



GUIDANCE DATE: 1/17/24

GUIDANCE REGARDING AMENDMENT TO NEW YORK INSURANCE LAW SECTION 1110 FOR GIFT ANNUITIES

With the enactment of Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213), charitable gift annuity valuation interest rates for issues on or after 1/1/2020 were set on a quarterly basis, which in turn caused the maximum allowable charitable gift annuity income rates to be set on a quarterly basis as well. Industry trade groups and charities themselves noted quarterly rate changes to be computationally cumbersome given the modest resources of the charities.

To address this issue, Section 1110 (a) of New York Insurance Law was amended 10/26/2023 with an effective date of 1/23/2024. With the amendment, the calculation of maximum allowable charitable gift income rates is based on semiannual interest rates instead of quarterly interest rates. In addition to the change in interest rates, the amendment allows the use of unisex mortality in the calculation of the gift income rates. For issue dates on or after 1/23/2024, the semiannual income rates are applicable. For issues on or after 1/1/2020 and before 1/23/2024, the quarterly income rates are applicable. The income rates can be located on the Department website at:

https://www.dfs.ny.gov/apps_and_licensing/life_insurers/reserve_requirements.

Please note, the amendment does not affect the valuation interest rates used for calculating charitable gift annuity reserves, it only affects the maximum allowable gift annuity income rates. Mortality and valuation interest rate reserve standards for charitable gift annuities are still governed by Section 4217 of the New York Insurance Law. Specifically, valuation interest rates used for reserve calculations continue to be set quarterly.

Additional Guidance

Questions concerning this notice should be directed via e-mail to ALBLIE.

* 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 1/1/24-1/22/24**

2012 IAR TABLE @ 5.25% for Age < 70, 5.25% for Age = 70-79, 5.25% for Age = 80-89, and 5.25% for Age = 90+

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{a}_y^*	Maximum Income**
0	18.74	19.25	51.56	0	18.78	19.29	51.50
1	18.75	19.25	51.56	1	18.80	19.29	51.50
2	18.74	19.23	51.58	2	18.79	19.29	51.51
3	18.73	19.22	51.60	3	18.78	19.27	51.52
4	18.71	19.20	51.62	4	18.77	19.26	51.54
5	18.70	19.19	51.64	5	18.75	19.25	51.56
6	18.68	19.17	51.67	6	18.74	19.23	51.58
7	18.66	19.15	51.69	7	18.72	19.22	51.60
8	18.64	19.13	51.72	8	18.71	19.20	51.63
9	18.62	19.11	51.75	9	18.69	19.18	51.65
10	18.59	19.08	51.78	10	18.67	19.16	51.68
11	18.57	19.06	51.82	11	18.65	19.14	51.71
12	18.54	19.03	51.86	12	18.63	19.12	51.74
13	18.52	19.00	51.89	13	18.61	19.10	51.77
14	18.49	18.98	51.93	14	18.58	19.07	51.80
15	18.46	18.95	51.97	15	18.56	19.05	51.83
16	18.43	18.92	52.02	16	18.53	19.02	51.87
17	18.40	18.88	52.06	17	18.51	18.99	51.91
18	18.37	18.85	52.11	18	18.48	18.97	51.95
19	18.33	18.82	52.16	19	18.45	18.94	51.99
20	18.30	18.78	52.21	20	18.42	18.91	52.03
21	18.26	18.74	52.26	21	18.39	18.87	52.08
22	18.22	18.70	52.32	22	18.35	18.84	52.13
23	18.18	18.66	52.37	23	18.32	18.80	52.18
24	18.14	18.62	52.44	24	18.28	18.76	52.23
25	18.10	18.58	52.50	25	18.24	18.72	52.29
26	18.05	18.53	52.57	26	18.20	18.68	52.35
27	18.00	18.48	52.64	27	18.16	18.63	52.42
28	17.95	18.43	52.71	28	18.11	18.59	52.48
29	17.90	18.38	52.79	29	18.06	18.54	52.56
30	17.85	18.32	52.87	30	18.01	18.48	52.64
31	17.79	18.26	52.96	31	17.95	18.43	52.72
32	17.73	18.20	53.05	32	17.90	18.37	52.80
33	17.67	18.14	53.15	33	17.84	18.31	52.89

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\ddot{a}_x^*	Income**	Age y	Annuity a_y	\ddot{a}_y^*	Income**
34	17.60	18.07	53.26	34	17.77	18.24	52.99
35	17.53	17.99	53.37	35	17.71	18.17	53.10
36	17.45	17.91	53.49	36	17.64	18.10	53.20
37	17.37	17.83	53.62	37	17.56	18.03	53.32
38	17.28	17.74	53.76	38	17.48	17.95	53.44
39	17.19	17.65	53.91	39	17.40	17.86	53.57
40	17.10	17.55	54.07	40	17.32	17.78	53.71
41	17.00	17.45	54.23	41	17.23	17.68	53.86
42	16.90	17.35	54.41	42	17.13	17.59	54.01
43	16.79	17.23	54.60	43	17.03	17.49	54.18
44	16.67	17.12	54.79	44	16.93	17.38	54.35
45	16.55	16.99	55.01	45	16.82	17.27	54.54
46	16.42	16.87	55.23	46	16.70	17.15	54.74
47	16.29	16.73	55.47	47	16.58	17.03	54.95
48	16.15	16.59	55.72	48	16.46	16.90	55.18
49	16.01	16.44	55.99	49	16.32	16.76	55.42
50	15.86	16.29	56.27	50	16.18	16.62	55.67
51	15.71	16.14	56.57	51	16.04	16.47	55.94
52	15.55	15.97	56.89	52	15.89	16.31	56.23
53	15.38	15.80	57.22	53	15.73	16.15	56.54
54	15.21	15.63	57.58	54	15.56	15.98	56.87
55	15.03	15.44	57.96	55	15.39	15.81	57.22
56	14.84	15.25	58.37	56	15.21	15.62	57.59
57	14.64	15.05	58.81	57	15.02	15.43	57.99
58	14.44	14.84	59.27	58	14.82	15.23	58.41
59	14.22	14.63	59.77	59	14.62	15.02	58.87
60	14.00	14.40	60.30	60	14.41	14.81	59.35
61	13.78	14.17	60.86	61	14.19	14.59	59.86
62	13.54	13.94	61.46	62	13.97	14.36	60.40
63	13.30	13.69	62.11	63	13.73	14.12	60.98
64	13.05	13.44	62.79	64	13.49	13.88	61.60
65	12.79	13.18	63.53	65	13.25	13.63	62.26
66	12.53	12.91	64.33	66	13.00	13.38	62.97
67	12.25	12.62	65.19	67	12.73	13.11	63.73
68	11.97	12.33	66.13	68	12.46	12.83	64.56
69	11.67	12.03	67.16	69	12.18	12.54	65.45
70	11.36	11.71	68.27	70	11.88	12.24	66.42
71	11.04	11.39	69.49	71	11.58	11.94	67.47
72	10.71	11.05	70.82	72	11.27	11.62	68.61
73	10.37	10.71	72.26	73	10.95	11.29	69.86
74	10.02	10.36	73.84	74	10.62	10.96	71.22

* See calculation of annuity reserves

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

<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**
75	9.67	10.00	75.57	75	10.27	10.61	72.71
76	9.31	9.64	77.46	76	9.92	10.25	74.35
77	8.94	9.27	79.53	77	9.56	9.89	76.15
78	8.57	8.89	81.81	78	9.19	9.51	78.13
79	8.19	8.51	84.32	79	8.81	9.13	80.32
80	7.81	8.13	87.08	80	8.43	8.75	82.74
81	7.43	7.75	90.12	81	8.04	8.36	85.39
82	7.04	7.37	93.44	82	7.66	7.97	88.29
83	6.67	6.99	97.12	83	7.27	7.59	91.46
84	6.29	6.61	101.18	84	6.89	7.21	94.89
85	5.92	6.24	105.65	85	6.52	6.85	98.62
86	5.55	5.88	110.57	86	6.16	6.49	102.65
87	5.20	5.53	115.95	87	5.80	6.14	107.00
88	4.85	5.19	121.84	88	5.46	5.81	111.66
89	4.52	4.87	128.25	89	5.14	5.49	116.71
90	4.21	4.56	135.12	90	4.82	5.18	122.18
91	3.91	4.28	142.51	91	4.52	4.87	128.17
92	3.63	4.00	150.44	92	4.22	4.58	134.77
93	3.37	3.75	158.78	93	3.93	4.29	142.07
94	3.13	3.52	167.56	94	3.65	4.02	150.10
95	2.91	3.31	176.63	95	3.38	3.75	158.77
96	2.71	3.11	186.41	96	3.12	3.51	168.00
97	2.50	2.91	197.13	97	2.89	3.29	177.71
98	2.32	2.73	208.47	98	2.68	3.08	188.13
99	2.14	2.57	220.46	99	2.47	2.88	199.30
100	1.98	2.41	233.28	100	2.28	2.69	211.39
101	1.83	2.26	247.19	101	2.10	2.51	224.62
102	1.68	2.12	261.26	102	1.93	2.35	238.35
103	1.56	2.00	275.02	103	1.77	2.20	252.35
104	1.45	1.91	287.40	104	1.64	2.08	266.05
105	1.37	1.85	296.20	105	1.52	1.98	278.58
106	1.33	1.83	299.52	106	1.43	1.90	289.44
107	1.33	1.82	299.60	107	1.36	1.84	296.99
108	1.32	1.82	299.73	108	1.32	1.82	299.73
109	1.32	1.82	299.98	109	1.32	1.82	299.98
110	1.32	1.82	300.41	110	1.32	1.82	300.41
111	1.32	1.81	301.16	111	1.32	1.81	301.16
112	1.31	1.81	302.50	112	1.31	1.81	302.50
113	1.30	1.79	304.88	113	1.30	1.79	304.88
114	1.28	1.76	309.14	114	1.28	1.76	309.14
115	1.25	1.72	316.95	115	1.25	1.72	316.95

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity		Income**	Age y	Annuity		Income**
	a_x	\ddot{a}_x^*			a_y	\ddot{a}_y^*	
116	1.19	1.63	331.75	116	1.19	1.63	331.75
117	1.08	1.49	361.68	117	1.08	1.49	361.68
118	0.90	1.23	431.24	118	0.90	1.23	431.24
119	0.57	0.79	662.50	119	0.57	0.79	662.50
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 2023 Q4**

2012 IAR TABLE @ 5.00% for Age < 70, 5.00% for Age = 70-79, 5.00% for Age = 80-89, and 5.00% for Age = 90+

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{a}_y^*	Maximum Income**
0	19.62	20.13	49.23	0	19.68	20.18	49.17
1	19.63	20.13	49.24	1	19.69	20.18	49.17
2	19.62	20.11	49.25	2	19.68	20.17	49.18
3	19.60	20.10	49.27	3	19.67	20.16	49.20
4	19.59	20.08	49.30	4	19.65	20.14	49.22
5	19.57	20.06	49.32	5	19.63	20.13	49.24
6	19.55	20.04	49.35	6	19.62	20.11	49.26
7	19.52	20.01	49.38	7	19.60	20.09	49.29
8	19.50	19.99	49.41	8	19.58	20.07	49.31
9	19.47	19.96	49.44	9	19.56	20.05	49.34
10	19.45	19.93	49.48	10	19.53	20.02	49.37
11	19.42	19.91	49.51	11	19.51	20.00	49.40
12	19.39	19.87	49.55	12	19.48	19.97	49.43
13	19.36	19.84	49.59	13	19.46	19.95	49.46
14	19.32	19.81	49.64	14	19.43	19.92	49.50
15	19.29	19.78	49.68	15	19.40	19.89	49.54
16	19.26	19.74	49.72	16	19.37	19.86	49.57
17	19.22	19.70	49.77	17	19.34	19.83	49.61
18	19.18	19.66	49.82	18	19.31	19.79	49.66
19	19.14	19.62	49.87	19	19.27	19.76	49.70
20	19.10	19.58	49.93	20	19.24	19.72	49.75
21	19.06	19.54	49.98	21	19.20	19.68	49.80
22	19.02	19.49	50.04	22	19.16	19.64	49.85
23	18.97	19.45	50.11	23	19.12	19.60	49.90
24	18.92	19.40	50.17	24	19.08	19.56	49.96
25	18.87	19.35	50.24	25	19.03	19.51	50.02
26	18.82	19.29	50.31	26	18.98	19.46	50.09
27	18.76	19.24	50.38	27	18.93	19.41	50.16
28	18.71	19.18	50.46	28	18.88	19.35	50.23
29	18.65	19.12	50.54	29	18.82	19.30	50.31
30	18.59	19.06	50.63	30	18.76	19.24	50.39
31	18.52	18.99	50.72	31	18.70	19.17	50.47
32	18.45	18.92	50.82	32	18.64	19.11	50.57
33	18.38	18.85	50.93	33	18.57	19.04	50.66

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\ddot{a}_x^*	Income**	Age y	Annuity a_y	\ddot{a}_y^*	Income**
34	18.30	18.77	51.04	34	18.50	18.96	50.76
35	18.22	18.68	51.16	35	18.42	18.89	50.87
36	18.14	18.60	51.28	36	18.34	18.80	50.99
37	18.05	18.50	51.42	37	18.26	18.72	51.11
38	17.95	18.41	51.56	38	18.17	18.63	51.23
39	17.85	18.30	51.71	39	18.08	18.54	51.37
40	17.74	18.20	51.88	40	17.98	18.44	51.51
41	17.63	18.08	52.05	41	17.88	18.34	51.67
42	17.52	17.96	52.23	42	17.78	18.23	51.83
43	17.40	17.84	52.42	43	17.67	18.12	52.00
44	17.27	17.71	52.63	44	17.55	18.00	52.18
45	17.14	17.58	52.84	45	17.43	17.87	52.37
46	17.00	17.43	53.07	46	17.30	17.74	52.57
47	16.85	17.29	53.32	47	17.17	17.61	52.79
48	16.70	17.13	53.58	48	17.03	17.47	53.02
49	16.55	16.97	53.85	49	16.89	17.32	53.27
50	16.38	16.81	54.14	50	16.73	17.16	53.53
51	16.22	16.64	54.45	51	16.58	17.00	53.81
52	16.04	16.46	54.77	52	16.41	16.83	54.10
53	15.86	16.28	55.11	53	16.24	16.65	54.42
54	15.67	16.09	55.48	54	16.06	16.47	54.75
55	15.48	15.89	55.87	55	15.87	16.28	55.11
56	15.27	15.68	56.28	56	15.67	16.08	55.49
57	15.06	15.47	56.73	57	15.47	15.87	55.89
58	14.84	15.24	57.20	58	15.26	15.66	56.32
59	14.62	15.01	57.70	59	15.04	15.44	56.78
60	14.38	14.77	58.24	60	14.82	15.21	57.27
61	14.14	14.53	58.81	61	14.58	14.97	57.79
62	13.89	14.27	59.42	62	14.34	14.73	58.34
63	13.63	14.01	60.07	63	14.09	14.48	58.93
64	13.37	13.75	60.77	64	13.84	14.22	59.55
65	13.09	13.47	61.52	65	13.58	13.96	60.22
66	12.81	13.18	62.32	66	13.31	13.68	60.93
67	12.52	12.89	63.19	67	13.03	13.40	61.71
68	12.22	12.58	64.15	68	12.74	13.11	62.54
69	11.91	12.26	65.18	69	12.45	12.80	63.44
70	11.58	11.93	66.31	70	12.14	12.49	64.42
71	11.25	11.59	67.53	71	11.82	12.17	65.48
72	10.90	11.24	68.87	72	11.49	11.84	66.63
73	10.55	10.89	70.33	73	11.16	11.50	67.88
74	10.19	10.52	71.92	74	10.81	11.15	69.25

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\ddot{a}_x^*	Income**	Age y	Annuity a_y	\ddot{a}_y^*	Income**
75	9.82	10.15	73.66	75	10.46	10.79	70.75
76	9.45	9.77	75.56	76	10.09	10.42	72.40
77	9.07	9.39	77.64	77	9.72	10.04	74.21
78	8.68	9.00	79.93	78	9.33	9.65	76.20
79	8.29	8.61	82.45	79	8.94	9.26	78.40
80	7.90	8.22	85.22	80	8.55	8.86	80.82
81	7.51	7.83	88.27	81	8.15	8.46	83.47
82	7.12	7.44	91.60	82	7.75	8.07	86.38
83	6.73	7.05	95.28	83	7.36	7.67	89.55
84	6.35	6.67	99.35	84	6.97	7.29	92.99
85	5.97	6.29	103.83	85	6.59	6.91	96.72
86	5.60	5.93	108.76	86	6.22	6.55	100.76
87	5.24	5.57	114.14	87	5.86	6.20	105.10
88	4.89	5.23	120.04	88	5.51	5.86	109.77
89	4.55	4.90	126.45	89	5.18	5.53	114.82
90	4.23	4.59	133.31	90	4.86	5.21	120.29
91	3.93	4.30	140.71	91	4.55	4.91	126.28
92	3.65	4.02	148.63	92	4.25	4.61	132.88
93	3.39	3.77	156.96	93	3.96	4.32	140.18
94	3.15	3.54	165.73	94	3.67	4.04	148.21
95	2.92	3.32	174.78	95	3.40	3.77	156.87
96	2.72	3.12	184.55	96	3.14	3.53	166.09
97	2.52	2.93	195.24	97	2.91	3.30	175.77
98	2.33	2.74	206.55	98	2.69	3.09	186.17
99	2.15	2.58	218.51	99	2.49	2.89	197.31
100	1.99	2.42	231.31	100	2.29	2.70	209.38
101	1.84	2.26	245.15	101	2.11	2.52	222.56
102	1.69	2.13	259.14	102	1.94	2.36	236.22
103	1.57	2.01	272.83	103	1.78	2.21	250.17
104	1.46	1.92	285.14	104	1.65	2.09	263.82
105	1.38	1.86	293.92	105	1.53	1.98	276.33
106	1.33	1.83	297.23	106	1.44	1.90	287.17
107	1.33	1.83	297.31	107	1.37	1.85	294.71
108	1.33	1.83	297.45	108	1.33	1.83	297.45
109	1.33	1.83	297.70	109	1.33	1.83	297.70
110	1.33	1.83	298.14	110	1.33	1.83	298.14
111	1.32	1.82	298.91	111	1.32	1.82	298.91
112	1.32	1.81	300.26	112	1.32	1.81	300.26
113	1.31	1.80	302.66	113	1.31	1.80	302.66
114	1.29	1.77	306.96	114	1.29	1.77	306.96
115	1.25	1.72	314.82	115	1.25	1.72	314.82

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\ddot{a}_x^*	Income**	Age y	Annuity	\ddot{a}_y^*	Income**
	a_x				a_y		
116	1.19	1.64	329.67	116	1.19	1.64	329.67
117	1.08	1.49	359.68	117	1.08	1.49	359.68
118	0.90	1.23	429.35	118	0.90	1.23	429.35
119	0.57	0.79	660.76	119	0.57	0.79	660.76
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 2023 Q3**

2012 IAR TABLE @ 4.75% for Age < 70, 4.75% for Age = 70-79, 4.50% for Age = 80-89, and 4.50% for Age = 90+

<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**
0	20.59	21.10	46.90	0	20.65	21.16	46.84
1	20.60	21.09	46.91	1	20.66	21.16	46.84
2	20.58	21.07	46.93	2	20.65	21.14	46.85
3	20.56	21.05	46.95	3	20.63	21.12	46.87
4	20.54	21.03	46.98	4	20.61	21.11	46.89
5	20.52	21.01	47.00	5	20.59	21.08	46.92
6	20.49	20.98	47.03	6	20.57	21.06	46.94
7	20.47	20.95	47.06	7	20.55	21.04	46.97
8	20.44	20.93	47.10	8	20.53	21.02	47.00
9	20.41	20.90	47.13	9	20.50	20.99	47.02
10	20.38	20.86	47.17	10	20.47	20.96	47.06
11	20.34	20.83	47.21	11	20.45	20.93	47.09
12	20.31	20.79	47.25	12	20.42	20.90	47.12
13	20.27	20.76	47.29	13	20.39	20.87	47.16
14	20.23	20.72	47.34	14	20.35	20.84	47.20
15	20.20	20.68	47.38	15	20.32	20.80	47.24
16	20.15	20.64	47.43	16	20.28	20.77	47.28
17	20.11	20.59	47.48	17	20.25	20.73	47.32
18	20.07	20.55	47.53	18	20.21	20.69	47.37
19	20.02	20.50	47.59	19	20.17	20.65	47.41
20	19.98	20.46	47.65	20	20.13	20.61	47.46
21	19.93	20.41	47.71	21	20.09	20.56	47.52
22	19.88	20.35	47.77	22	20.04	20.52	47.57
23	19.82	20.30	47.83	23	19.99	20.47	47.63
24	19.77	20.24	47.90	24	19.94	20.42	47.69
25	19.71	20.19	47.97	25	19.89	20.36	47.76
26	19.65	20.12	48.05	26	19.83	20.31	47.83
27	19.59	20.06	48.13	27	19.77	20.25	47.90
28	19.53	20.00	48.21	28	19.71	20.18	47.97
29	19.46	19.93	48.29	29	19.65	20.12	48.06
30	19.39	19.85	48.39	30	19.58	20.05	48.14
31	19.31	19.78	48.48	31	19.51	19.98	48.23
32	19.24	19.70	48.59	32	19.44	19.90	48.33
33	19.15	19.62	48.69	33	19.36	19.82	48.43

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
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	19.07	19.53	48.81	34	19.28	19.74	48.53
35	18.98	19.43	48.93	35	19.19	19.65	48.64
36	18.88	19.34	49.06	36	19.11	19.56	48.76
37	18.78	19.23	49.20	37	19.01	19.47	48.89
38	18.67	19.12	49.35	38	18.91	19.37	49.02
39	18.56	19.01	49.51	39	18.81	19.26	49.16
40	18.44	18.89	49.67	40	18.70	19.15	49.31
41	18.32	18.76	49.85	41	18.59	19.04	49.46
42	18.19	18.63	50.03	42	18.48	18.92	49.63
43	18.06	18.50	50.23	43	18.35	18.80	49.80
44	17.92	18.36	50.44	44	18.23	18.67	49.99
45	17.78	18.21	50.66	45	18.09	18.53	50.19
46	17.62	18.05	50.90	46	17.95	18.39	50.40
47	17.47	17.89	51.15	47	17.81	18.24	50.62
48	17.30	17.73	51.41	48	17.66	18.08	50.85
49	17.13	17.55	51.69	49	17.50	17.92	51.10
50	16.95	17.37	51.98	50	17.33	17.75	51.37
51	16.77	17.19	52.29	51	17.16	17.58	51.65
52	16.58	17.00	52.62	52	16.98	17.39	51.95
53	16.39	16.80	52.97	53	16.79	17.20	52.27
54	16.18	16.59	53.34	54	16.60	17.00	52.61
55	15.97	16.38	53.73	55	16.39	16.80	52.97
56	15.76	16.16	54.15	56	16.18	16.58	53.35
57	15.53	15.93	54.60	57	15.96	16.36	53.76
58	15.29	15.69	55.08	58	15.74	16.13	54.20
59	15.05	15.44	55.59	59	15.50	15.89	54.66
60	14.80	15.19	56.13	60	15.26	15.65	55.16
61	14.54	14.92	56.70	61	15.01	15.40	55.68
62	14.28	14.66	57.32	62	14.76	15.14	56.23
63	14.00	14.38	57.97	63	14.49	14.87	56.83
64	13.72	14.10	58.68	64	14.22	14.60	57.45
65	13.44	13.80	59.43	65	13.95	14.32	58.12
66	13.14	13.50	60.23	66	13.66	14.03	58.84
67	12.83	13.19	61.11	67	13.37	13.73	59.62
68	12.51	12.87	62.06	68	13.07	13.42	60.46
69	12.19	12.53	63.10	69	12.75	13.10	61.36
70	11.85	12.19	64.23	70	12.43	12.77	62.34
71	11.50	11.83	65.46	71	12.10	12.44	63.41
72	11.14	11.47	66.80	72	11.75	12.09	64.56
73	10.77	11.10	68.26	73	11.40	11.73	65.81
74	10.39	10.72	69.85	74	11.04	11.37	67.19

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	10.01	10.33	71.59	75	10.67	10.99	68.69
76	9.62	9.94	73.49	76	10.29	10.61	70.34
77	9.23	9.55	75.57	77	9.90	10.22	72.14
78	8.83	9.15	77.86	78	9.51	9.82	74.13
79	8.43	8.75	80.38	79	9.10	9.41	76.33
80	8.16	8.47	81.07	80	8.85	9.15	76.68
81	7.74	8.05	84.11	81	8.42	8.72	79.32
82	7.33	7.64	87.44	82	8.00	8.30	82.22
83	6.93	7.24	91.11	83	7.58	7.89	85.38
84	6.52	6.83	95.17	84	7.17	7.48	88.81
85	6.12	6.44	99.63	85	6.78	7.09	92.53
86	5.74	6.06	104.54	86	6.39	6.71	96.56
87	5.36	5.69	109.91	87	6.01	6.34	100.89
88	5.00	5.33	115.79	88	5.65	5.99	105.54
89	4.65	4.99	122.18	89	5.31	5.65	110.58
90	4.32	4.67	129.03	90	4.97	5.32	116.04
91	4.01	4.37	136.40	91	4.65	5.00	122.02
92	3.72	4.09	144.31	92	4.34	4.69	128.60
93	3.45	3.83	152.62	93	4.03	4.39	135.89
94	3.20	3.59	161.37	94	3.74	4.10	143.90
95	2.97	3.37	170.42	95	3.46	3.83	152.55
96	2.76	3.16	180.17	96	3.20	3.58	161.74
97	2.55	2.96	190.85	97	2.96	3.35	171.42
98	2.36	2.78	202.15	98	2.73	3.13	181.80
99	2.18	2.60	214.10	99	2.52	2.93	192.93
100	2.02	2.44	226.88	100	2.33	2.73	204.99
101	1.86	2.29	240.71	101	2.14	2.55	218.14
102	1.71	2.15	254.67	102	1.96	2.38	231.79
103	1.59	2.03	268.33	103	1.81	2.24	245.71
104	1.47	1.93	280.60	104	1.66	2.11	259.33
105	1.39	1.87	289.34	105	1.55	2.00	271.81
106	1.35	1.85	292.64	106	1.45	1.92	282.63
107	1.35	1.85	292.72	107	1.38	1.86	290.14
108	1.35	1.85	292.87	108	1.35	1.85	292.87
109	1.35	1.84	293.13	109	1.35	1.84	293.13
110	1.34	1.84	293.58	110	1.34	1.84	293.58
111	1.34	1.84	294.37	111	1.34	1.84	294.37
112	1.33	1.83	295.76	112	1.33	1.83	295.76
113	1.32	1.81	298.21	113	1.32	1.81	298.21
114	1.30	1.78	302.58	114	1.30	1.78	302.58
115	1.26	1.73	310.53	115	1.26	1.73	310.53

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
116	1.20	1.65	325.51	116	1.20	1.65	325.51
117	1.09	1.50	355.68	117	1.09	1.50	355.68
118	0.90	1.24	425.56	118	0.90	1.24	425.56
119	0.57	0.79	657.27	119	0.57	0.79	657.27
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 2023 Q2**

2012 IAR TABLE @ 4.75% for Age < 70, 4.50% for Age = 70-79, 4.50% for Age = 80-89, and 4.75% 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	20.59	21.10	46.90	0	20.65	21.16	46.84
1	20.60	21.09	46.91	1	20.66	21.16	46.84
2	20.58	21.07	46.93	2	20.65	21.14	46.85
3	20.56	21.05	46.95	3	20.63	21.12	46.87
4	20.54	21.03	46.98	4	20.61	21.11	46.89
5	20.52	21.01	47.00	5	20.59	21.08	46.92
6	20.49	20.98	47.03	6	20.57	21.06	46.94
7	20.47	20.95	47.06	7	20.55	21.04	46.97
8	20.44	20.93	47.10	8	20.53	21.02	47.00
9	20.41	20.90	47.13	9	20.50	20.99	47.02
10	20.38	20.86	47.17	10	20.47	20.96	47.06
11	20.34	20.83	47.21	11	20.45	20.93	47.09
12	20.31	20.79	47.25	12	20.42	20.90	47.12
13	20.27	20.76	47.29	13	20.39	20.87	47.16
14	20.23	20.72	47.34	14	20.35	20.84	47.20
15	20.20	20.68	47.38	15	20.32	20.80	47.24
16	20.15	20.64	47.43	16	20.28	20.77	47.28
17	20.11	20.59	47.48	17	20.25	20.73	47.32
18	20.07	20.55	47.53	18	20.21	20.69	47.37
19	20.02	20.50	47.59	19	20.17	20.65	47.41
20	19.98	20.46	47.65	20	20.13	20.61	47.46
21	19.93	20.41	47.71	21	20.09	20.56	47.52
22	19.88	20.35	47.77	22	20.04	20.52	47.57
23	19.82	20.30	47.83	23	19.99	20.47	47.63
24	19.77	20.24	47.90	24	19.94	20.42	47.69
25	19.71	20.19	47.97	25	19.89	20.36	47.76
26	19.65	20.12	48.05	26	19.83	20.31	47.83
27	19.59	20.06	48.13	27	19.77	20.25	47.90
28	19.53	20.00	48.21	28	19.71	20.18	47.97
29	19.46	19.93	48.29	29	19.65	20.12	48.06
30	19.39	19.85	48.39	30	19.58	20.05	48.14
31	19.31	19.78	48.48	31	19.51	19.98	48.23
32	19.24	19.70	48.59	32	19.44	19.90	48.33
33	19.15	19.62	48.69	33	19.36	19.82	48.43

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
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	19.07	19.53	48.81	34	19.28	19.74	48.53
35	18.98	19.43	48.93	35	19.19	19.65	48.64
36	18.88	19.34	49.06	36	19.11	19.56	48.76
37	18.78	19.23	49.20	37	19.01	19.47	48.89
38	18.67	19.12	49.35	38	18.91	19.37	49.02
39	18.56	19.01	49.51	39	18.81	19.26	49.16
40	18.44	18.89	49.67	40	18.70	19.15	49.31
41	18.32	18.76	49.85	41	18.59	19.04	49.46
42	18.19	18.63	50.03	42	18.48	18.92	49.63
43	18.06	18.50	50.23	43	18.35	18.80	49.80
44	17.92	18.36	50.44	44	18.23	18.67	49.99
45	17.78	18.21	50.66	45	18.09	18.53	50.19
46	17.62	18.05	50.90	46	17.95	18.39	50.40
47	17.47	17.89	51.15	47	17.81	18.24	50.62
48	17.30	17.73	51.41	48	17.66	18.08	50.85
49	17.13	17.55	51.69	49	17.50	17.92	51.10
50	16.95	17.37	51.98	50	17.33	17.75	51.37
51	16.77	17.19	52.29	51	17.16	17.58	51.65
52	16.58	17.00	52.62	52	16.98	17.39	51.95
53	16.39	16.80	52.97	53	16.79	17.20	52.27
54	16.18	16.59	53.34	54	16.60	17.00	52.61
55	15.97	16.38	53.73	55	16.39	16.80	52.97
56	15.76	16.16	54.15	56	16.18	16.58	53.35
57	15.53	15.93	54.60	57	15.96	16.36	53.76
58	15.29	15.69	55.08	58	15.74	16.13	54.20
59	15.05	15.44	55.59	59	15.50	15.89	54.66
60	14.80	15.19	56.13	60	15.26	15.65	55.16
61	14.54	14.92	56.70	61	15.01	15.40	55.68
62	14.28	14.66	57.32	62	14.76	15.14	56.23
63	14.00	14.38	57.97	63	14.49	14.87	56.83
64	13.72	14.10	58.68	64	14.22	14.60	57.45
65	13.44	13.80	59.43	65	13.95	14.32	58.12
66	13.14	13.50	60.23	66	13.66	14.03	58.84
67	12.83	13.19	61.11	67	13.37	13.73	59.62
68	12.51	12.87	62.06	68	13.07	13.42	60.46
69	12.19	12.53	63.10	69	12.75	13.10	61.36
70	12.12	12.45	62.16	70	12.73	13.07	60.27
71	11.75	12.08	63.39	71	12.38	12.71	61.33
72	11.38	11.70	64.73	72	12.02	12.35	62.49
73	10.99	11.32	66.19	73	11.65	11.98	63.75
74	10.60	10.92	67.79	74	11.28	11.60	65.12

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	10.21	10.52	69.52	75	10.89	11.21	66.63
76	9.80	10.12	71.43	76	10.50	10.81	68.27
77	9.40	9.71	73.51	77	10.09	10.40	70.08
78	8.99	9.30	75.79	78	9.68	9.99	72.07
79	8.57	8.88	78.30	79	9.27	9.57	74.26
80	8.16	8.47	81.07	80	8.85	9.15	76.68
81	7.74	8.05	84.11	81	8.42	8.72	79.32
82	7.33	7.64	87.44	82	8.00	8.30	82.22
83	6.93	7.24	91.11	83	7.58	7.89	85.38
84	6.52	6.83	95.17	84	7.17	7.48	88.81
85	6.12	6.44	99.63	85	6.78	7.09	92.53
86	5.74	6.06	104.54	86	6.39	6.71	96.56
87	5.36	5.69	109.91	87	6.01	6.34	100.89
88	5.00	5.33	115.79	88	5.65	5.99	105.54
89	4.65	4.99	122.18	89	5.31	5.65	110.58
90	4.28	4.63	131.17	90	4.92	5.27	118.17
91	3.97	4.33	138.56	91	4.60	4.95	124.15
92	3.68	4.06	146.47	92	4.29	4.65	130.74
93	3.42	3.80	154.79	93	4.00	4.35	138.03
94	3.17	3.56	163.55	94	3.70	4.07	146.05
95	2.94	3.35	172.60	95	3.43	3.80	154.71
96	2.74	3.14	182.36	96	3.17	3.55	163.92
97	2.54	2.94	193.05	97	2.93	3.32	173.60
98	2.35	2.76	204.35	98	2.71	3.11	183.98
99	2.17	2.59	216.31	99	2.50	2.91	195.13
100	2.01	2.43	229.10	100	2.31	2.72	207.19
101	1.85	2.28	242.93	101	2.12	2.54	220.35
102	1.70	2.14	256.91	102	1.95	2.37	234.01
103	1.58	2.02	270.58	103	1.79	2.22	247.94
104	1.47	1.93	282.87	104	1.65	2.10	261.58
105	1.39	1.86	291.63	105	1.54	1.99	274.07
106	1.34	1.84	294.94	106	1.45	1.91	284.90
107	1.34	1.84	295.02	107	1.38	1.86	292.42
108	1.34	1.84	295.17	108	1.34	1.84	295.17
109	1.34	1.84	295.42	109	1.34	1.84	295.42
110	1.34	1.83	295.86	110	1.34	1.83	295.86
111	1.33	1.83	296.64	111	1.33	1.83	296.64
112	1.33	1.82	298.01	112	1.33	1.82	298.01
113	1.31	1.80	300.44	113	1.31	1.80	300.44
114	1.29	1.78	304.77	114	1.29	1.78	304.77
115	1.26	1.73	312.67	115	1.26	1.73	312.67

* See calculation of annuity reserves

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

<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	1.20	1.64	327.59	116	1.20	1.64	327.59
117	1.09	1.49	357.69	117	1.09	1.49	357.69
118	0.90	1.24	427.46	118	0.90	1.24	427.46
119	0.57	0.79	659.02	119	0.57	0.79	659.02
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 2023 Q1**

2012 IAR TABLE @ 5.00% for Age < 70, 5.00% for Age = 70-79, 5.00% for Age = 80-89, and 5.00% 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	19.62	19.62	19.62	0	19.68	20.18	49.17
1	19.63	19.63	19.63	1	19.69	20.18	49.17
2	19.62	19.62	19.62	2	19.68	20.17	49.18
3	19.63	19.63	19.63	3	19.67	20.16	49.20
4	19.62	19.62	19.62	4	19.65	20.14	49.22
5	19.63	19.63	19.63	5	19.63	20.13	49.24
6	19.62	19.62	19.62	6	19.62	20.11	49.26
7	19.63	19.63	19.63	7	19.60	20.09	49.29
8	19.62	19.62	19.62	8	19.58	20.07	49.31
9	19.63	19.63	19.63	9	19.56	20.05	49.34
10	19.62	19.62	19.62	10	19.53	20.02	49.37
11	19.63	19.63	19.63	11	19.51	20.00	49.40
12	19.62	19.62	19.62	12	19.48	19.97	49.43
13	19.63	19.63	19.63	13	19.46	19.95	49.46
14	19.62	19.62	19.62	14	19.43	19.92	49.50
15	19.63	19.63	19.63	15	19.40	19.89	49.54
16	19.62	19.62	19.62	16	19.37	19.86	49.57
17	19.63	19.63	19.63	17	19.34	19.83	49.61
18	19.62	19.62	19.62	18	19.31	19.79	49.66
19	19.63	19.63	19.63	19	19.27	19.76	49.70
20	19.62	19.62	19.62	20	19.24	19.72	49.75
21	19.06	19.54	49.98	21	19.20	19.68	49.80
22	19.02	19.49	50.04	22	19.16	19.64	49.85
23	18.97	19.45	50.11	23	19.12	19.60	49.90
24	18.92	19.40	50.17	24	19.08	19.56	49.96
25	18.87	19.35	50.24	25	19.03	19.51	50.02
26	18.82	19.29	50.31	26	18.98	19.46	50.09
27	18.76	19.24	50.38	27	18.93	19.41	50.16
28	18.71	19.18	50.46	28	18.88	19.35	50.23
29	18.65	19.12	50.54	29	18.82	19.30	50.31
30	18.59	19.06	50.63	30	18.76	19.24	50.39
31	18.52	18.99	50.72	31	18.70	19.17	50.47
32	18.45	18.92	50.82	32	18.64	19.11	50.57
33	18.38	18.85	50.93	33	18.57	19.04	50.66

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
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	18.30	18.77	51.04	34	18.50	18.96	50.76
35	18.22	18.68	51.16	35	18.42	18.89	50.87
36	18.14	18.60	51.28	36	18.34	18.80	50.99
37	18.05	18.50	51.42	37	18.26	18.72	51.11
38	17.95	18.41	51.56	38	18.17	18.63	51.23
39	17.85	18.30	51.71	39	18.08	18.54	51.37
40	17.74	18.20	51.88	40	17.98	18.44	51.51
41	17.63	18.08	52.05	41	17.88	18.34	51.67
42	17.52	17.96	52.23	42	17.78	18.23	51.83
43	17.40	17.84	52.42	43	17.67	18.12	52.00
44	17.27	17.71	52.63	44	17.55	18.00	52.18
45	17.14	17.58	52.84	45	17.43	17.87	52.37
46	17.00	17.43	53.07	46	17.30	17.74	52.57
47	16.85	17.29	53.32	47	17.17	17.61	52.79
48	16.70	17.13	53.58	48	17.03	17.47	53.02
49	16.55	16.97	53.85	49	16.89	17.32	53.27
50	16.38	16.81	54.14	50	16.73	17.16	53.53
51	16.22	16.64	54.45	51	16.58	17.00	53.81
52	16.04	16.46	54.77	52	16.41	16.83	54.10
53	15.86	16.28	55.11	53	16.24	16.65	54.42
54	15.67	16.09	55.48	54	16.06	16.47	54.75
55	15.48	15.89	55.87	55	15.87	16.28	55.11
56	15.27	15.68	56.28	56	15.67	16.08	55.49
57	15.06	15.47	56.73	57	15.47	15.87	55.89
58	14.84	15.24	57.20	58	15.26	15.66	56.32
59	14.62	15.01	57.70	59	15.04	15.44	56.78
60	14.38	14.77	58.24	60	14.82	15.21	57.27
61	14.14	14.53	58.81	61	14.58	14.97	57.79
62	13.89	14.27	59.42	62	14.34	14.73	58.34
63	13.63	14.01	60.07	63	14.09	14.48	58.93
64	13.37	13.75	60.77	64	13.84	14.22	59.55
65	13.09	13.47	61.52	65	13.58	13.96	60.22
66	12.81	13.18	62.32	66	13.31	13.68	60.93
67	12.52	12.89	63.19	67	13.03	13.40	61.71
68	12.22	12.58	64.15	68	12.74	13.11	62.54
69	11.91	12.26	65.18	69	12.45	12.80	63.44
70	11.58	11.93	66.31	70	12.14	12.49	64.42
71	11.25	11.59	67.53	71	11.82	12.17	65.48
72	10.90	11.24	68.87	72	11.49	11.84	66.63
73	10.55	10.89	70.33	73	11.16	11.50	67.88
74	10.19	10.52	71.92	74	10.81	11.15	69.25

* See calculation of annuity reserves

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

<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**
75	9.82	10.15	73.66	75	10.46	10.79	70.75
76	9.45	9.77	75.56	76	10.09	10.42	72.40
77	9.07	9.39	77.64	77	9.72	10.04	74.21
78	8.68	9.00	79.93	78	9.33	9.65	76.20
79	8.29	8.61	82.45	79	8.94	9.26	78.40
80	7.90	8.22	85.22	80	8.55	8.86	80.82
81	7.51	7.83	88.27	81	8.15	8.46	83.47
82	7.12	7.44	91.60	82	7.75	8.07	86.38
83	6.73	7.05	95.28	83	7.36	7.67	89.55
84	6.35	6.67	99.35	84	6.97	7.29	92.99
85	5.97	6.29	103.83	85	6.59	6.91	96.72
86	5.60	5.93	108.76	86	6.22	6.55	100.76
87	5.24	5.57	114.14	87	5.86	6.20	105.10
88	4.89	5.23	120.04	88	5.51	5.86	109.77
89	4.55	4.90	126.45	89	5.18	5.53	114.82
90	4.23	4.59	133.31	90	4.86	5.21	120.29
91	3.93	4.30	140.71	91	4.55	4.91	126.28
92	3.65	4.02	148.63	92	4.25	4.61	132.88
93	3.39	3.77	156.96	93	3.96	4.32	140.18
94	3.15	3.54	165.73	94	3.67	4.04	148.21
95	2.92	3.32	174.78	95	3.40	3.77	156.87
96	2.72	3.12	184.55	96	3.14	3.53	166.09
97	2.52	2.93	195.24	97	2.91	3.30	175.77
98	2.33	2.74	206.55	98	2.69	3.09	186.17
99	2.15	2.58	218.51	99	2.49	2.89	197.31
100	1.99	2.42	231.31	100	2.29	2.70	209.38
101	1.84	2.26	245.15	101	2.11	2.52	222.56
102	1.69	2.13	259.14	102	1.94	2.36	236.22
103	1.57	2.01	272.83	103	1.78	2.21	250.17
104	1.46	1.92	285.14	104	1.65	2.09	263.82
105	1.38	1.86	293.92	105	1.53	1.98	276.33
106	1.33	1.83	297.23	106	1.44	1.90	287.17
107	1.33	1.83	297.31	107	1.37	1.85	294.71
108	1.33	1.83	297.45	108	1.33	1.83	297.45
109	1.33	1.83	297.70	109	1.33	1.83	297.70
110	1.33	1.83	298.14	110	1.33	1.83	298.14
111	1.32	1.82	298.91	111	1.32	1.82	298.91
112	1.32	1.81	300.26	112	1.32	1.81	300.26
113	1.31	1.80	302.66	113	1.31	1.80	302.66
114	1.29	1.77	306.96	114	1.29	1.77	306.96
115	1.25	1.72	314.82	115	1.25	1.72	314.82

* See calculation of annuity reserves

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

<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	1.19	1.64	329.67	116	1.19	1.64	329.67
117	1.08	1.49	359.68	117	1.08	1.49	359.68
118	0.90	1.23	429.35	118	0.90	1.23	429.35
119	0.57	0.79	660.76	119	0.57	0.79	660.76
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 2022 Q4**

2012 IAR TABLE @ 4.25% for Age < 70, 4.25% for Age = 70-79, 4.25% for Age = 80-89, and 4.00% 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	22.81	23.32	42.26	0	22.89	23.40	42.18
1	22.81	23.30	42.27	1	22.90	23.39	42.19
2	22.79	23.28	42.29	2	22.88	23.37	42.21
3	22.76	23.25	42.32	3	22.85	23.34	42.23
4	22.73	23.21	42.35	4	22.82	23.31	42.26
5	22.70	23.18	42.38	5	22.79	23.28	42.29
6	22.66	23.14	42.42	6	22.76	23.25	42.32
7	22.62	23.10	42.45	7	22.73	23.21	42.35
8	22.58	23.06	42.49	8	22.70	23.18	42.38
9	22.54	23.02	42.53	9	22.66	23.14	42.42
10	22.50	22.98	42.57	10	22.62	23.10	42.45
11	22.45	22.93	42.62	11	22.58	23.06	42.49
12	22.40	22.88	42.66	12	22.54	23.02	42.53
13	22.35	22.83	42.71	13	22.50	22.97	42.57
14	22.30	22.78	42.76	14	22.45	22.93	42.62
15	22.25	22.72	42.82	15	22.40	22.88	42.66
16	22.19	22.67	42.87	16	22.35	22.83	42.71
17	22.13	22.61	42.93	17	22.30	22.78	42.76
18	22.08	22.55	42.99	18	22.25	22.73	42.81
19	22.01	22.49	43.05	19	22.20	22.67	42.87
20	21.95	22.42	43.11	20	22.14	22.61	42.92
21	21.88	22.35	43.18	21	22.08	22.55	42.98
22	21.82	22.28	43.25	22	22.02	22.49	43.04
23	21.75	22.21	43.32	23	21.95	22.42	43.11
24	21.67	22.14	43.40	24	21.88	22.35	43.18
25	21.60	22.06	43.48	25	21.81	22.28	43.25
26	21.52	21.98	43.56	26	21.74	22.20	43.33
27	21.44	21.90	43.64	27	21.66	22.13	43.41
28	21.35	21.81	43.73	28	21.58	22.04	43.49
29	21.26	21.72	43.83	29	21.50	21.96	43.58
30	21.17	21.63	43.93	30	21.41	21.87	43.68
31	21.07	21.53	44.04	31	21.32	21.77	43.77
32	20.97	21.43	44.15	32	21.22	21.68	43.88
33	20.87	21.32	44.26	33	21.12	21.57	43.99

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
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	20.76	21.21	44.39	34	21.02	21.47	44.10
35	20.64	21.09	44.52	35	20.91	21.36	44.22
36	20.52	20.96	44.66	36	20.79	21.24	44.35
37	20.39	20.83	44.81	37	20.68	21.12	44.49
38	20.26	20.70	44.97	38	20.55	20.99	44.63
39	20.12	20.56	45.13	39	20.42	20.86	44.78
40	19.98	20.41	45.31	40	20.29	20.73	44.93
41	19.83	20.26	45.50	41	20.15	20.59	45.10
42	19.67	20.10	45.69	42	20.01	20.44	45.27
43	19.51	19.93	45.90	43	19.86	20.29	45.46
44	19.34	19.76	46.12	44	19.70	20.13	45.65
45	19.16	19.58	46.35	45	19.54	19.96	45.86
46	18.98	19.39	46.59	46	19.37	19.79	46.08
47	18.79	19.20	46.85	47	19.19	19.61	46.31
48	18.59	19.00	47.13	48	19.01	19.42	46.56
49	18.39	18.79	47.42	49	18.81	19.22	46.82
50	18.18	18.58	47.72	50	18.62	19.02	47.10
51	17.96	18.36	48.04	51	18.41	18.81	47.39
52	17.74	18.13	48.38	52	18.20	18.60	47.70
53	17.51	17.90	48.74	53	17.98	18.37	48.03
54	17.27	17.66	49.12	54	17.75	18.14	48.38
55	17.02	17.41	49.53	55	17.51	17.90	48.75
56	16.77	17.15	49.96	56	17.26	17.65	49.14
57	16.51	16.89	50.42	57	17.01	17.39	49.56
58	16.24	16.61	50.91	58	16.75	17.12	50.01
59	15.96	16.33	51.43	59	16.48	16.85	50.48
60	15.67	16.04	51.98	60	16.20	16.57	50.99
61	15.38	15.75	52.57	61	15.92	16.28	51.52
62	15.08	15.44	53.19	62	15.62	15.99	52.09
63	14.77	15.13	53.86	63	15.33	15.69	52.69
64	14.45	14.81	54.57	64	15.02	15.38	53.33
65	14.13	14.48	55.34	65	14.71	15.06	54.01
66	13.80	14.15	56.16	66	14.39	14.74	54.74
67	13.46	13.80	57.05	67	14.06	14.40	55.53
68	13.10	13.44	58.01	68	13.72	14.06	56.37
69	12.74	13.07	59.06	69	13.37	13.71	57.29
70	12.37	12.69	60.20	70	13.01	13.34	58.28
71	11.98	12.31	61.44	71	12.65	12.97	59.35
72	11.59	11.91	62.79	72	12.27	12.59	60.52
73	11.19	11.51	64.26	73	11.89	12.20	61.78
74	10.79	11.10	65.87	74	11.49	11.81	63.16

* See calculation of annuity reserves

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

<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**
75	10.37	10.68	67.62	75	11.09	11.40	64.67
76	9.96	10.26	69.53	76	10.68	10.99	66.33
77	9.54	9.84	71.62	77	10.26	10.56	68.14
78	9.11	9.42	73.91	78	9.84	10.14	70.14
79	8.69	8.99	76.43	79	9.41	9.70	72.34
80	8.26	8.56	79.21	80	8.97	9.27	74.76
81	7.83	8.14	82.26	81	8.54	8.83	77.41
82	7.41	7.72	85.60	82	8.11	8.40	80.31
83	7.00	7.30	89.27	83	7.68	7.98	83.48
84	6.58	6.89	93.33	84	7.26	7.56	86.91
85	6.18	6.49	97.81	85	6.85	7.16	90.63
86	5.79	6.10	102.72	86	6.45	6.77	94.65
87	5.40	5.73	108.10	87	6.07	6.40	98.99
88	5.03	5.37	113.98	88	5.70	6.04	103.64
89	4.68	5.02	120.37	89	5.35	5.69	108.68
90	4.39	4.74	125.07	90	5.07	5.41	112.01
91	4.08	4.43	132.42	91	4.74	5.08	117.98
92	3.78	4.14	140.31	92	4.42	4.76	124.56
93	3.50	3.88	148.61	93	4.10	4.46	131.83
94	3.24	3.63	157.34	94	3.80	4.16	139.83
95	3.01	3.41	166.36	95	3.51	3.88	148.46
96	2.80	3.20	176.09	96	3.24	3.62	157.63
97	2.59	2.99	186.74	97	3.00	3.39	167.28
98	2.39	2.80	198.00	98	2.77	3.16	177.63
99	2.21	2.63	209.92	99	2.55	2.96	188.73
100	2.04	2.46	222.67	100	2.36	2.76	200.75
101	1.88	2.31	236.42	101	2.16	2.57	213.85
102	1.73	2.17	250.29	102	1.98	2.41	227.43
103	1.60	2.05	263.85	103	1.83	2.26	241.27
104	1.49	1.95	276.03	104	1.68	2.13	254.83
105	1.41	1.89	284.74	105	1.57	2.02	267.28
106	1.36	1.86	288.02	106	1.47	1.93	278.06
107	1.36	1.86	288.11	107	1.40	1.88	285.54
108	1.36	1.86	288.27	108	1.36	1.86	288.27
109	1.36	1.86	288.54	109	1.36	1.86	288.54
110	1.36	1.86	289.00	110	1.36	1.86	289.00
111	1.35	1.85	289.82	111	1.35	1.85	289.82
112	1.35	1.84	291.24	112	1.35	1.84	291.24
113	1.33	1.82	293.73	113	1.33	1.82	293.73
114	1.31	1.79	298.17	114	1.31	1.79	298.17
115	1.28	1.74	306.22	115	1.28	1.74	306.22

* See calculation of annuity reserves

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

<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	1.21	1.66	321.33	116	1.21	1.66	321.33
117	1.10	1.51	351.67	117	1.10	1.51	351.67
118	0.91	1.24	421.75	118	0.91	1.24	421.75
119	0.58	0.79	653.76	119	0.58	0.79	653.76
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 2022 Q3**

2012 IAR TABLE @ 4.00% for Age < 70, 4.00% for Age = 70-79, 3.75% for Age = 80-89, and 3.50% for Age = 90+

MALE				FEMALE			
Age x	Immediate Annuity a_x	Mean \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{a}_y^*	Maximum Income**
0	24.10	24.60	39.94	0	24.19	24.69	39.86
1	24.09	24.58	39.95	1	24.19	24.68	39.87
2	24.06	24.55	39.98	2	24.16	24.65	39.90
3	24.03	24.51	40.01	3	24.13	24.62	39.92
4	23.99	24.47	40.04	4	24.10	24.58	39.95
5	23.95	24.43	40.08	5	24.06	24.54	39.98
6	23.90	24.38	40.11	6	24.02	24.51	40.01
7	23.86	24.34	40.15	7	23.98	24.46	40.05
8	23.81	24.29	40.19	8	23.94	24.42	40.08
9	23.76	24.24	40.24	9	23.90	24.38	40.12
10	23.71	24.19	40.28	10	23.85	24.33	40.16
11	23.66	24.13	40.33	11	23.80	24.28	40.20
12	23.60	24.07	40.38	12	23.75	24.23	40.25
13	23.54	24.01	40.43	13	23.70	24.18	40.29
14	23.48	23.95	40.49	14	23.65	24.12	40.34
15	23.42	23.89	40.54	15	23.59	24.07	40.39
16	23.35	23.82	40.60	16	23.54	24.01	40.44
17	23.29	23.76	40.66	17	23.48	23.95	40.49
18	23.22	23.69	40.72	18	23.41	23.88	40.54
19	23.15	23.61	40.78	19	23.35	23.82	40.60
20	23.07	23.54	40.85	20	23.28	23.75	40.66
21	23.00	23.46	40.92	21	23.21	23.68	40.73
22	22.92	23.38	41.00	22	23.14	23.61	40.79
23	22.83	23.30	41.07	23	23.06	23.53	40.86
24	22.75	23.21	41.15	24	22.99	23.45	40.93
25	22.66	23.12	41.24	25	22.90	23.36	41.01
26	22.57	23.03	41.32	26	22.82	23.28	41.09
27	22.48	22.93	41.41	27	22.73	23.19	41.17
28	22.38	22.84	41.51	28	22.64	23.09	41.26
29	22.28	22.73	41.61	29	22.54	22.99	41.36
30	22.17	22.63	41.71	30	22.44	22.89	41.45
31	22.06	22.51	41.82	31	22.33	22.78	41.56
32	21.95	22.40	41.93	32	22.22	22.67	41.66
33	21.83	22.28	42.06	33	22.11	22.56	41.78

* See calculation of annuity reserves

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

<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**
34	21.71	22.15	42.19	34	21.99	22.44	41.90
35	21.58	22.02	42.32	35	21.87	22.31	42.02
36	21.44	21.88	42.47	36	21.74	22.18	42.15
37	21.30	21.73	42.62	37	21.61	22.04	42.29
38	21.15	21.58	42.78	38	21.47	21.90	42.44
39	20.99	21.42	42.95	39	21.33	21.76	42.59
40	20.83	21.26	43.13	40	21.18	21.60	42.75
41	20.66	21.09	43.32	41	21.02	21.45	42.92
42	20.49	20.91	43.52	42	20.86	21.28	43.10
43	20.31	20.73	43.73	43	20.69	21.11	43.29
44	20.12	20.54	43.96	44	20.52	20.94	43.49
45	19.93	20.34	44.19	45	20.34	20.75	43.70
46	19.73	20.14	44.44	46	20.15	20.56	43.93
47	19.52	19.92	44.71	47	19.96	20.36	44.16
48	19.30	19.71	44.98	48	19.75	20.16	44.41
49	19.08	19.48	45.28	49	19.54	19.95	44.68
50	18.85	19.25	45.59	50	19.33	19.72	44.96
51	18.62	19.01	45.91	51	19.10	19.50	45.26
52	18.38	18.77	46.25	52	18.87	19.26	45.57
53	18.13	18.51	46.62	53	18.63	19.02	45.90
54	17.87	18.25	47.00	54	18.38	18.76	46.26
55	17.61	17.98	47.41	55	18.12	18.50	46.63
56	17.33	17.71	47.85	56	17.86	18.23	47.03
57	17.05	17.42	48.31	57	17.59	17.96	47.45
58	16.76	17.13	48.80	58	17.30	17.67	47.90
59	16.46	16.83	49.33	59	17.01	17.38	48.38
60	16.16	16.52	49.88	60	16.72	17.08	48.89
61	15.84	16.20	50.47	61	16.41	16.77	49.43
62	15.52	15.88	51.10	62	16.10	16.46	50.00
63	15.19	15.54	51.78	63	15.78	16.13	50.60
64	14.86	15.21	52.49	64	15.46	15.81	51.24
65	14.52	14.86	53.26	65	15.13	15.47	51.93
66	14.17	14.51	54.08	66	14.79	15.13	52.66
67	13.81	14.14	54.97	67	14.44	14.77	53.45
68	13.43	13.76	55.94	68	14.08	14.41	54.30
69	13.05	13.38	56.99	69	13.71	14.04	55.22
70	12.66	12.98	58.13	70	13.34	13.66	56.21
71	12.26	12.57	59.38	71	12.95	13.27	57.29
72	11.85	12.16	60.73	72	12.56	12.87	58.45
73	11.43	11.74	62.20	73	12.16	12.47	59.72
74	11.01	11.31	63.80	74	11.75	12.05	61.10

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	10.58	10.88	65.55	75	11.33	11.63	62.61
76	10.15	10.45	67.46	76	10.90	11.20	64.27
77	9.71	10.01	69.55	77	10.47	10.76	66.08
78	9.27	9.57	71.84	78	10.03	10.32	68.08
79	8.84	9.13	74.36	79	9.58	9.87	70.27
80	8.54	8.83	75.06	80	9.30	9.58	70.62
81	8.08	8.38	78.10	81	8.83	9.11	73.26
82	7.64	7.93	81.43	82	8.37	8.66	76.15
83	7.20	7.50	85.09	83	7.92	8.21	79.31
84	6.77	7.07	89.14	84	7.48	7.77	82.72
85	6.34	6.65	93.60	85	7.05	7.35	86.43
86	5.93	6.24	98.50	86	6.63	6.94	90.44
87	5.53	5.85	103.85	87	6.23	6.55	94.76
88	5.15	5.48	109.71	88	5.85	6.17	99.41
89	4.78	5.12	116.08	89	5.48	5.81	104.43
90	4.48	4.83	120.75	90	5.19	5.52	107.75
91	4.16	4.51	128.09	91	4.84	5.18	113.70
92	3.85	4.21	135.96	92	4.51	4.85	120.26
93	3.56	3.94	144.24	93	4.18	4.53	127.52
94	3.30	3.68	152.95	94	3.87	4.23	135.49
95	3.06	3.45	161.96	95	3.57	3.94	144.11
96	2.84	3.24	171.68	96	3.30	3.67	153.26
97	2.62	3.03	182.32	97	3.05	3.43	162.90
98	2.43	2.84	193.57	98	2.81	3.20	173.23
99	2.24	2.66	205.47	99	2.59	2.99	184.32
100	2.07	2.49	218.20	100	2.39	2.79	196.32
101	1.90	2.33	231.93	101	2.19	2.60	209.40
102	1.75	2.19	245.78	102	2.01	2.43	222.95
103	1.62	2.07	259.30	103	1.85	2.28	236.77
104	1.51	1.97	271.45	104	1.70	2.15	250.30
105	1.42	1.90	280.11	105	1.59	2.04	262.72
106	1.38	1.88	283.38	106	1.49	1.95	273.46
107	1.38	1.88	283.48	107	1.41	1.90	280.92
108	1.38	1.88	283.64	108	1.38	1.88	283.64
109	1.38	1.87	283.92	109	1.38	1.87	283.92
110	1.37	1.87	284.40	110	1.37	1.87	284.40
111	1.37	1.87	285.24	111	1.37	1.87	285.24
112	1.36	1.86	286.69	112	1.36	1.86	286.69
113	1.35	1.84	289.24	113	1.35	1.84	289.24
114	1.33	1.81	293.75	114	1.33	1.81	293.75
115	1.29	1.76	301.90	115	1.29	1.76	301.90

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\ddot{a}_x^*	Income**	Age y	Annuity	\ddot{a}_y^*	Income**
	a_x				a_y		
116	1.22	1.67	317.13	116	1.22	1.67	317.13
117	1.11	1.51	347.63	117	1.11	1.51	347.63
118	0.92	1.25	417.92	118	0.92	1.25	417.92
119	0.58	0.79	650.23	119	0.58	0.79	650.23
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 2022 Q2**

2012 IAR TABLE @ 3.00% for Age < 70, 2.75% for Age = 70-79, 2.50% for Age = 80-89, and 2.25% 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	30.80	31.28	30.76	0	30.96	31.45	30.68
1	30.76	31.23	30.79	1	30.93	31.40	30.70
2	30.68	31.15	30.83	2	30.87	31.33	30.74
3	30.61	31.07	30.87	3	30.79	31.26	30.78
4	30.52	30.98	30.92	4	30.72	31.18	30.82
5	30.43	30.89	30.96	5	30.64	31.10	30.86
6	30.34	30.80	31.01	6	30.55	31.01	30.90
7	30.25	30.71	31.06	7	30.47	30.92	30.95
8	30.15	30.61	31.12	8	30.38	30.83	31.00
9	30.05	30.50	31.17	9	30.28	30.74	31.05
10	29.95	30.40	31.23	10	30.19	30.64	31.10
11	29.84	30.29	31.29	11	30.09	30.54	31.15
12	29.73	30.17	31.35	12	29.99	30.44	31.21
13	29.61	30.06	31.41	13	29.88	30.33	31.27
14	29.49	29.94	31.48	14	29.77	30.22	31.33
15	29.37	29.81	31.55	15	29.66	30.11	31.39
16	29.25	29.69	31.62	16	29.54	29.99	31.45
17	29.12	29.56	31.69	17	29.43	29.87	31.52
18	28.99	29.43	31.77	18	29.30	29.75	31.59
19	28.85	29.29	31.85	19	29.18	29.62	31.66
20	28.72	29.15	31.93	20	29.05	29.49	31.73
21	28.57	29.01	32.02	21	28.92	29.36	31.81
22	28.43	28.86	32.10	22	28.78	29.22	31.89
23	28.28	28.71	32.19	23	28.64	29.07	31.98
24	28.13	28.55	32.29	24	28.49	28.93	32.07
25	27.97	28.40	32.39	25	28.34	28.77	32.16
26	27.81	28.23	32.49	26	28.19	28.62	32.25
27	27.64	28.06	32.60	27	28.03	28.45	32.35
28	27.47	27.89	32.71	28	27.86	28.29	32.46
29	27.29	27.71	32.82	29	27.69	28.11	32.57
30	27.11	27.53	32.94	30	27.52	27.93	32.68
31	26.93	27.34	33.07	31	27.34	27.75	32.80
32	26.73	27.14	33.20	32	27.15	27.56	32.92
33	26.53	26.94	33.34	33	26.96	27.37	33.05

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
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	26.33	26.73	33.48	34	26.76	27.17	33.19
35	26.11	26.52	33.64	35	26.56	26.96	33.33
36	25.89	26.29	33.80	36	26.34	26.74	33.47
37	25.67	26.06	33.97	37	26.13	26.52	33.63
38	25.43	25.82	34.14	38	25.90	26.30	33.79
39	25.19	25.57	34.33	39	25.67	26.06	33.96
40	24.94	25.32	34.53	40	25.44	25.82	34.14
41	24.68	25.06	34.73	41	25.19	25.58	34.33
42	24.41	24.79	34.95	42	24.94	25.32	34.52
43	24.14	24.52	35.17	43	24.69	25.06	34.73
44	23.86	24.23	35.41	44	24.42	24.80	34.94
45	23.57	23.94	35.66	45	24.15	24.52	35.17
46	23.28	23.64	35.93	46	23.87	24.23	35.41
47	22.97	23.33	36.21	47	23.58	23.94	35.66
48	22.66	23.02	36.50	48	23.28	23.64	35.93
49	22.34	22.70	36.81	49	22.97	23.33	36.21
50	22.02	22.37	37.13	50	22.66	23.01	36.51
51	21.69	22.03	37.47	51	22.34	22.69	36.82
52	21.35	21.69	37.83	52	22.01	22.35	37.15
53	21.00	21.34	38.21	53	21.67	22.01	37.49
54	20.65	20.98	38.61	54	21.33	21.66	37.86
55	20.28	20.62	39.03	55	20.97	21.30	38.25
56	19.91	20.24	39.48	56	20.61	20.94	38.66
57	19.54	19.86	39.95	57	20.23	20.56	39.10
58	19.15	19.47	40.46	58	19.85	20.18	39.56
59	18.75	19.07	40.99	59	19.47	19.79	40.05
60	18.35	18.67	41.56	60	19.07	19.39	40.57
61	17.94	18.26	42.17	61	18.67	18.98	41.12
62	17.53	17.84	42.81	62	18.26	18.57	41.70
63	17.11	17.41	43.49	63	17.85	18.16	42.31
64	16.68	16.98	44.22	64	17.43	17.74	42.97
65	16.25	16.55	44.99	65	17.01	17.31	43.66
66	15.81	16.10	45.83	66	16.58	16.88	44.41
67	15.36	15.65	46.73	67	16.14	16.43	45.21
68	14.90	15.19	47.70	68	15.69	15.98	46.07
69	14.43	14.71	48.76	69	15.24	15.52	46.99
70	14.31	14.58	47.86	70	15.17	15.44	45.95
71	13.80	14.07	49.10	71	14.67	14.94	47.03
72	13.29	13.55	50.45	72	14.17	14.44	48.19
73	12.77	13.04	51.92	73	13.67	13.93	49.46
74	12.25	12.51	53.52	74	13.15	13.41	50.84

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{a}_y^*	Maximum Income**
75	11.73	11.99	55.26	75	12.64	12.89	52.35
76	11.21	11.47	57.16	76	12.11	12.37	54.00
77	10.69	10.95	59.24	77	11.59	11.84	55.80
78	10.17	10.43	61.52	78	11.06	11.31	57.78
79	9.65	9.91	64.02	79	10.53	10.78	59.96
80	9.30	9.55	64.69	80	10.19	10.43	60.28
81	8.77	9.03	67.71	81	9.64	9.89	62.90
82	8.26	8.52	71.00	82	9.11	9.36	65.76
83	7.76	8.03	74.63	83	8.59	8.84	68.88
84	7.27	7.54	78.64	84	8.08	8.35	72.25
85	6.79	7.07	83.05	85	7.59	7.86	75.92
86	6.33	6.62	87.91	86	7.12	7.40	79.90
87	5.88	6.18	93.21	87	6.67	6.96	84.18
88	5.46	5.77	99.02	88	6.24	6.54	88.78
89	5.06	5.38	105.33	89	5.83	6.14	93.77
90	4.73	5.06	109.93	90	5.50	5.82	97.04
91	4.37	4.71	117.21	91	5.12	5.44	102.95
92	4.04	4.39	125.02	92	4.75	5.08	109.47
93	3.73	4.09	133.25	93	4.40	4.74	116.68
94	3.45	3.82	141.92	94	4.06	4.41	124.60
95	3.19	3.58	150.90	95	3.74	4.10	133.16
96	2.96	3.35	160.58	96	3.44	3.81	142.27
97	2.73	3.12	171.18	97	3.17	3.55	151.86
98	2.52	2.92	182.39	98	2.93	3.31	162.16
99	2.32	2.73	194.26	99	2.69	3.08	173.21
100	2.14	2.55	206.95	100	2.48	2.87	185.17
101	1.97	2.39	220.62	101	2.27	2.67	198.18
102	1.81	2.24	234.40	102	2.08	2.49	211.68
103	1.67	2.11	247.83	103	1.91	2.33	225.43
104	1.55	2.01	259.87	104	1.76	2.20	238.88
105	1.47	1.94	268.44	105	1.63	2.08	251.22
106	1.42	1.92	271.68	106	1.53	1.99	261.88
107	1.42	1.92	271.78	107	1.46	1.94	269.25
108	1.42	1.92	271.96	108	1.42	1.92	271.96
109	1.42	1.91	272.27	109	1.42	1.91	272.27
110	1.41	1.91	272.79	110	1.41	1.91	272.79
111	1.41	1.90	273.69	111	1.41	1.90	273.69
112	1.40	1.89	275.24	112	1.40	1.89	275.24
113	1.39	1.87	277.92	113	1.39	1.87	277.92
114	1.36	1.84	282.61	114	1.36	1.84	282.61
115	1.32	1.79	291.00	115	1.32	1.79	291.00

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
116	1.25	1.69	306.55	116	1.25	1.69	306.55
117	1.13	1.53	337.46	117	1.13	1.53	337.46
118	0.93	1.26	408.28	118	0.93	1.26	408.28
119	0.59	0.79	641.33	119	0.59	0.79	641.33
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 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 \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{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
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

* See calculation of annuity reserves

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

<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**
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
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

* See calculation of annuity reserves

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

<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**
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
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

* See calculation of annuity reserves

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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\ddot{a}_x^*	Income**	Age y	Annuity	\ddot{a}_y^*	Income**
	a_x				a_y		
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

<u>MALE</u>				<u>FEMALE</u>			
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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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+

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	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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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

<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**
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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\bar{a}_x^*	Income**	Age y	Annuity a_y	\bar{a}_y^*	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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\ddot{a}_x^*	Income**	Age y	Annuity	\ddot{a}_y^*	Income**
	a_x				a_y		
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

<u>MALE</u>				<u>FEMALE</u>			
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

MALE				FEMALE			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity a_x	\dot{a}_x^*	Income**	Age y	Annuity a_y	\dot{a}_y^*	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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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 \dot{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \dot{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

<u>MALE</u>				<u>FEMALE</u>			
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	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

<u>MALE</u>				<u>FEMALE</u>			
Age x	Immediate Annuity a_x	Mean \bar{a}_x^*	Maximum Income**	Age y	Immediate Annuity a_y	Mean \bar{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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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

<u>MALE</u>				<u>FEMALE</u>			
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	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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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

<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**
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

<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**
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

<u>MALE</u>				<u>FEMALE</u>			
	Immediate	Mean	Maximum		Immediate	Mean	Maximum
Age x	Annuity	\dot{a}_x^*	Income**	Age y	Annuity	\dot{a}_y^*	Income**
	a_x				a_y		
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