

UNIFORM LIFETIME DISTRIBUTION PERIOD TABLE
 UNDER 2002 FINAL REGULATIONS

<u>Age of the Participant</u>	<u>Distribution Period</u>	<u>Applicable Percentage</u>	<u>Age of the Participant</u>	<u>Distribution Period</u>	<u>Applicable Percentage</u>
70	27.4	3.6496%	93	9.6	10.4167%
71	26.5	3.7736%	94	9.1	10.9890%
72	25.6	3.9063%	95	8.6	11.6279%
73	24.7	4.0486%	96	8.1	12.3457%
74	23.8	4.2017%	97	7.6	13.1579%
75	22.9	4.3668%	98	7.1	14.0845%
76	22.0	4.5455%	99	6.7	14.9254%
77	21.2	4.7170%	100	6.3	15.8730%
78	20.3	4.9261%	101	5.9	16.9492%
79	19.5	5.1282%	102	5.5	18.1818%
80	18.7	5.3476%	103	5.2	19.2308%
81	17.9	5.5866%	104	4.9	20.4082%
82	17.1	5.8480%	105	4.5	22.2222%
83	16.3	6.1350%	106	4.2	23.8095%
84	15.5	6.4516%	107	3.9	25.6410%
85	14.8	6.7568%	108	3.7	27.0270%
86	14.1	7.0922%	109	3.4	29.4118%
87	13.4	7.4627%	110	3.1	32.2581%
88	12.7	7.8740%	111	2.9	34.4828%
89	12.0	8.3333%	112	2.6	38.4615%
90	11.4	8.7719%	113	2.4	41.6667%
91	10.8	9.2593%	114	2.1	47.6190%
92	10.2	9.8039%	115 & older	1.9	52.6316%

UNIFORM LIFETIME TABLE

<u>Age of the Participant</u>	<u>Distribution Period</u>	<u>Applicable Percentage</u>
70	27.4	3.6496%
71	26.5	3.7736%
72	25.6	3.9063%
73	24.7	4.0486%
74	23.8	4.2017%
75	22.9	4.3668%
76	22.0	4.5455%
77	21.2	4.7170%
78	20.3	4.9261%
79	19.5	5.1282%
80	18.7	5.3476%
81	17.9	5.5866%
82	17.1	5.8480%
83	16.3	6.1350%
84	15.5	6.4516%
85	14.8	6.7568%
86	14.1	7.0922%
87	13.4	7.4627%
88	12.7	7.8740%
89	12.0	8.3333%
90	11.4	8.7719%
91	10.8	9.2593%
92	10.2	9.8039%
93	9.6	10.4167%
94	9.1	10.9890%
95	8.6	11.6279%
96	8.1	12.3457%
97	7.6	13.1579%
98	7.1	14.0845%
99	6.7	14.9254%
100	6.3	15.8730%
105	4.5	22.2222%
110	3.1	32.2581%
115 & older	1.9	52.6316%

SINGLE LIFE EXPECTANCY TABLE
 UNDER 2002 FINAL REGULATIONS

<u>Age</u>	<u>Multiple</u>	<u>Applicable Percentage</u>	<u>Age</u>	<u>Multiple</u>	<u>Applicable Percentage</u>	<u>Age</u>	<u>Multiple</u>	<u>Applicable Percentage</u>
0	82.4	1.2136%	37	46.5	2.1505%	74	14.1	7.0922%
1	81.6	1.2255%	38	45.6	2.1930%	75	13.4	7.4627%
2	80.6	1.2407%	39	44.6	2.2422%	76	12.7	7.8740%
3	79.7	1.2547%	40	43.6	2.2936%	77	12.1	8.2645%
4	78.7	1.2706%	41	42.7	2.3419%	78	11.4	8.7719%
5	77.7	1.2870%	42	41.7	2.3981%	79	10.8	9.2593%
6	76.7	1.3038%	43	40.7	2.4570%	80	10.2	9.8039%
7	75.8	1.3193%	44	39.8	2.5126%	81	9.7	10.3093%
8	74.8	1.3369%	45	38.8	2.5773%	82	9.1	10.9890%
9	73.8	1.3550%	46	37.9	2.6385%	83	8.6	11.6279%
10	72.8	1.3736%	47	37.0	2.7027%	84	8.1	12.3457%
11	71.8	1.3928%	48	36.0	2.7778%	85	7.6	13.1579%
12	70.8	1.4124%	49	35.1	2.8490%	86	7.1	14.0845%
13	69.9	1.4306%	50	34.2	2.9240%	87	6.7	14.9254%
14	68.9	1.4514%	51	33.3	3.0030%	88	6.3	15.8730%
15	67.9	1.4728%	52	32.3	3.0960%	89	5.9	16.9492%
16	66.9	1.4948%	53	31.4	3.1847%	90	5.5	18.1818%
17	66.0	1.5152%	54	30.5	3.2787%	91	5.2	19.2308%
18	65.0	1.5385%	55	29.6	3.3784%	92	4.9	20.4082%
19	64.0	1.5625%	56	28.7	3.4843%	93	4.6	21.7391%
20	63.0	1.5873%	57	27.9	3.5842%	94	4.3	23.2558%
21	62.1	1.6103%	58	27.0	3.7037%	95	4.1	24.3902%
22	61.1	1.6367%	59	26.1	3.8314%	96	3.8	26.3158%
23	60.1	1.6639%	60	25.2	3.9683%	97	3.6	27.7778%
24	59.1	1.6920%	61	24.4	4.0984%	98	3.4	29.4118%
25	58.2	1.7182%	62	23.5	4.2553%	99	3.1	32.2581%
26	57.2	1.7483%	63	22.7	4.4053%	100	2.9	34.4828%
27	56.2	1.7794%	64	21.8	4.5872%	101	2.7	37.0370%
28	55.3	1.8083%	65	21.0	4.7619%	102	2.5	40.0000%
29	54.3	1.8416%	66	20.2	4.9505%	103	2.3	43.4783%
30	53.3	1.8762%	67	19.4	5.1546%	104	2.1	47.6190%
31	52.4	1.9084%	68	18.6	5.3763%	105	1.9	52.6316%
32	51.4	1.9455%	69	17.8	5.6180%	106	1.7	58.8235%
33	50.4	1.9841%	70	17.0	5.8824%	107	1.5	66.6667%
34	49.4	2.0243%	71	16.3	6.1350%	108	1.4	71.4286%
35	48.5	2.0619%	72	15.5	6.4516%	109	1.2	83.3333%
36	47.5	2.1053%	73	14.8	6.7568%	110	1.1	90.9091%
						111+	1.0	100.0000%

SINGLE LIFE EXPECTANCY TABLE

<u>Age</u>	<u>Multiple</u>	<u>Applicable Percentage</u>
10	72.8	1.3736%
20	63.0	1.5873%
30	53.3	1.8762%
40	43.6	2.2936%
50	34.2	2.9240%
51	33.3	3.0030%
52	32.3	3.0960%
53	31.4	3.1847%
54	30.5	3.2787%
55	29.6	3.3784%
56	28.7	3.4843%
57	27.9	3.5842%
58	27.0	3.7037%
59	26.1	3.8314%
60	25.2	3.9683%
61	24.4	4.0984%
62	23.5	4.2553%
63	22.7	4.4053%
64	21.8	4.5872%
65	21.0	4.7619%
66	20.2	4.9505%
67	19.4	5.1546%
68	18.6	5.3763%
69	17.8	5.6180%
70	17.0	5.8824%
71	16.3	6.1350%
72	15.5	6.4516%
73	14.8	6.7568%
74	14.1	7.0922%
75	13.4	7.4627%
80	10.2	9.8039%
85	7.6	13.1579%
90	5.5	18.1818%
95	4.1	24.3902%
100	2.9	34.4828%
105	1.9	52.6316%
110	1.1	90.9091%
111+	1.0	100.0000%