
2	0.907029	0.889996	0.873438	0.857338
3	0.863837	0.839619	0.816297	0.793832
4	0.822702	0.792093	0.762895	0.735029
5	0.783526	0.747258	0.712986	0.680583
6	0.746215	0.704960	0.666342	0.630169
7	0.710681	0.665057	0.622749	0.583490
8	0.676839	0.627412	0.582009	0.540268
9	0.644608	0.591898	0.543933	0.500248
10	0.613913	0.558394	0.508349	0.463193
11	0.584679	0.526787	0.475092	0.428882
12	0.556837	0.496969	0.444011	0.397113
13	0.530321	0.468839	0.414964	0.367697
14	0.505067	0.442300	0.387817	0.340461
15	0.481017	0.417265	0.362446	0.315241
16	0.458111	0.393646	0.338734	0.291890
17	0.436296	0.371364	0.316574	0.270268
18	0.415520	0.350343	0.295863	0.250249
19	0.395733	0.330513	0.276508	0.231712
20	0.376889	0.311804	0.258419	0.214548
21	0.358942	0.294155	0.241513	0.198655
22	0.341849	0.277505	0.225713	0.183940
23	0.325571	0.261797	0.210946	0.170315
24	0.310067	0.246978	0.197146	0.157699
25	0.295302	0.232998	0.184249	0.146017
26	0.281240	0.219810	0.172195	0.135201
27	0.267848	0.207367	0.160930	0.125186
28	0.255093	0.195630	0.150402	0.115913
29	0.242946	0.184556	0.140562	0.107327
30	0.231377	0.174110	0.131367	0.099377

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
31	0.220359	0.164254	0.122773	0.092016
32	0.209866	0.154957	0.114741	0.085200
33	0.199872	0.146186	0.107234	0.078888
34	0.190354	0.137911	0.100219	0.073045
35	0.181290	0.130105	0.093662	0.067634
36	0.172657	0.122740	0.087535	0.062624
37	0.164435	0.115793	0.081808	0.057985
38	0.156605	0.109238	0.076456	0.053690
39	0.149147	0.103055	0.071455	0.049713
40	0.142045	0.097222	0.066780	0.046030
41	0.135281	0.091719	0.062411	0.042621
42	0.128839	0.086527	0.058328	0.039464
43	0.122704	0.081629	0.054512	0.036540
44	0.116861	0.077009	0.050946	0.033834
45	0.111296	0.072650	0.047613	0.031327
46	0.105996	0.068537	0.044498	0.029007
47	0.100949	0.064658	0.041587	0.026858
48	0.096142	0.060998	0.038866	0.024869
49	0.091563	0.057545	0.036324	0.023026
50	0.087203	0.054288	0.033947	0.021321
51	0.083051	0.051215	0.031726	0.019741
52	0.079096	0.048316	0.029651	0.018279
53	0.075329	0.045581	0.027711	0.016925
54	0.071742	0.043001	0.025898	0.015671
55	0.068326	0.040567	0.024204	0.014510
56	0.065072	0.038271	0.022620	0.013435
57	0.061974	0.036104	0.021140	0.012440
58	0.059022	0.034061	0.019757	0.011519
59	0.056212	0.032133	0.018465	0.010665
60	0.053535	0.030314	0.017257	0.009875

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
61	0.050986	0.028598	0.016128	0.009144
62	0.048558	0.026979	0.015073	0.008466
63	0.046246	0.025452	0.014087	0.007839
64	0.044043	0.024011	0.013165	0.007259
65	0.041946	0.022652	0.012304	0.006721
66	0.039949	0.021370	0.011499	0.006223
67	0.038046	0.020160	0.010746	0.005762
68	0.036234	0.019019	0.010043	0.005335
69	0.034509	0.017943	0.009386	0.004940
70	0.032866	0.016927	0.008772	0.004574
71	0.031301	0.015969	0.008198	0.004235
72	0.029810	0.015065	0.007662	0.003921
73	0.028391	0.014212	0.007161	0.003631
74	0.027039	0.013408	0.006692	0.003362
75	0.025751	0.012649	0.006254	0.003113
76	0.024525	0.011933	0.005845	0.002882
77	0.023357	0.011257	0.005463	0.002669
78	0.022245	0.010620	0.005105	0.002471
79	0.021185	0.010019	0.004771	0.002288
80	0.020176	0.009452	0.004459	0.002118
81	0.019216	0.008917	0.004167	0.001961
82	0.018301	0.008412	0.003895	0.001816
83	0.017429	0.007936	0.003640	0.001682
84	0.016599	0.007486	0.003402	0.001557
85	0.015809	0.007063	0.003179	0.001442
86	0.015056	0.006663	0.002971	0.001335
87	0.014339	0.006286	0.002777	0.001236
88	0.013656	0.005930	0.002595	0.001144
89	0.013006	0.005594	0.002425	0.001059
90	0.012386	0.005278	0.002267	0.000981

DISCOUNT TABLE

Present value of $1.00 at compound interest for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
91	0.011797	0.004979	0.002118	0.000908
92	0.011235	0.004697	0.001980	0.000841
93	0.010700	0.004431	0.001850	0.000779
94	0.010190	0.004180	0.001729	0.000721
95	0.009705	0.003944	0.001616	0.000667
96	0.009243	0.003720	0.001510	0.000618
97	0.008803	0.003510	0.001411	0.000572
98	0.008383	0.003311	0.001319	0.000530
99	0.007984	0.003124	0.001233	0.000490
100	0.007604	0.002947	0.001152	0.000454

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years.

YEARS	5%	6%	7%	8%
1	0.952380	0.943396	0.934579	0.952925
2	1.859410	1.833392	1.808018	1.783264
3	2.723248	2.673011	2.624316	2.577096
4	3.545950	3.465105	3.387211	3.312126
5	4.329476	4.212363	4.100197	3.992710
6	5.075692	4.917324	4.766539	4.622879
7	5.786373	5.582381	5.389289	5.206370
8	6.463212	6.209793	5.971298	5.746638
9	7.107821	6.801692	6.515232	6.246887
10	7.721734	7.360087	7.023581	6.710081
11	8.306414	7.886874	7.498674	7.138964
12	8.863251	8.383843	7.942686	7.536078
13	9.393572	8.852682	8.357650	7.903775
14	9.898640	9.294983	8.745467	8.244236
15	10.379658	9.712248	9.107914	8.559478
16	10.837769	10.105865	9.446648	8.851369
17	11.274066	10.477259	9.763222	9.121638
18	11.689586	10.827603	10.059086	9.371887
19	12.085320	11.158116	10.335595	9.603599
20	12.462210	11.469921	10.594014	9.818147
21	12.821152	11.764076	10.835527	10.016803
22	13.163002	12.041581	11.061240	10.200743
23	13.488573	12.303378	11.272187	10.371058
24	13.798641	12.550357	11.469334	10.528758
25	14.093944	12.783356	11.653583	10.674776
26	14.375185	13.003166	11.825778	10.809977
27	14.643033	13.210534	11.986709	10.935164
28	14.898127	13.406164	12.137111	11.051078
29	15.141073	13.590721	12.277674	11.158406
30	15.372451	13.764831	12.409041	11.257783

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
31	15.592810	13.929085	12.531814	11.349799
32	15.802676	14.084043	12.646555	11.434999
33	16.002549	14.230229	12.753790	11.513888
34	16.192904	14.368141	12.854009	11.586938
35	16.374194	14.498246	12.947672	11.654568
36	16.546851	14.620987	13.035207	11.717192
37	16.711287	14.736780	13.117016	11.775178
38	16.867892	14.846019	13.193473	11.828868
39	17.017040	14.949074	13.264928	11.878582
40	17.159086	15.046296	13.331708	11.924613
41	17.294367	15.138015	13.394120	11.967234
42	17.423207	15.224543	13.452448	12.006698
43	17.545911	15.306172	13.506961	12.043239
44	17.662773	15.383182	13.557908	12.077073
45	17.774069	15.455832	13.605521	12.108401
46	17.880066	15.524369	13.650020	12.137408
47	17.981015	15.589028	13.691607	12.164267
48	18.077157	15.650026	13.730474	12.189136
49	18.168721	15.707572	13.766798	12.212163
50	18.255925	15.761860	13.800746	12.233484
51	18.338976	15.813076	13.832473	12.253226
52	18.418072	15.861392	13.862124	12.271506
53	18.493402	15.906974	13.889835	12.288431
54	18.565145	15.949975	13.915734	12.304103
55	18.633471	15.990542	13.939938	12.318614
56	18.698544	16.028814	13.962559	12.332050
57	18.760518	16.064918	13.983700	12.344490
58	18.819541	16.098980	14.003458	12.356010
59	18.875754	16.131113	14.021923	12.366675
60	18.929289	16.161427	14.039181	12.376551

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
61	18.980275	16.190026	14.055309	12.385696
62	19.028834	16.217005	14.070382	12.394163
63	19.075080	16.242458	14.084469	12.402002
64	19.119123	16.266470	14.097635	12.409261
65	19.161070	16.289122	14.109939	12.415983
66	19.201019	16.310493	14.121438	12.422206
67	19.239066	16.330653	14.132185	12.427969
68	19.275301	16.349673	14.142229	12.433304
69	19.309810	16.367616	14.151616	12.438245
70	19.342676	16.384543	14.160389	12.442819
71	19.373977	16.400513	14.168588	12.447055
72	19.403788	16.415578	14.176250	12.450977
73	19.432179	16.429790	14.183411	12.454608
74	19.459218	16.443198	14.190104	12.457970
75	19.484969	16.455848	14.196359	12.461083
76	19.509495	16.467781	14.202204	12.463966
77	19.532852	16.479038	14.207668	12.466635
78	19.555097	16.489659	14.212774	12.469107
79	19.576283	16.499678	14.217545	12.471395
80	19.596460	16.509130	14.222005	12.473514
81	19.615676	16.518047	14.226173	12.475476
82	19.633977	16.526460	14.230068	12.477292
83	19.651407	16.534396	14.233708	12.478974
84	19.668007	16.541883	14.237111	12.480532
85	19.683816	16.548946	14.240290	12.481974
86	19.698872	16.555610	14.243262	12.483309
87	19.713212	16.561896	14.246039	12.484545
88	19.726868	16.567826	14.248635	12.485690
89	19.739874	16.573421	14.251060	12.486750
90	19.752261	16.578699	14.253327	12.487732

PRESENT WORTH TABLE

Present worth of $1.00 each year for any time from 1 to 100 years. Continued.

YEARS	5%	6%	7%	8%
91	19.764058	16.583678	14.255446	12.488640
92	19.775294	16.588376	14.257426	12.489482
93	19.785994	16.592807	14.259277	12.490261
94	19.796185	16.596988	14.261006	12.490982
95	19.805890	16.600932	14.262623	12.491650
96	19.815133	16.604653	14.264133	12.492269
97	19.823937	16.608163	14.265545	12.492841
98	19.832321	16.611474	14.266865	12.493372
99	19.840305	16.614599	14.268098	12.493862
100	19.847910	16.617546	14.269250	12.494317