



Department of Financial Services

GUIDANCE DATE: 1/18/2022

PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES PER \$1000 GIFT ALLOWED BY SECTION 1110

FOR ISSUES OF 2022 Q1

2012 IAR TABLE @ 2.50% for Age < 70, 2.00% for Age = 70-79, 1.75% for Age = 80-89, and 1.25% for Age = 90⁺

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	35.46	35.93	26.26	0	35.69	36.16	26.17
1	35.39	35.83	26.30	1	35.63	36.08	26.20
2	35.27	35.72	26.34	2	35.52	35.97	26.25
3	35.15	35.60	26.39	3	35.41	35.86	26.29
4	35.03	35.47	26.44	4	35.29	35.74	26.34
5	34.90	35.34	26.50	5	35.17	35.61	26.39
6	34.76	35.20	26.55	6	35.05	35.49	26.44
7	34.62	35.06	26.61	7	34.92	35.36	26.49
8	34.48	34.92	26.67	8	34.78	35.22	26.54
9	34.34	34.77	26.73	9	34.65	35.08	26.60
10	34.18	34.61	26.79	10	34.51	34.94	26.66
11	34.03	34.46	26.86	11	34.36	34.79	26.72
12	33.87	34.29	26.93	12	34.21	34.64	26.78
13	33.70	34.13	27.00	13	34.06	34.49	26.84
14	33.54	33.96	27.07	14	33.90	34.33	26.91
15	33.37	33.79	27.15	15	33.74	34.17	26.98
16	33.19	33.61	27.22	16	33.58	34.00	27.05
17	33.01	33.43	27.30	17	33.41	33.83	27.13
18	32.83	33.25	27.39	18	33.24	33.66	27.20
19	32.64	33.06	27.47	19	33.06	33.48	27.28
20	32.45	32.87	27.56	20	32.88	33.30	27.36

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
21	32.26	32.67	27.65	21	32.70	33.11	27.45
22	32.06	32.47	27.75	22	32.51	32.92	27.53
23	31.86	32.26	27.84	23	32.31	32.72	27.63
24	31.65	32.05	27.95	24	32.11	32.52	27.72
25	31.43	31.83	28.05	25	31.91	32.31	27.82
26	31.21	31.61	28.16	26	31.70	32.10	27.92
27	30.99	31.39	28.28	27	31.48	31.88	28.03
28	30.76	31.16	28.39	28	31.26	31.65	28.14
29	30.53	30.92	28.52	29	31.03	31.42	28.26
30	30.29	30.68	28.64	30	30.80	31.19	28.38
31	30.04	30.43	28.78	31	30.56	30.94	28.50
32	29.79	30.17	28.92	32	30.31	30.70	28.64
33	29.53	29.91	29.06	33	30.06	30.44	28.77
34	29.26	29.64	29.22	34	29.80	30.18	28.91
35	28.99	29.36	29.37	35	29.54	29.91	29.06
36	28.71	29.08	29.54	36	29.26	29.64	29.22
37	28.42	28.78	29.72	37	28.98	29.35	29.38
38	28.12	28.48	29.90	38	28.70	29.06	29.55
39	27.81	28.17	30.10	39	28.41	28.77	29.73
40	27.50	27.85	30.30	40	28.11	28.46	29.91
41	27.17	27.53	30.51	41	27.80	28.15	30.11
42	26.84	27.19	30.73	42	27.48	27.84	30.31
43	26.51	26.85	30.97	43	27.16	27.51	30.52
44	26.16	26.50	31.21	44	26.83	27.18	30.74
45	25.81	26.15	31.47	45	26.50	26.84	30.98
46	25.45	25.78	31.74	46	26.15	26.49	31.22
47	25.08	25.41	32.03	47	25.79	26.13	31.48
48	24.70	25.03	32.32	48	25.43	25.76	31.76
49	24.32	24.64	32.64	49	25.06	25.39	32.04
50	23.93	24.25	32.97	50	24.68	25.00	32.34
51	23.53	23.85	33.31	51	24.29	24.61	32.66
52	23.13	23.44	33.68	52	23.90	24.21	33.00
53	22.72	23.03	34.06	53	23.50	23.81	33.35
54	22.30	22.61	34.46	54	23.08	23.39	33.72
55	21.87	22.18	34.89	55	22.67	22.97	34.11
56	21.44	21.74	35.34	56	22.24	22.54	34.53
57	21.00	21.30	35.83	57	21.80	22.10	34.97
58	20.55	20.84	36.33	58	21.36	21.65	35.44
59	20.09	20.38	36.87	59	20.91	21.20	35.93
60	19.63	19.92	37.45	60	20.45	20.74	36.45
61	19.16	19.45	38.06	61	19.99	20.27	37.01

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
62	18.69	18.97	38.70	62	19.52	19.80	37.59
63	18.21	18.49	39.39	63	19.05	19.33	38.21
64	17.72	18.00	40.12	64	18.57	18.85	38.87
65	17.24	17.51	40.90	65	18.09	18.37	39.57
66	16.74	17.01	41.73	66	17.60	17.88	40.32
67	16.24	16.51	42.64	67	17.11	17.38	41.12
68	15.73	15.99	43.61	68	16.61	16.87	41.98
69	15.21	15.47	44.67	69	16.10	16.36	42.91
70	15.47	15.70	41.74	70	16.47	16.70	39.84
71	14.88	15.11	42.98	71	15.89	16.12	40.92
72	14.29	14.52	44.33	72	15.31	15.53	42.09
73	13.70	13.93	45.79	73	14.72	14.95	43.35
74	13.11	13.34	47.39	74	14.13	14.36	44.73
75	12.52	12.75	49.12	75	13.54	13.76	46.23
76	11.93	12.16	51.01	76	12.95	13.17	47.87
77	11.35	11.58	53.07	77	12.35	12.58	49.66
78	10.77	11.00	55.34	78	11.76	11.98	51.63
79	10.20	10.43	57.82	79	11.17	11.39	53.79
80	9.81	10.04	58.48	80	10.79	11.01	54.10
81	9.23	9.47	61.47	81	10.19	10.41	56.69
82	8.67	8.92	64.75	82	9.60	9.83	59.53
83	8.13	8.38	68.35	83	9.03	9.27	62.62
84	7.60	7.85	72.33	84	8.48	8.73	65.97
85	7.08	7.35	76.72	85	7.95	8.20	69.61
86	6.59	6.86	81.53	86	7.44	7.71	73.56
87	6.11	6.40	86.80	87	6.95	7.23	77.81
88	5.66	5.96	92.57	88	6.49	6.78	82.39
89	5.24	5.54	98.85	89	6.06	6.35	87.36
90	4.95	5.26	101.22	90	5.78	6.08	88.44
91	4.56	4.89	108.45	91	5.37	5.67	94.32
92	4.20	4.55	116.21	92	4.97	5.29	100.80
93	3.87	4.23	124.39	93	4.59	4.91	107.96
94	3.58	3.94	133.03	94	4.23	4.56	115.84
95	3.30	3.68	141.98	95	3.89	4.23	124.35
96	3.06	3.44	151.63	96	3.57	3.93	133.41
97	2.81	3.21	162.20	97	3.28	3.66	142.96
98	2.59	2.99	173.37	98	3.02	3.40	153.22
99	2.39	2.79	185.21	99	2.78	3.16	164.24
100	2.20	2.61	197.86	100	2.55	2.94	176.16
101	2.02	2.44	211.47	101	2.33	2.73	189.13
102	1.85	2.28	225.19	102	2.13	2.55	202.57

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
103	1.71	2.15	238.54	103	1.96	2.38	216.25
104	1.59	2.05	250.49	104	1.80	2.24	229.64
105	1.50	1.98	258.99	105	1.67	2.12	241.91
106	1.45	1.95	262.19	106	1.57	2.03	252.49
107	1.45	1.95	262.31	107	1.49	1.97	259.81
108	1.45	1.95	262.51	108	1.45	1.95	262.51
109	1.45	1.95	262.84	109	1.45	1.95	262.84
110	1.45	1.94	263.40	110	1.45	1.94	263.40
111	1.44	1.94	264.35	111	1.44	1.94	264.35
112	1.43	1.92	265.98	112	1.43	1.92	265.98
113	1.42	1.90	268.76	113	1.42	1.90	268.76
114	1.39	1.87	273.60	114	1.39	1.87	273.60
115	1.35	1.81	282.19	115	1.35	1.81	282.19
116	1.28	1.71	298.01	116	1.28	1.71	298.01
117	1.15	1.55	329.25	117	1.15	1.55	329.25
118	0.94	1.27	400.48	118	0.94	1.27	400.48
119	0.59	0.80	634.12	119	0.59	0.80	634.12
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2021 Q4**

2012 IAR TABLE @ 2.25% for Age < 70, 2.00% for Age = 70-79, 1.50% for Age = 80-89, and 1.00% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	38.23	38.69	24.05	0	38.51	38.97	23.95
1	38.14	38.57	24.09	1	38.43	38.87	23.99
2	38.00	38.43	24.14	2	38.30	38.73	24.03
3	37.85	38.28	24.19	3	38.16	38.59	24.08
4	37.69	38.12	24.24	4	38.01	38.44	24.13
5	37.53	37.96	24.30	5	37.86	38.29	24.18
6	37.37	37.79	24.36	6	37.71	38.13	24.24
7	37.20	37.62	24.42	7	37.55	37.97	24.29
8	37.03	37.45	24.48	8	37.38	37.81	24.35
9	36.85	37.27	24.54	9	37.22	37.64	24.41
10	36.67	37.08	24.61	10	37.05	37.46	24.47
11	36.48	36.89	24.68	11	36.87	37.29	24.54
12	36.29	36.70	24.75	12	36.69	37.10	24.60
13	36.09	36.50	24.82	13	36.50	36.92	24.67
14	35.89	36.30	24.90	14	36.32	36.73	24.74
15	35.68	36.09	24.98	15	36.12	36.53	24.81
16	35.48	35.88	25.06	16	35.93	36.33	24.89
17	35.26	35.67	25.14	17	35.73	36.13	24.96
18	35.05	35.45	25.23	18	35.52	35.92	25.04
19	34.83	35.23	25.32	19	35.31	35.71	25.13
20	34.60	35.00	25.41	20	35.10	35.50	25.21
21	34.37	34.77	25.51	21	34.88	35.28	25.30
22	34.14	34.53	25.61	22	34.66	35.05	25.39
23	33.90	34.29	25.71	23	34.43	34.82	25.49
24	33.65	34.04	25.81	24	34.19	34.58	25.59
25	33.40	33.79	25.92	25	33.95	34.34	25.69
26	33.15	33.53	26.04	26	33.70	34.09	25.79
27	32.89	33.27	26.15	27	33.45	33.83	25.90
28	32.63	33.00	26.27	28	33.19	33.57	26.02
29	32.36	32.73	26.40	29	32.93	33.30	26.14
30	32.08	32.45	26.53	30	32.66	33.03	26.26
31	31.80	32.16	26.67	31	32.38	32.75	26.39
32	31.50	31.87	26.81	32	32.10	32.46	26.53
33	31.21	31.57	26.96	33	31.81	32.17	26.67

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	30.90	31.26	27.12	34	31.51	31.87	26.81
35	30.59	30.94	27.28	35	31.21	31.56	26.97
36	30.27	30.62	27.46	36	30.89	31.25	27.13
37	29.94	30.28	27.64	37	30.58	30.93	27.29
38	29.60	29.94	27.82	38	30.25	30.60	27.47
39	29.25	29.59	28.02	39	29.92	30.26	27.65
40	28.90	29.24	28.23	40	29.58	29.92	27.84
41	28.54	28.87	28.44	41	29.23	29.57	28.03
42	28.17	28.50	28.67	42	28.88	29.21	28.24
43	27.79	28.12	28.91	43	28.52	28.85	28.46
44	27.41	27.73	29.16	44	28.15	28.48	28.68
45	27.01	27.33	29.42	45	27.77	28.10	28.92
46	26.61	26.93	29.69	46	27.39	27.71	29.17
47	26.20	26.52	29.98	47	27.00	27.31	29.43
48	25.79	26.10	30.29	48	26.59	26.90	29.71
49	25.36	25.67	30.60	49	26.18	26.49	30.00
50	24.93	25.24	30.94	50	25.76	26.07	30.31
51	24.50	24.80	31.29	51	25.34	25.64	30.63
52	24.06	24.36	31.65	52	24.90	25.20	30.97
53	23.61	23.91	32.04	53	24.46	24.76	31.32
54	23.15	23.45	32.45	54	24.01	24.30	31.70
55	22.69	22.98	32.88	55	23.56	23.84	32.10
56	22.22	22.51	33.34	56	23.09	23.37	32.52
57	21.74	22.03	33.83	57	22.62	22.90	32.96
58	21.26	21.54	34.34	58	22.14	22.42	33.43
59	20.77	21.04	34.88	59	21.65	21.93	33.93
60	20.27	20.55	35.46	60	21.16	21.43	34.45
61	19.77	20.04	36.07	61	20.66	20.93	35.01
62	19.26	19.53	36.72	62	20.16	20.43	35.60
63	18.75	19.02	37.42	63	19.66	19.92	36.22
64	18.23	18.50	38.15	64	19.14	19.41	36.89
65	17.71	17.98	38.94	65	18.63	18.89	37.59
66	17.19	17.45	39.78	66	18.11	18.37	38.34
67	16.66	16.91	40.69	67	17.59	17.84	39.15
68	16.12	16.37	41.67	68	17.06	17.31	40.01
69	15.57	15.82	42.73	69	16.52	16.77	40.95
70	15.42	15.65	41.85	70	16.42	16.66	39.92
71	14.83	15.06	43.10	71	15.85	16.08	41.00
72	14.24	14.47	44.45	72	15.26	15.49	42.17
73	13.65	13.88	45.92	73	14.68	14.91	43.45
74	13.06	13.29	47.53	74	14.09	14.32	44.83

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	12.47	12.70	49.27	75	13.50	13.72	46.33
76	11.88	12.12	51.17	76	12.91	13.13	47.98
77	11.30	11.54	53.25	77	12.32	12.54	49.78
78	10.72	10.96	55.52	78	11.72	11.95	51.75
79	10.15	10.39	58.02	79	11.13	11.36	53.92
80	9.94	10.17	56.62	80	10.97	11.18	52.19
81	9.35	9.58	59.61	81	10.35	10.56	54.78
82	8.78	9.02	62.89	82	9.74	9.97	57.62
83	8.22	8.47	66.50	83	9.16	9.39	60.71
84	7.68	7.93	70.48	84	8.59	8.83	64.06
85	7.15	7.42	74.87	85	8.05	8.30	67.70
86	6.65	6.92	79.69	86	7.53	7.79	71.64
87	6.17	6.45	84.96	87	7.03	7.30	75.89
88	5.71	6.00	90.73	88	6.56	6.85	80.47
89	5.28	5.58	97.00	89	6.12	6.41	85.43
90	4.98	5.30	99.37	90	5.83	6.13	86.51
91	4.59	4.92	106.59	91	5.42	5.72	92.38
92	4.23	4.57	114.33	92	5.01	5.33	98.85
93	3.90	4.25	122.51	93	4.63	4.95	106.01
94	3.60	3.96	131.13	94	4.26	4.59	113.88
95	3.32	3.70	140.06	95	3.91	4.26	122.38
96	3.07	3.46	149.69	96	3.60	3.95	131.42
97	2.83	3.22	160.23	97	3.31	3.68	140.95
98	2.61	3.00	171.37	98	3.04	3.42	151.19
99	2.40	2.81	183.18	99	2.79	3.18	162.17
100	2.21	2.62	195.80	100	2.56	2.96	174.07
101	2.03	2.45	209.34	101	2.35	2.75	186.98
102	1.86	2.29	222.98	102	2.15	2.56	200.36
103	1.72	2.16	236.25	103	1.97	2.39	213.98
104	1.60	2.06	248.14	104	1.81	2.25	227.32
105	1.51	1.99	256.61	105	1.68	2.13	239.57
106	1.46	1.96	259.81	106	1.58	2.04	250.13
107	1.46	1.96	259.93	107	1.50	1.98	257.43
108	1.46	1.96	260.13	108	1.46	1.96	260.13
109	1.46	1.96	260.46	109	1.46	1.96	260.46
110	1.46	1.95	261.04	110	1.46	1.95	261.04
111	1.45	1.95	262.00	111	1.45	1.95	262.00
112	1.44	1.93	263.65	112	1.44	1.93	263.65
113	1.43	1.91	266.46	113	1.43	1.91	266.46
114	1.40	1.88	271.34	114	1.40	1.88	271.34
115	1.36	1.82	279.98	115	1.36	1.82	279.98

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.28	1.72	295.86	116	1.28	1.72	295.86
117	1.16	1.55	327.18	117	1.16	1.55	327.18
118	0.95	1.27	398.52	118	0.95	1.27	398.52
119	0.59	0.80	632.30	119	0.59	0.80	632.30
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2021 Q3**

2012 IAR TABLE @ 2.75% for Age < 70, 2.25% for Age = 70-79, 1.75% for Age = 80-89, and 1.25% for Age = 90⁺

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	32.98	33.46	28.51	0	33.18	33.66	28.42
1	32.93	33.39	28.54	1	33.13	33.60	28.45
2	32.84	33.29	28.58	2	33.05	33.51	28.49
3	32.74	33.19	28.63	3	32.96	33.42	28.53
4	32.64	33.09	28.68	4	32.87	33.32	28.57
5	32.53	32.98	28.73	5	32.77	33.22	28.62
6	32.42	32.87	28.78	6	32.66	33.12	28.66
7	32.30	32.75	28.83	7	32.56	33.01	28.71
8	32.19	32.63	28.89	8	32.45	32.90	28.76
9	32.06	32.51	28.95	9	32.34	32.78	28.82
10	31.94	32.38	29.01	10	32.22	32.66	28.87
11	31.81	32.25	29.07	11	32.10	32.54	28.93
12	31.67	32.11	29.14	12	31.98	32.42	28.99
13	31.54	31.97	29.20	13	31.85	32.29	29.05
14	31.39	31.83	29.27	14	31.72	32.16	29.11
15	31.25	31.68	29.35	15	31.58	32.02	29.18
16	31.10	31.53	29.42	16	31.45	31.88	29.25
17	30.95	31.38	29.50	17	31.31	31.74	29.32
18	30.80	31.23	29.58	18	31.16	31.59	29.39
19	30.64	31.07	29.66	19	31.01	31.44	29.47
20	30.48	30.90	29.74	20	30.86	31.29	29.55
21	30.31	30.73	29.83	21	30.70	31.13	29.63
22	30.14	30.56	29.93	22	30.54	30.97	29.71
23	29.96	30.38	30.02	23	30.38	30.80	29.80
24	29.78	30.20	30.12	24	30.20	30.62	29.89
25	29.60	30.02	30.22	25	30.03	30.45	29.99
26	29.41	29.83	30.33	26	29.85	30.26	30.09
27	29.22	29.63	30.44	27	29.66	30.07	30.19
28	29.02	29.43	30.55	28	29.47	29.88	30.30
29	28.82	29.23	30.67	29	29.27	29.68	30.41
30	28.61	29.01	30.80	30	29.07	29.47	30.53
31	28.40	28.80	30.93	31	28.86	29.26	30.65
32	28.17	28.57	31.06	32	28.65	29.04	30.78
33	27.95	28.34	31.21	33	28.42	28.82	30.91

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	27.71	28.10	31.36	34	28.20	28.59	31.05
35	27.47	27.86	31.51	35	27.96	28.35	31.20
36	27.22	27.60	31.68	36	27.72	28.11	31.35
37	26.96	27.34	31.85	37	27.48	27.86	31.51
38	26.69	27.07	32.03	38	27.22	27.60	31.68
39	26.42	26.79	32.23	39	26.96	27.34	31.85
40	26.14	26.51	32.43	40	26.70	27.07	32.03
41	25.85	26.22	32.64	41	26.42	26.79	32.22
42	25.55	25.92	32.86	42	26.14	26.51	32.43
43	25.25	25.61	33.09	43	25.85	26.22	32.63
44	24.94	25.29	33.33	44	25.56	25.92	32.86
45	24.62	24.97	33.59	45	25.25	25.61	33.09
46	24.29	24.64	33.86	46	24.94	25.30	33.33
47	23.96	24.30	34.14	47	24.62	24.97	33.59
48	23.61	23.95	34.44	48	24.29	24.64	33.86
49	23.26	23.60	34.75	49	23.96	24.30	34.14
50	22.90	23.24	35.08	50	23.61	23.95	34.44
51	22.54	22.87	35.42	51	23.26	23.59	34.76
52	22.17	22.50	35.79	52	22.89	23.22	35.09
53	21.79	22.12	36.17	53	22.52	22.85	35.44
54	21.41	21.73	36.57	54	22.15	22.47	35.82
55	21.01	21.33	37.00	55	21.76	22.08	36.21
56	20.61	20.93	37.45	56	21.37	21.68	36.63
57	20.20	20.52	37.94	57	20.96	21.27	37.07
58	19.79	20.10	38.45	58	20.55	20.86	37.53
59	19.36	19.67	38.99	59	20.13	20.44	38.03
60	18.93	19.23	39.56	60	19.71	20.01	38.55
61	18.49	18.79	40.17	61	19.28	19.58	39.10
62	18.05	18.35	40.82	62	18.84	19.14	39.69
63	17.60	17.89	41.51	63	18.40	18.69	40.31
64	17.14	17.44	42.24	64	17.95	18.24	40.97
65	16.68	16.97	43.02	65	17.50	17.79	41.67
66	16.22	16.50	43.86	66	17.04	17.33	42.42
67	15.74	16.02	44.77	67	16.58	16.86	43.22
68	15.26	15.53	45.75	68	16.10	16.38	44.09
69	14.76	15.04	46.81	69	15.62	15.89	45.02
70	15.02	15.26	43.88	70	15.97	16.22	41.95
71	14.46	14.70	45.13	71	15.43	15.67	43.03
72	13.90	14.14	46.49	72	14.87	15.11	44.21
73	13.33	13.57	47.96	73	14.32	14.55	45.48
74	12.77	13.01	49.57	74	13.75	13.99	46.86

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	12.20	12.44	51.31	75	13.19	13.42	48.37
76	11.64	11.88	53.22	76	12.62	12.86	50.02
77	11.08	11.32	55.30	77	12.05	12.29	51.82
78	10.52	10.76	57.58	78	11.48	11.72	53.80
79	9.97	10.21	60.08	79	10.91	11.15	55.98
80	9.76	10.00	58.69	80	10.75	10.97	54.24
81	9.19	9.43	61.69	81	10.16	10.38	56.85
82	8.63	8.88	64.98	82	9.57	9.80	59.69
83	8.09	8.34	68.59	83	9.00	9.24	62.79
84	7.56	7.82	72.59	84	8.45	8.70	66.15
85	7.05	7.32	76.98	85	7.92	8.18	69.80
86	6.56	6.84	81.81	86	7.41	7.68	73.75
87	6.09	6.38	87.10	87	6.93	7.21	78.02
88	5.64	5.94	92.88	88	6.47	6.76	82.60
89	5.21	5.53	99.16	89	6.04	6.34	87.57
90	4.93	5.24	101.55	90	5.76	6.06	88.66
91	4.55	4.87	108.79	91	5.35	5.66	94.55
92	4.19	4.53	116.54	92	4.96	5.27	101.03
93	3.86	4.22	124.73	93	4.58	4.90	108.19
94	3.56	3.93	133.36	94	4.22	4.55	116.08
95	3.29	3.67	142.30	95	3.88	4.22	124.59
96	3.05	3.43	151.94	96	3.56	3.92	133.65
97	2.81	3.20	162.49	97	3.28	3.65	143.19
98	2.59	2.99	173.64	98	3.02	3.40	153.43
99	2.38	2.79	185.45	99	2.77	3.16	164.43
100	2.19	2.61	198.09	100	2.55	2.94	176.33
101	2.02	2.43	211.64	101	2.33	2.73	189.26
102	1.85	2.28	225.30	102	2.13	2.55	202.65
103	1.71	2.15	238.59	103	1.96	2.38	216.29
104	1.59	2.05	250.49	104	1.80	2.24	229.64
105	1.50	1.98	258.99	105	1.67	2.12	241.91
106	1.45	1.95	262.19	106	1.57	2.03	252.49
107	1.45	1.95	262.31	107	1.49	1.97	259.81
108	1.45	1.95	262.51	108	1.45	1.95	262.51
109	1.45	1.95	262.84	109	1.45	1.95	262.84
110	1.45	1.94	263.40	110	1.45	1.94	263.40
111	1.44	1.94	264.35	111	1.44	1.94	264.35
112	1.43	1.92	265.98	112	1.43	1.92	265.98
113	1.42	1.90	268.76	113	1.42	1.90	268.76
114	1.39	1.87	273.60	114	1.39	1.87	273.60
115	1.35	1.81	282.19	115	1.35	1.81	282.19

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.28	1.71	298.01	116	1.28	1.71	298.01
117	1.15	1.55	329.25	117	1.15	1.55	329.25
118	0.94	1.27	400.48	118	0.94	1.27	400.48
119	0.59	0.80	634.12	119	0.59	0.80	634.12
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2021 Q2**

2012 IAR TABLE @ 2.50% for Age < 70, 2.00% for Age = 70-79, 1.75% for Age = 80-89, and 1.00% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	35.45	35.92	26.27	0	35.68	36.15	26.18
1	35.37	35.82	26.30	1	35.62	36.07	26.21
2	35.26	35.71	26.35	2	35.52	35.96	26.25
3	35.14	35.58	26.40	3	35.40	35.85	26.29
4	35.02	35.46	26.45	4	35.29	35.73	26.34
5	34.88	35.32	26.50	5	35.16	35.61	26.39
6	34.75	35.19	26.56	6	35.04	35.48	26.44
7	34.61	35.05	26.61	7	34.91	35.35	26.49
8	34.47	34.90	26.67	8	34.77	35.21	26.55
9	34.32	34.75	26.73	9	34.64	35.07	26.60
10	34.17	34.60	26.80	10	34.50	34.93	26.66
11	34.01	34.44	26.86	11	34.35	34.78	26.72
12	33.85	34.28	26.93	12	34.20	34.63	26.78
13	33.69	34.11	27.00	13	34.05	34.48	26.85
14	33.52	33.94	27.08	14	33.89	34.32	26.92
15	33.35	33.77	27.15	15	33.73	34.15	26.99
16	33.17	33.59	27.23	16	33.57	33.99	27.06
17	33.00	33.41	27.31	17	33.40	33.82	27.13
18	32.81	33.23	27.39	18	33.23	33.65	27.21
19	32.63	33.04	27.48	19	33.05	33.47	27.29
20	32.44	32.85	27.57	20	32.87	33.28	27.37
21	32.24	32.65	27.66	21	32.69	33.10	27.45
22	32.04	32.45	27.76	22	32.50	32.90	27.54
23	31.84	32.24	27.85	23	32.30	32.71	27.63
24	31.63	32.03	27.96	24	32.10	32.50	27.73
25	31.41	31.81	28.06	25	31.89	32.30	27.83
26	31.19	31.59	28.17	26	31.68	32.08	27.93
27	30.97	31.37	28.29	27	31.47	31.86	28.04
28	30.74	31.14	28.40	28	31.24	31.64	28.15
29	30.51	30.90	28.53	29	31.01	31.41	28.27
30	30.27	30.66	28.66	30	30.78	31.17	28.39
31	30.02	30.41	28.79	31	30.54	30.93	28.51
32	29.77	30.15	28.93	32	30.29	30.68	28.65
33	29.51	29.89	29.08	33	30.04	30.42	28.78

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	29.24	29.61	29.23	34	29.78	30.16	28.93
35	28.96	29.34	29.39	35	29.52	29.89	29.07
36	28.68	29.05	29.56	36	29.24	29.61	29.23
37	28.39	28.75	29.74	37	28.96	29.33	29.39
38	28.09	28.45	29.92	38	28.68	29.04	29.56
39	27.78	28.14	30.12	39	28.38	28.74	29.74
40	27.47	27.82	30.32	40	28.08	28.44	29.93
41	27.14	27.49	30.53	41	27.77	28.13	30.12
42	26.81	27.16	30.76	42	27.46	27.81	30.33
43	26.47	26.82	30.99	43	27.14	27.48	30.54
44	26.13	26.47	31.24	44	26.81	27.15	30.76
45	25.77	26.11	31.50	45	26.47	26.81	31.00
46	25.41	25.74	31.77	46	26.12	26.46	31.24
47	25.04	25.37	32.05	47	25.77	26.10	31.50
48	24.66	24.99	32.36	48	25.40	25.73	31.78
49	24.28	24.60	32.67	49	25.03	25.36	32.07
50	23.89	24.21	33.00	50	24.65	24.97	32.37
51	23.49	23.81	33.35	51	24.26	24.58	32.69
52	23.08	23.40	33.71	52	23.87	24.18	33.02
53	22.67	22.99	34.10	53	23.46	23.77	33.38
54	22.25	22.56	34.51	54	23.05	23.36	33.75
55	21.83	22.13	34.94	55	22.63	22.93	34.15
56	21.39	21.70	35.39	56	22.20	22.50	34.57
57	20.95	21.25	35.88	57	21.77	22.06	35.01
58	20.50	20.80	36.39	58	21.32	21.62	35.48
59	20.05	20.34	36.93	59	20.87	21.16	35.97
60	19.58	19.87	37.51	60	20.41	20.70	36.50
61	19.11	19.40	38.12	61	19.95	20.24	37.05
62	18.64	18.92	38.77	62	19.48	19.77	37.64
63	18.16	18.44	39.46	63	19.01	19.29	38.26
64	17.68	17.96	40.19	64	18.53	18.81	38.93
65	17.19	17.46	40.98	65	18.05	18.33	39.63
66	16.69	16.97	41.82	66	17.57	17.84	40.38
67	16.19	16.46	42.73	67	17.07	17.34	41.18
68	15.68	15.94	43.71	68	16.57	16.83	42.05
69	15.16	15.42	44.77	69	16.06	16.32	42.98
70	15.42	15.65	41.85	70	16.42	16.66	39.92
71	14.83	15.06	43.10	71	15.85	16.08	41.00
72	14.24	14.47	44.45	72	15.26	15.49	42.17
73	13.65	13.88	45.92	73	14.68	14.91	43.45
74	13.06	13.29	47.53	74	14.09	14.32	44.83

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	12.47	12.70	49.27	75	13.50	13.72	46.33
76	11.88	12.12	51.17	76	12.91	13.13	47.98
77	11.30	11.54	53.25	77	12.32	12.54	49.78
78	10.72	10.96	55.52	78	11.72	11.95	51.75
79	10.15	10.39	58.02	79	11.13	11.36	53.92
80	9.76	10.00	58.69	80	10.75	10.97	54.24
81	9.19	9.43	61.69	81	10.16	10.38	56.85
82	8.63	8.88	64.98	82	9.57	9.80	59.69
83	8.09	8.34	68.59	83	9.00	9.24	62.79
84	7.56	7.82	72.59	84	8.45	8.70	66.15
85	7.05	7.32	76.98	85	7.92	8.18	69.80
86	6.56	6.84	81.81	86	7.41	7.68	73.75
87	6.09	6.38	87.10	87	6.93	7.21	78.02
88	5.64	5.94	92.88	88	6.47	6.76	82.60
89	5.21	5.53	99.16	89	6.04	6.34	87.57
90	4.98	5.30	99.37	90	5.83	6.13	86.51
91	4.59	4.92	106.59	91	5.42	5.72	92.38
92	4.23	4.57	114.33	92	5.01	5.33	98.85
93	3.90	4.25	122.51	93	4.63	4.95	106.01
94	3.60	3.96	131.13	94	4.26	4.59	113.88
95	3.32	3.70	140.06	95	3.91	4.26	122.38
96	3.07	3.46	149.69	96	3.60	3.95	131.42
97	2.83	3.22	160.23	97	3.31	3.68	140.95
98	2.61	3.00	171.37	98	3.04	3.42	151.19
99	2.40	2.81	183.18	99	2.79	3.18	162.17
100	2.21	2.62	195.80	100	2.56	2.96	174.07
101	2.03	2.45	209.34	101	2.35	2.75	186.98
102	1.86	2.29	222.98	102	2.15	2.56	200.36
103	1.72	2.16	236.25	103	1.97	2.39	213.98
104	1.60	2.06	248.14	104	1.81	2.25	227.32
105	1.51	1.99	256.61	105	1.68	2.13	239.57
106	1.46	1.96	259.81	106	1.58	2.04	250.13
107	1.46	1.96	259.93	107	1.50	1.98	257.43
108	1.46	1.96	260.13	108	1.46	1.96	260.13
109	1.46	1.96	260.46	109	1.46	1.96	260.46
110	1.46	1.95	261.04	110	1.46	1.95	261.04
111	1.45	1.95	262.00	111	1.45	1.95	262.00
112	1.44	1.93	263.65	112	1.44	1.93	263.65
113	1.43	1.91	266.46	113	1.43	1.91	266.46
114	1.40	1.88	271.34	114	1.40	1.88	271.34
115	1.36	1.82	279.98	115	1.36	1.82	279.98

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.28	1.72	295.86	116	1.28	1.72	295.86
117	1.16	1.55	327.18	117	1.16	1.55	327.18
118	0.95	1.27	398.52	118	0.95	1.27	398.52
119	0.59	0.80	632.30	119	0.59	0.80	632.30
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2021 Q1**

2012 IAR TABLE @ 2.25% for Age < 70, 2.00% for Age = 70-79, 1.50% for Age = 80-89, and 1.00% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	38.23	38.69	24.05	0	38.51	38.97	23.95
1	38.14	38.57	24.09	1	38.43	38.87	23.99
2	38.00	38.43	24.14	2	38.30	38.73	24.03
3	37.85	38.28	24.19	3	38.16	38.59	24.08
4	37.69	38.12	24.24	4	38.01	38.44	24.13
5	37.53	37.96	24.30	5	37.86	38.29	24.18
6	37.37	37.79	24.36	6	37.71	38.13	24.24
7	37.20	37.62	24.42	7	37.55	37.97	24.29
8	37.03	37.45	24.48	8	37.38	37.81	24.35
9	36.85	37.27	24.54	9	37.22	37.64	24.41
10	36.67	37.08	24.61	10	37.05	37.46	24.47
11	36.48	36.89	24.68	11	36.87	37.29	24.54
12	36.29	36.70	24.75	12	36.69	37.10	24.60
13	36.09	36.50	24.82	13	36.50	36.92	24.67
14	35.89	36.30	24.90	14	36.32	36.73	24.74
15	35.68	36.09	24.98	15	36.12	36.53	24.81
16	35.48	35.88	25.06	16	35.93	36.33	24.89
17	35.26	35.67	25.14	17	35.73	36.13	24.96
18	35.05	35.45	25.23	18	35.52	35.92	25.04
19	34.83	35.23	25.32	19	35.31	35.71	25.13
20	34.60	35.00	25.41	20	35.10	35.50	25.21
21	34.37	34.77	25.51	21	34.88	35.28	25.30
22	34.14	34.53	25.61	22	34.66	35.05	25.39
23	33.90	34.29	25.71	23	34.43	34.82	25.49
24	33.65	34.04	25.81	24	34.19	34.58	25.59
25	33.40	33.79	25.92	25	33.95	34.34	25.69
26	33.15	33.53	26.04	26	33.70	34.09	25.79
27	32.89	33.27	26.15	27	33.45	33.83	25.90
28	32.63	33.00	26.27	28	33.19	33.57	26.02
29	32.36	32.73	26.40	29	32.93	33.30	26.14
30	32.08	32.45	26.53	30	32.66	33.03	26.26
31	31.80	32.16	26.67	31	32.38	32.75	26.39
32	31.50	31.87	26.81	32	32.10	32.46	26.53
33	31.21	31.57	26.96	33	31.81	32.17	26.67

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	30.90	31.26	27.12	34	31.51	31.87	26.81
35	30.59	30.94	27.28	35	31.21	31.56	26.97
36	30.27	30.62	27.46	36	30.89	31.25	27.13
37	29.94	30.28	27.64	37	30.58	30.93	27.29
38	29.60	29.94	27.82	38	30.25	30.60	27.47
39	29.25	29.59	28.02	39	29.92	30.26	27.65
40	28.90	29.24	28.23	40	29.58	29.92	27.84
41	28.54	28.87	28.44	41	29.23	29.57	28.03
42	28.17	28.50	28.67	42	28.88	29.21	28.24
43	27.79	28.12	28.91	43	28.52	28.85	28.46
44	27.41	27.73	29.16	44	28.15	28.48	28.68
45	27.01	27.33	29.42	45	27.77	28.10	28.92
46	26.61	26.93	29.69	46	27.39	27.71	29.17
47	26.20	26.52	29.98	47	27.00	27.31	29.43
48	25.79	26.10	30.29	48	26.59	26.90	29.71
49	25.36	25.67	30.60	49	26.18	26.49	30.00
50	24.93	25.24	30.94	50	25.76	26.07	30.31
51	24.50	24.80	31.29	51	25.34	25.64	30.63
52	24.06	24.36	31.65	52	24.90	25.20	30.97
53	23.61	23.91	32.04	53	24.46	24.76	31.32
54	23.15	23.45	32.45	54	24.01	24.30	31.70
55	22.69	22.98	32.88	55	23.56	23.84	32.10
56	22.22	22.51	33.34	56	23.09	23.37	32.52
57	21.74	22.03	33.83	57	22.62	22.90	32.96
58	21.26	21.54	34.34	58	22.14	22.42	33.43
59	20.77	21.04	34.88	59	21.65	21.93	33.93
60	20.27	20.55	35.46	60	21.16	21.43	34.45
61	19.77	20.04	36.07	61	20.66	20.93	35.01
62	19.26	19.53	36.72	62	20.16	20.43	35.60
63	18.75	19.02	37.42	63	19.66	19.92	36.22
64	18.23	18.50	38.15	64	19.14	19.41	36.89
65	17.71	17.98	38.94	65	18.63	18.89	37.59
66	17.19	17.45	39.78	66	18.11	18.37	38.34
67	16.66	16.91	40.69	67	17.59	17.84	39.15
68	16.12	16.37	41.67	68	17.06	17.31	40.01
69	15.57	15.82	42.73	69	16.52	16.77	40.95
70	15.42	15.65	41.85	70	16.42	16.66	39.92
71	14.83	15.06	43.10	71	15.85	16.08	41.00
72	14.24	14.47	44.45	72	15.26	15.49	42.17
73	13.65	13.88	45.92	73	14.68	14.91	43.45
74	13.06	13.29	47.53	74	14.09	14.32	44.83

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	12.47	12.70	49.27	75	13.50	13.72	46.33
76	11.88	12.12	51.17	76	12.91	13.13	47.98
77	11.30	11.54	53.25	77	12.32	12.54	49.78
78	10.72	10.96	55.52	78	11.72	11.95	51.75
79	10.15	10.39	58.02	79	11.13	11.36	53.92
80	9.94	10.17	56.62	80	10.97	11.18	52.19
81	9.35	9.58	59.61	81	10.35	10.56	54.78
82	8.78	9.02	62.89	82	9.74	9.97	57.62
83	8.22	8.47	66.50	83	9.16	9.39	60.71
84	7.68	7.93	70.48	84	8.59	8.83	64.06
85	7.15	7.42	74.87	85	8.05	8.30	67.70
86	6.65	6.92	79.69	86	7.53	7.79	71.64
87	6.17	6.45	84.96	87	7.03	7.30	75.89
88	5.71	6.00	90.73	88	6.56	6.85	80.47
89	5.28	5.58	97.00	89	6.12	6.41	85.43
90	4.98	5.30	99.37	90	5.83	6.13	86.51
91	4.59	4.92	106.59	91	5.42	5.72	92.38
92	4.23	4.57	114.33	92	5.01	5.33	98.85
93	3.90	4.25	122.51	93	4.63	4.95	106.01
94	3.60	3.96	131.13	94	4.26	4.59	113.88
95	3.32	3.70	140.06	95	3.91	4.26	122.38
96	3.07	3.46	149.69	96	3.60	3.95	131.42
97	2.83	3.22	160.23	97	3.31	3.68	140.95
98	2.61	3.00	171.37	98	3.04	3.42	151.19
99	2.40	2.81	183.18	99	2.79	3.18	162.17
100	2.21	2.62	195.80	100	2.56	2.96	174.07
101	2.03	2.45	209.34	101	2.35	2.75	186.98
102	1.86	2.29	222.98	102	2.15	2.56	200.36
103	1.72	2.16	236.25	103	1.97	2.39	213.98
104	1.60	2.06	248.14	104	1.81	2.25	227.32
105	1.51	1.99	256.61	105	1.68	2.13	239.57
106	1.46	1.96	259.81	106	1.58	2.04	250.13
107	1.46	1.96	259.93	107	1.50	1.98	257.43
108	1.46	1.96	260.13	108	1.46	1.96	260.13
109	1.46	1.96	260.46	109	1.46	1.96	260.46
110	1.46	1.95	261.04	110	1.46	1.95	261.04
111	1.45	1.95	262.00	111	1.45	1.95	262.00
112	1.44	1.93	263.65	112	1.44	1.93	263.65
113	1.43	1.91	266.46	113	1.43	1.91	266.46
114	1.40	1.88	271.34	114	1.40	1.88	271.34
115	1.36	1.82	279.98	115	1.36	1.82	279.98

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.28	1.72	295.86	116	1.28	1.72	295.86
117	1.16	1.55	327.18	117	1.16	1.55	327.18
118	0.95	1.27	398.52	118	0.95	1.27	398.52
119	0.59	0.80	632.30	119	0.59	0.80	632.30
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2020 Q4**

2012 IAR TABLE @ 2.00% for Age < 70, 1.50% for Age = 70-79, 1.25% for Age = 80-89, and 0.75% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	41.37	41.82	21.86	0	41.71	42.16	21.76
1	41.25	41.67	21.90	1	41.60	42.02	21.80
2	41.07	41.49	21.95	2	41.43	41.85	21.85
3	40.89	41.30	22.01	3	41.26	41.68	21.90
4	40.70	41.11	22.06	4	41.08	41.49	21.95
5	40.50	40.91	22.12	5	40.89	41.30	22.01
6	40.30	40.71	22.18	6	40.70	41.11	22.06
7	40.10	40.50	22.25	7	40.51	40.91	22.12
8	39.88	40.29	22.31	8	40.31	40.71	22.18
9	39.67	40.07	22.38	9	40.10	40.51	22.25
10	39.45	39.84	22.45	10	39.89	40.29	22.31
11	39.22	39.61	22.52	11	39.68	40.08	22.38
12	38.99	39.38	22.60	12	39.46	39.86	22.45
13	38.75	39.14	22.68	13	39.24	39.63	22.52
14	38.51	38.90	22.75	14	39.01	39.40	22.59
15	38.27	38.65	22.84	15	38.78	39.17	22.67
16	38.02	38.40	22.92	16	38.54	38.93	22.74
17	37.77	38.15	23.01	17	38.30	38.69	22.82
18	37.51	37.89	23.10	18	38.06	38.44	22.91
19	37.25	37.63	23.19	19	37.81	38.19	22.99
20	36.98	37.36	23.28	20	37.55	37.93	23.08
21	36.71	37.09	23.38	21	37.29	37.67	23.17
22	36.43	36.81	23.49	22	37.03	37.40	23.27
23	36.15	36.52	23.59	23	36.76	37.13	23.37
24	35.87	36.23	23.70	24	36.48	36.85	23.47
25	35.57	35.94	23.81	25	36.20	36.56	23.58
26	35.28	35.64	23.93	26	35.91	36.27	23.69
27	34.98	35.34	24.05	27	35.61	35.98	23.80
28	34.67	35.03	24.18	28	35.31	35.67	23.92
29	34.35	34.71	24.31	29	35.01	35.36	24.04
30	34.03	34.39	24.44	30	34.69	35.04	24.17
31	33.71	34.06	24.58	31	34.37	34.72	24.30
32	33.37	33.72	24.73	32	34.04	34.39	24.44
33	33.03	33.37	24.88	33	33.71	34.05	24.58

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	32.68	33.02	25.04	34	33.37	33.71	24.73
35	32.32	32.66	25.21	35	33.02	33.36	24.89
36	31.96	32.29	25.39	36	32.67	33.00	25.05
37	31.58	31.91	25.57	37	32.31	32.64	25.22
38	31.20	31.53	25.76	38	31.94	32.26	25.40
39	30.81	31.13	25.96	39	31.56	31.88	25.58
40	30.41	30.73	26.17	40	31.18	31.50	25.78
41	30.01	30.32	26.39	41	30.79	31.10	25.98
42	29.59	29.90	26.62	42	30.39	30.70	26.19
43	29.17	29.48	26.86	43	29.98	30.29	26.41
44	28.74	29.04	27.12	44	29.57	29.88	26.64
45	28.30	28.60	27.38	45	29.15	29.45	26.88
46	27.86	28.15	27.66	46	28.72	29.02	27.13
47	27.41	27.70	27.95	47	28.28	28.58	27.40
48	26.95	27.24	28.26	48	27.84	28.13	27.68
49	26.48	26.77	28.58	49	27.38	27.67	27.97
50	26.01	26.29	28.92	50	26.92	27.21	28.28
51	25.53	25.81	29.27	51	26.45	26.73	28.61
52	25.05	25.33	29.64	52	25.98	26.25	28.95
53	24.56	24.83	30.04	53	25.49	25.77	29.31
54	24.06	24.33	30.45	54	25.00	25.27	29.69
55	23.56	23.83	30.88	55	24.50	24.77	30.09
56	23.05	23.31	31.35	56	24.00	24.26	30.51
57	22.53	22.79	31.84	57	23.48	23.74	30.96
58	22.01	22.27	32.35	58	22.96	23.22	31.43
59	21.48	21.74	32.90	59	22.44	22.69	31.93
60	20.94	21.20	33.49	60	21.91	22.16	32.46
61	20.40	20.66	34.10	61	21.37	21.62	33.02
62	19.86	20.12	34.76	62	20.83	21.08	33.62
63	19.32	19.57	35.45	63	20.29	20.54	34.25
64	18.77	19.02	36.19	64	19.74	19.99	34.91
65	18.21	18.46	36.98	65	19.20	19.44	35.62
66	17.66	17.90	37.83	66	18.65	18.89	36.37
67	17.09	17.34	38.74	67	18.09	18.33	37.18
68	16.52	16.76	39.73	68	17.52	17.76	38.05
69	15.95	16.18	40.80	69	16.95	17.19	38.99
70	16.21	16.42	37.90	70	17.33	17.54	35.95
71	15.56	15.77	39.15	71	16.69	16.89	37.04
72	14.92	15.12	40.51	72	16.05	16.25	38.21
73	14.27	14.48	41.99	73	15.41	15.61	39.48
74	13.63	13.83	43.59	74	14.76	14.96	40.87

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	12.99	13.20	45.33	75	14.12	14.31	42.37
76	12.35	12.57	47.24	76	13.47	13.67	44.02
77	11.73	11.94	49.31	77	12.83	13.03	45.82
78	11.11	11.33	51.59	78	12.19	12.39	47.79
79	10.50	10.72	54.08	79	11.56	11.76	49.95
80	10.08	10.30	54.76	80	11.15	11.35	50.27
81	9.48	9.70	57.75	81	10.51	10.72	52.87
82	8.89	9.12	61.03	82	9.89	10.10	55.70
83	8.32	8.56	64.65	83	9.28	9.51	58.79
84	7.76	8.01	68.63	84	8.70	8.94	62.14
85	7.23	7.48	73.02	85	8.15	8.39	65.78
86	6.71	6.98	77.84	86	7.61	7.87	69.72
87	6.22	6.50	83.11	87	7.11	7.38	73.97
88	5.76	6.05	88.88	88	6.63	6.91	78.55
89	5.32	5.62	95.15	89	6.18	6.47	83.50
90	5.02	5.33	97.51	90	5.89	6.19	84.57
91	4.63	4.95	104.72	91	5.46	5.77	90.44
92	4.26	4.60	112.45	92	5.06	5.37	96.90
93	3.92	4.28	120.62	93	4.67	4.98	104.05
94	3.62	3.98	129.22	94	4.29	4.62	111.91
95	3.34	3.72	138.13	95	3.94	4.29	120.41
96	3.09	3.47	147.74	96	3.62	3.98	129.43
97	2.85	3.24	158.25	97	3.33	3.70	138.94
98	2.62	3.02	169.37	98	3.06	3.44	149.14
99	2.41	2.82	181.14	99	2.81	3.20	160.10
100	2.22	2.63	193.73	100	2.58	2.97	171.97
101	2.04	2.46	207.20	101	2.36	2.76	184.83
102	1.87	2.30	220.77	102	2.16	2.57	198.15
103	1.73	2.17	233.96	103	1.98	2.40	211.71
104	1.61	2.07	245.77	104	1.83	2.26	224.99
105	1.52	2.00	254.23	105	1.69	2.14	237.22
106	1.47	1.97	257.41	106	1.59	2.05	247.77
107	1.47	1.97	257.54	107	1.51	1.99	255.05
108	1.47	1.97	257.74	108	1.47	1.97	257.74
109	1.47	1.97	258.09	109	1.47	1.97	258.09
110	1.46	1.96	258.67	110	1.46	1.96	258.67
111	1.46	1.95	259.65	111	1.46	1.95	259.65
112	1.45	1.94	261.31	112	1.45	1.94	261.31
113	1.43	1.92	264.15	113	1.43	1.92	264.15
114	1.41	1.88	269.07	114	1.41	1.88	269.07
115	1.36	1.82	277.76	115	1.36	1.82	277.76

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.29	1.72	293.71	116	1.29	1.72	293.71
117	1.16	1.56	325.11	117	1.16	1.56	325.11
118	0.95	1.27	396.55	118	0.95	1.27	396.55
119	0.60	0.80	630.49	119	0.60	0.80	630.49
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2020 Q3**

2012 IAR TABLE @ 2.50% for Age < 70, 2.25% for Age = 70-79, 1.75% for Age = 80-89, and 1.50% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	35.44	35.90	26.27	0	35.67	36.15	26.18
1	35.36	35.81	26.31	1	35.61	36.06	26.21
2	35.25	35.70	26.35	2	35.51	35.96	26.25
3	35.13	35.57	26.40	3	35.40	35.84	26.30
4	35.00	35.44	26.45	4	35.28	35.72	26.34
5	34.87	35.31	26.51	5	35.15	35.60	26.39
6	34.74	35.17	26.56	6	35.03	35.47	26.44
7	34.60	35.03	26.62	7	34.90	35.34	26.50
8	34.46	34.89	26.68	8	34.77	35.20	26.55
9	34.31	34.74	26.74	9	34.63	35.06	26.61
10	34.16	34.59	26.80	10	34.49	34.92	26.67
11	34.00	34.43	26.87	11	34.34	34.77	26.73
12	33.84	34.26	26.94	12	34.19	34.62	26.79
13	33.67	34.10	27.01	13	34.04	34.46	26.85
14	33.50	33.93	27.08	14	33.88	34.31	26.92
15	33.33	33.75	27.16	15	33.72	34.14	26.99
16	33.16	33.58	27.24	16	33.55	33.98	27.06
17	32.98	33.40	27.32	17	33.39	33.81	27.14
18	32.80	33.21	27.40	18	33.21	33.63	27.21
19	32.61	33.02	27.49	19	33.04	33.45	27.29
20	32.42	32.83	27.58	20	32.86	33.27	27.37
21	32.22	32.63	27.67	21	32.67	33.08	27.46
22	32.02	32.43	27.77	22	32.48	32.89	27.55
23	31.81	32.22	27.86	23	32.29	32.69	27.64
24	31.61	32.01	27.97	24	32.08	32.49	27.74
25	31.39	31.79	28.07	25	31.88	32.28	27.84
26	31.17	31.57	28.18	26	31.67	32.07	27.94
27	30.95	31.34	28.30	27	31.45	31.85	28.05
28	30.72	31.11	28.42	28	31.23	31.62	28.16
29	30.48	30.88	28.54	29	31.00	31.39	28.28
30	30.24	30.63	28.67	30	30.76	31.15	28.40
31	30.00	30.38	28.80	31	30.52	30.91	28.52
32	29.74	30.12	28.94	32	30.27	30.66	28.66
33	29.48	29.86	29.09	33	30.02	30.40	28.79

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	29.21	29.59	29.25	34	29.76	30.14	28.94
35	28.94	29.31	29.41	35	29.49	29.87	29.09
36	28.65	29.02	29.58	36	29.22	29.59	29.24
37	28.36	28.72	29.75	37	28.94	29.31	29.41
38	28.06	28.42	29.94	38	28.65	29.02	29.58
39	27.75	28.11	30.14	39	28.36	28.72	29.76
40	27.43	27.79	30.34	40	28.06	28.42	29.94
41	27.11	27.46	30.55	41	27.75	28.10	30.14
42	26.78	27.13	30.78	42	27.43	27.79	30.34
43	26.44	26.78	31.01	43	27.11	27.46	30.56
44	26.09	26.43	31.26	44	26.78	27.12	30.78
45	25.74	26.07	31.52	45	26.44	26.78	31.02
46	25.37	25.71	31.80	46	26.09	26.43	31.26
47	25.00	25.33	32.08	47	25.74	26.07	31.53
48	24.62	24.95	32.39	48	25.37	25.70	31.80
49	24.24	24.56	32.70	49	25.00	25.33	32.09
50	23.85	24.17	33.04	50	24.62	24.94	32.39
51	23.45	23.77	33.39	51	24.23	24.55	32.71
52	23.04	23.36	33.75	52	23.83	24.15	33.05
53	22.63	22.94	34.14	53	23.43	23.74	33.41
54	22.21	22.52	34.55	54	23.02	23.32	33.78
55	21.78	22.09	34.98	55	22.60	22.90	34.18
56	21.35	21.65	35.44	56	22.17	22.47	34.60
57	20.90	21.20	35.93	57	21.73	22.03	35.05
58	20.45	20.75	36.44	58	21.29	21.58	35.52
59	20.00	20.29	36.99	59	20.83	21.12	36.02
60	19.53	19.82	37.57	60	20.38	20.66	36.54
61	19.07	19.35	38.18	61	19.91	20.20	37.10
62	18.59	18.88	38.84	62	19.45	19.73	37.69
63	18.11	18.39	39.53	63	18.97	19.25	38.32
64	17.63	17.91	40.27	64	18.49	18.77	38.98
65	17.14	17.42	41.06	65	18.01	18.29	39.69
66	16.64	16.92	41.90	66	17.53	17.80	40.44
67	16.14	16.41	42.82	67	17.03	17.30	41.25
68	15.63	15.89	43.80	68	16.53	16.79	42.12
69	15.11	15.37	44.87	69	16.02	16.28	43.05
70	14.97	15.21	43.99	70	15.93	16.18	42.03
71	14.41	14.65	45.25	71	15.39	15.63	43.12
72	13.85	14.09	46.62	72	14.83	15.07	44.29
73	13.28	13.52	48.10	73	14.28	14.51	45.57
74	12.72	12.96	49.71	74	13.71	13.95	46.96

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	12.15	12.39	51.47	75	13.15	13.39	48.48
76	11.59	11.83	53.38	76	12.58	12.82	50.13
77	11.03	11.27	55.48	77	12.01	12.25	51.95
78	10.47	10.72	57.77	78	11.45	11.68	53.93
79	9.92	10.17	60.28	79	10.88	11.11	56.12
80	9.72	9.96	58.90	80	10.72	10.94	54.39
81	9.15	9.39	61.91	81	10.12	10.35	57.00
82	8.60	8.84	65.21	82	9.54	9.77	59.85
83	8.06	8.31	68.84	83	8.97	9.21	62.96
84	7.53	7.79	72.84	84	8.42	8.67	66.33
85	7.02	7.29	77.25	85	7.90	8.15	69.99
86	6.53	6.81	82.10	86	7.39	7.66	73.95
87	6.06	6.35	87.40	87	6.91	7.19	78.22
88	5.62	5.92	93.19	88	6.45	6.74	82.82
89	5.19	5.51	99.49	89	6.02	6.32	87.79
90	4.85	5.17	104.06	90	5.67	5.98	91.04
91	4.48	4.81	111.32	91	5.27	5.59	96.94
92	4.13	4.48	119.09	92	4.89	5.21	103.43
93	3.81	4.17	127.29	93	4.52	4.85	110.62
94	3.52	3.89	135.92	94	4.16	4.50	118.52
95	3.25	3.64	144.86	95	3.83	4.18	127.05
96	3.02	3.40	154.49	96	3.52	3.89	136.11
97	2.78	3.17	165.03	97	3.24	3.62	145.65
98	2.56	2.96	176.17	98	2.99	3.37	155.88
99	2.36	2.77	187.97	99	2.75	3.14	166.87
100	2.18	2.59	200.59	100	2.52	2.92	178.77
101	2.00	2.42	214.11	101	2.31	2.71	191.66
102	1.84	2.27	227.72	102	2.12	2.53	205.02
103	1.70	2.14	240.97	103	1.94	2.37	218.63
104	1.58	2.04	252.85	104	1.79	2.23	231.96
105	1.49	1.97	261.36	105	1.66	2.11	244.25
106	1.44	1.94	264.57	106	1.56	2.02	254.85
107	1.44	1.94	264.69	107	1.48	1.96	262.18
108	1.44	1.94	264.88	108	1.44	1.94	264.88
109	1.44	1.94	265.20	109	1.44	1.94	265.20
110	1.44	1.94	265.76	110	1.44	1.94	265.76
111	1.43	1.93	266.70	111	1.43	1.93	266.70
112	1.42	1.92	268.30	112	1.42	1.92	268.30
113	1.41	1.90	271.06	113	1.41	1.90	271.06
114	1.38	1.86	275.86	114	1.38	1.86	275.86
115	1.34	1.81	284.40	115	1.34	1.81	284.40

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.27	1.71	300.15	116	1.27	1.71	300.15
117	1.15	1.54	331.31	117	1.15	1.54	331.31
118	0.94	1.27	402.44	118	0.94	1.27	402.44
119	0.59	0.80	635.93	119	0.59	0.80	635.93
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2020 Q2**

2012 IAR TABLE @ 3.00% for Age < 70, 2.50% for Age = 70-79, 2.25% for Age = 80-89, and 2.00% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	30.78	31.27	30.77	0	30.95	31.44	30.68
1	30.74	31.21	30.80	1	30.92	31.39	30.71
2	30.67	31.13	30.84	2	30.85	31.32	30.74
3	30.59	31.05	30.88	3	30.78	31.25	30.78
4	30.51	30.97	30.93	4	30.71	31.17	30.82
5	30.42	30.88	30.97	5	30.62	31.09	30.86
6	30.33	30.78	31.02	6	30.54	31.00	30.91
7	30.23	30.69	31.07	7	30.45	30.91	30.95
8	30.13	30.59	31.13	8	30.36	30.82	31.00
9	30.03	30.48	31.18	9	30.27	30.72	31.05
10	29.93	30.38	31.24	10	30.17	30.63	31.11
11	29.82	30.27	31.30	11	30.07	30.52	31.16
12	29.70	30.15	31.36	12	29.97	30.42	31.22
13	29.59	30.03	31.43	13	29.86	30.31	31.27
14	29.47	29.91	31.49	14	29.75	30.20	31.33
15	29.35	29.79	31.56	15	29.64	30.09	31.40
16	29.22	29.66	31.64	16	29.53	29.97	31.46
17	29.09	29.53	31.71	17	29.41	29.85	31.53
18	28.96	29.40	31.79	18	29.29	29.73	31.60
19	28.83	29.26	31.86	19	29.16	29.60	31.67
20	28.69	29.12	31.95	20	29.03	29.47	31.75
21	28.55	28.98	32.03	21	28.90	29.33	31.82
22	28.40	28.83	32.12	22	28.76	29.19	31.91
23	28.25	28.68	32.21	23	28.62	29.05	31.99
24	28.09	28.52	32.31	24	28.47	28.90	32.08
25	27.94	28.36	32.41	25	28.32	28.75	32.17
26	27.77	28.20	32.51	26	28.16	28.59	32.27
27	27.61	28.03	32.62	27	28.00	28.43	32.37
28	27.43	27.86	32.73	28	27.84	28.26	32.47
29	27.26	27.68	32.85	29	27.67	28.08	32.58
30	27.08	27.49	32.97	30	27.49	27.91	32.70
31	26.89	27.30	33.09	31	27.31	27.72	32.82
32	26.69	27.10	33.23	32	27.12	27.53	32.94
33	26.49	26.90	33.37	33	26.93	27.34	33.07

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	26.29	26.69	33.51	34	26.73	27.13	33.21
35	26.07	26.47	33.67	35	26.52	26.92	33.35
36	25.85	26.25	33.83	36	26.31	26.71	33.50
37	25.62	26.01	34.00	37	26.09	26.49	33.66
38	25.38	25.77	34.18	38	25.87	26.26	33.82
39	25.14	25.52	34.37	39	25.64	26.03	33.99
40	24.89	25.27	34.57	40	25.40	25.79	34.17
41	24.63	25.01	34.77	41	25.15	25.54	34.36
42	24.36	24.74	34.99	42	24.90	25.28	34.56
43	24.09	24.46	35.22	43	24.64	25.02	34.76
44	23.80	24.17	35.46	44	24.38	24.75	34.98
45	23.51	23.88	35.72	45	24.10	24.47	35.21
46	23.22	23.58	35.98	46	23.82	24.19	35.45
47	22.91	23.27	36.27	47	23.53	23.89	35.71
48	22.60	22.95	36.56	48	23.23	23.59	35.97
49	22.28	22.63	36.87	49	22.92	23.28	36.26
50	21.95	22.30	37.20	50	22.61	22.96	36.56
51	21.62	21.96	37.55	51	22.29	22.63	36.87
52	21.27	21.62	37.91	52	21.95	22.30	37.20
53	20.93	21.27	38.29	53	21.61	21.96	37.55
54	20.57	20.91	38.69	54	21.27	21.60	37.92
55	20.21	20.54	39.12	55	20.91	21.24	38.32
56	19.83	20.16	39.58	56	20.55	20.88	38.73
57	19.45	19.78	40.06	57	20.17	20.50	39.17
58	19.07	19.39	40.57	58	19.79	20.11	39.64
59	18.67	18.99	41.11	59	19.40	19.72	40.13
60	18.27	18.58	41.69	60	19.01	19.32	40.66
61	17.86	18.17	42.30	61	18.60	18.92	41.21
62	17.44	17.75	42.94	62	18.20	18.51	41.80
63	17.02	17.33	43.64	63	17.78	18.09	42.42
64	16.59	16.90	44.37	64	17.36	17.67	43.08
65	16.16	16.46	45.16	65	16.94	17.24	43.78
66	15.72	16.02	46.00	66	16.51	16.81	44.53
67	15.27	15.56	46.91	67	16.07	16.36	45.34
68	14.81	15.10	47.90	68	15.62	15.91	46.21
69	14.34	14.63	48.97	69	15.16	15.45	47.14
70	14.58	14.84	46.03	70	15.51	15.76	44.06
71	14.05	14.31	47.29	71	14.98	15.24	45.15
72	13.52	13.77	48.66	72	14.46	14.71	46.33
73	12.98	13.23	50.14	73	13.93	14.18	47.61
74	12.43	12.69	51.76	74	13.39	13.64	49.00

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	11.89	12.14	53.52	75	12.85	13.10	50.52
76	11.35	11.60	55.44	76	12.31	12.55	52.18
77	10.81	11.07	57.53	77	11.76	12.01	54.00
78	10.28	10.53	59.83	78	11.21	11.46	55.99
79	9.74	10.00	62.35	79	10.67	10.91	58.17
80	9.38	9.63	63.04	80	10.31	10.55	58.52
81	8.84	9.10	66.07	81	9.76	10.00	61.14
82	8.32	8.58	69.38	82	9.21	9.45	64.01
83	7.81	8.08	73.03	83	8.67	8.93	67.14
84	7.31	7.58	77.05	84	8.15	8.42	70.53
85	6.83	7.11	81.48	85	7.66	7.93	74.20
86	6.36	6.65	86.35	86	7.18	7.46	78.18
87	5.91	6.21	91.68	87	6.72	7.01	82.47
88	5.48	5.79	97.49	88	6.28	6.58	87.08
89	5.08	5.39	103.81	89	5.87	6.18	92.07
90	4.75	5.08	108.42	90	5.54	5.85	95.34
91	4.39	4.73	115.70	91	5.15	5.47	101.26
92	4.05	4.40	123.50	92	4.78	5.11	107.77
93	3.74	4.10	131.72	93	4.42	4.76	114.98
94	3.46	3.83	140.37	94	4.08	4.42	122.90
95	3.20	3.59	149.33	95	3.76	4.11	131.46
96	2.97	3.35	158.97	96	3.46	3.83	140.54
97	2.73	3.13	169.53	97	3.19	3.57	150.10
98	2.52	2.93	180.69	98	2.94	3.32	160.35
99	2.33	2.74	192.50	99	2.70	3.10	171.35
100	2.15	2.56	205.14	100	2.49	2.88	183.27
101	1.97	2.39	218.68	101	2.28	2.68	196.19
102	1.82	2.25	232.32	102	2.09	2.50	209.58
103	1.68	2.12	245.61	103	1.92	2.34	223.21
104	1.56	2.02	257.53	104	1.77	2.21	236.58
105	1.48	1.95	266.09	105	1.64	2.09	248.90
106	1.43	1.93	269.31	106	1.54	2.00	259.54
107	1.43	1.93	269.42	107	1.46	1.95	266.90
108	1.43	1.93	269.61	108	1.43	1.93	269.61
109	1.42	1.92	269.92	109	1.42	1.92	269.92
110	1.42	1.92	270.45	110	1.42	1.92	270.45
111	1.42	1.91	271.37	111	1.42	1.91	271.37
112	1.41	1.90	272.93	112	1.41	1.90	272.93
113	1.39	1.88	275.64	113	1.39	1.88	275.64
114	1.37	1.85	280.37	114	1.37	1.85	280.37
115	1.33	1.79	288.80	115	1.33	1.79	288.80

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{a}_y^*	Maximum Income**
116	1.26	1.70	304.42	116	1.26	1.70	304.42
117	1.14	1.54	335.42	117	1.14	1.54	335.42
118	0.93	1.26	406.33	118	0.93	1.26	406.33
119	0.59	0.79	639.53	119	0.59	0.79	639.53
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

**PRESENT VALUES OF IMMEDIATE ANNUITIES AND MAXIMUM INCOMES
 PER \$1000 GIFT ALLOWED BY SECTION 1110
 FOR ISSUES OF 2020 Q1**

2012 IAR TABLE @ 3.00% for Age < 70, 2.75% for Age = 70-79, 2.25% for Age = 80-89, and 2.00% for Age = 90⁺

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
0	30.78	31.27	30.77	0	30.95	31.44	30.68
1	30.74	31.21	30.80	1	30.92	31.39	30.71
2	30.67	31.13	30.84	2	30.85	31.32	30.74
3	30.59	31.05	30.88	3	30.78	31.25	30.78
4	30.51	30.97	30.93	4	30.71	31.17	30.82
5	30.42	30.88	30.97	5	30.62	31.09	30.86
6	30.33	30.78	31.02	6	30.54	31.00	30.91
7	30.23	30.69	31.07	7	30.45	30.91	30.95
8	30.13	30.59	31.13	8	30.36	30.82	31.00
9	30.03	30.48	31.18	9	30.27	30.72	31.05
10	29.93	30.38	31.24	10	30.17	30.63	31.11
11	29.82	30.27	31.30	11	30.07	30.52	31.16
12	29.70	30.15	31.36	12	29.97	30.42	31.22
13	29.59	30.03	31.43	13	29.86	30.31	31.27
14	29.47	29.91	31.49	14	29.75	30.20	31.33
15	29.35	29.79	31.56	15	29.64	30.09	31.40
16	29.22	29.66	31.64	16	29.53	29.97	31.46
17	29.09	29.53	31.71	17	29.41	29.85	31.53
18	28.96	29.40	31.79	18	29.29	29.73	31.60
19	28.83	29.26	31.86	19	29.16	29.60	31.67
20	28.69	29.12	31.95	20	29.03	29.47	31.75
21	28.55	28.98	32.03	21	28.90	29.33	31.82
22	28.40	28.83	32.12	22	28.76	29.19	31.91
23	28.25	28.68	32.21	23	28.62	29.05	31.99
24	28.09	28.52	32.31	24	28.47	28.90	32.08
25	27.94	28.36	32.41	25	28.32	28.75	32.17
26	27.77	28.20	32.51	26	28.16	28.59	32.27
27	27.61	28.03	32.62	27	28.00	28.43	32.37
28	27.43	27.86	32.73	28	27.84	28.26	32.47
29	27.26	27.68	32.85	29	27.67	28.08	32.58
30	27.08	27.49	32.97	30	27.49	27.91	32.70
31	26.89	27.30	33.09	31	27.31	27.72	32.82
32	26.69	27.10	33.23	32	27.12	27.53	32.94
33	26.49	26.90	33.37	33	26.93	27.34	33.07

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
	Immediate				Immediate		
Age x	Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
34	26.29	26.69	33.51	34	26.73	27.13	33.21
35	26.07	26.47	33.67	35	26.52	26.92	33.35
36	25.85	26.25	33.83	36	26.31	26.71	33.50
37	25.62	26.01	34.00	37	26.09	26.49	33.66
38	25.38	25.77	34.18	38	25.87	26.26	33.82
39	25.14	25.52	34.37	39	25.64	26.03	33.99
40	24.89	25.27	34.57	40	25.40	25.79	34.17
41	24.63	25.01	34.77	41	25.15	25.54	34.36
42	24.36	24.74	34.99	42	24.90	25.28	34.56
43	24.09	24.46	35.22	43	24.64	25.02	34.76
44	23.80	24.17	35.46	44	24.38	24.75	34.98
45	23.51	23.88	35.72	45	24.10	24.47	35.21
46	23.22	23.58	35.98	46	23.82	24.19	35.45
47	22.91	23.27	36.27	47	23.53	23.89	35.71
48	22.60	22.95	36.56	48	23.23	23.59	35.97
49	22.28	22.63	36.87	49	22.92	23.28	36.26
50	21.95	22.30	37.20	50	22.61	22.96	36.56
51	21.62	21.96	37.55	51	22.29	22.63	36.87
52	21.27	21.62	37.91	52	21.95	22.30	37.20
53	20.93	21.27	38.29	53	21.61	21.96	37.55
54	20.57	20.91	38.69	54	21.27	21.60	37.92
55	20.21	20.54	39.12	55	20.91	21.24	38.32
56	19.83	20.16	39.58	56	20.55	20.88	38.73
57	19.45	19.78	40.06	57	20.17	20.50	39.17
58	19.07	19.39	40.57	58	19.79	20.11	39.64
59	18.67	18.99	41.11	59	19.40	19.72	40.13
60	18.27	18.58	41.69	60	19.01	19.32	40.66
61	17.86	18.17	42.30	61	18.60	18.92	41.21
62	17.44	17.75	42.94	62	18.20	18.51	41.80
63	17.02	17.33	43.64	63	17.78	18.09	42.42
64	16.59	16.90	44.37	64	17.36	17.67	43.08
65	16.16	16.46	45.16	65	16.94	17.24	43.78
66	15.72	16.02	46.00	66	16.51	16.81	44.53
67	15.27	15.56	46.91	67	16.07	16.36	45.34
68	14.81	15.10	47.90	68	15.62	15.91	46.21
69	14.34	14.63	48.97	69	15.16	15.45	47.14
70	14.22	14.49	48.08	70	15.09	15.37	46.10
71	13.71	13.98	49.34	71	14.60	14.87	47.19
72	13.20	13.46	50.70	72	14.10	14.36	48.37
73	12.68	12.94	52.19	73	13.59	13.86	49.65
74	12.16	12.42	53.81	74	13.08	13.34	51.05

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \ddot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \ddot{a}_y^*	Maximum Income**
75	11.64	11.90	55.57	75	12.56	12.82	52.57
76	11.12	11.38	57.49	76	12.04	12.30	54.23
77	10.60	10.86	59.59	77	11.52	11.77	56.05
78	10.08	10.35	61.89	78	10.99	11.24	58.04
79	9.57	9.83	64.42	79	10.46	10.71	60.23
80	9.38	9.63	63.04	80	10.31	10.55	58.52
81	8.84	9.10	66.07	81	9.76	10.00	61.14
82	8.32	8.58	69.38	82	9.21	9.45	64.01
83	7.81	8.08	73.03	83	8.67	8.93	67.14
84	7.31	7.58	77.05	84	8.15	8.42	70.53
85	6.83	7.11	81.48	85	7.66	7.93	74.20
86	6.36	6.65	86.35	86	7.18	7.46	78.18
87	5.91	6.21	91.68	87	6.72	7.01	82.47
88	5.48	5.79	97.49	88	6.28	6.58	87.08
89	5.08	5.39	103.81	89	5.87	6.18	92.07
90	4.75	5.08	108.42	90	5.54	5.85	95.34
91	4.39	4.73	115.70	91	5.15	5.47	101.26
92	4.05	4.40	123.50	92	4.78	5.11	107.77
93	3.74	4.10	131.72	93	4.42	4.76	114.98
94	3.46	3.83	140.37	94	4.08	4.42	122.90
95	3.20	3.59	149.33	95	3.76	4.11	131.46
96	2.97	3.35	158.97	96	3.46	3.83	140.54
97	2.73	3.13	169.53	97	3.19	3.57	150.10
98	2.52	2.93	180.69	98	2.94	3.32	160.35
99	2.33	2.74	192.50	99	2.70	3.10	171.35
100	2.15	2.56	205.14	100	2.49	2.88	183.27
101	1.97	2.39	218.68	101	2.28	2.68	196.19
102	1.82	2.25	232.32	102	2.09	2.50	209.58
103	1.68	2.12	245.61	103	1.92	2.34	223.21
104	1.56	2.02	257.53	104	1.77	2.21	236.58
105	1.48	1.95	266.09	105	1.64	2.09	248.90
106	1.43	1.93	269.31	106	1.54	2.00	259.54
107	1.43	1.93	269.42	107	1.46	1.95	266.90
108	1.43	1.93	269.61	108	1.43	1.93	269.61
109	1.42	1.92	269.92	109	1.42	1.92	269.92
110	1.42	1.92	270.45	110	1.42	1.92	270.45
111	1.42	1.91	271.37	111	1.42	1.91	271.37
112	1.41	1.90	272.93	112	1.41	1.90	272.93
113	1.39	1.88	275.64	113	1.39	1.88	275.64
114	1.37	1.85	280.37	114	1.37	1.85	280.37
115	1.33	1.79	288.80	115	1.33	1.79	288.80

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims

NYS Department of Financial Services
 Maximum Income per \$1000 Gift

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	Income**
116	1.26	1.70	304.42	116	1.26	1.70	304.42
117	1.14	1.54	335.42	117	1.14	1.54	335.42
118	0.93	1.26	406.33	118	0.93	1.26	406.33
119	0.59	0.79	639.53	119	0.59	0.79	639.53
120	0.00			120	0.00		

* See calculation of annuity reserves

** Per thousand of Gift. Assumes immediate payment of claims