These tables are based on the mortality data set forth in the US Decennial Life Tables for 1999-2001 (Life tables for Males: United States and Life Tables for Females: United States).
### Expectancy of Life Table

**Life Table for Females: United States, 1999-2001**

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# Expectancy of Life Table

**Life Table for Males: United States, 1999-2001**

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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 female age 50 receives $200 per month for life.
$200 x 12 = $2,400 x 13.3450 = $32,028.00

A female age 50 receives $50,000 for life with remainder over.
$50,000 x .80070 = $40,035.00 Value of the life estate
$50,000 - $40,035.00 = $9,965.00 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

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# Life Estate Table

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

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## Life Estate Table

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

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Life Estate Table

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

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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 male age 50 receives $200 per month for life.
$200 x 12 = $2,400 x 12.5378 = $30,090.72

A male age 50 receives $50,000 for life with remainder over.
$50,000 x .75227 = $37,613.50 Value of the life estate
$50,000 - $37,613.50 = $12,386.50 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

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## Life Estate Table

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

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# Life Estate Table

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

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## Life Estate Table

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

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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 the 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.

\[
\begin{align*}
795505.72233 & \text{ minus } 360052.63244 = 435453.08989 \\
435453.08989 & \text{ divided by } 49282.82506 = 8.83580 \\
8.83580 & \text{ multiplied by } $500 = $4,417.90
\end{align*}
\]

$4,417.90  Value of temporary annuity
### TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATE FOR A TERM OF YEARS

**Female Lives, 6%**

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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 the 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.

781618.41178 minus 348035.18534 = 433583.22644
433583.22644 divided by 49192.02741 = 8.81410
8.81410 multiplied by $500 = $4,407.05
$4,407.05 Value of temporary annuity
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# TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATE FOR A TERM OF YEARS

Male Lives, 6%

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### TABLE FOR COMPUTING TEMPORARY ANNUITIES AND ESTATE FOR A TERM OF YEARS

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

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**Discount Table**

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

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## Discount Table

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

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Discount Table

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

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### Present Worth Table

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

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## Present Worth Table

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

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Present Worth Table

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