

What portion of a Charitable Gift Annuity will ultimately support mission?

The annuity rates offered by the Foundation are those recommended by the American Council on Gift Annuities (ACGA). The ACGA uses a defined mortality table and a defined interest rate to arrive at the recommended maximum annuity rates. To learn more about the ACGA, visit its website at www.acga-web.org.

The annuity rates are based on assumptions that, on average, will result in one-half of the original gift amount remaining at the end of the lifetime of payments. The assumed average of one-half remaining includes scenarios ranging from zero to more than one-half actually remaining.

When the Foundation elects not to reinsure the annuity obligation, the portion of the original gift amount to be used for the purposes specified by the donor is unknown until the last surviving annuitant named in the gift annuity agreement has died. The portion remaining is referred to as the actual residuum and is used only at the end of the Foundation's annuity obligation.

When the Foundation elects to reinsure a gift annuity obligation it will immediately use the actuarial residuum, being the net present value of the assumed average remainder of one-half the original gift amount, for the purposes specified by the donor.

What is net present value? It is the value today of an amount expected to be received at some time in the future, calculated using a particular interest rate. For example, if you invest \$1.00 today at 5% annual interest, in one year your investment will be valued at \$1.05. If you are to receive \$1.05 one year from today, its net present value is therefore \$1.00. The \$1.05 future value of the invested \$1.00 is discounted back to its present value of \$1.00 using the 5% interest rate and the one year period.

Applying this to a charitable gift annuity, if \$10,000 is given today to acquire a gift annuity for a male and a female annuitant, each age 75, and \$5,000 is the assumed actual residuum, the net present value of that \$5,000 is \$1,517 [calculated using the life expectancy of the annuitant and 5.50% as the annual interest (both being ACGA assumptions)]. Thus, 15.17% of the original gift amount, as shown in the attached table, will immediately be used for the charitable purposes specified by the donor.

The following table can be used to find the portion of a gift that will be immediately used for the charitable purpose specified by a donor when the Foundation reinsures the annuity payment obligation. This table only reflects the actuarial residuum, expressed as a percentage of the original gift amount, for a charitable gift annuity paying two lives (one male and one female). For other actuarial residuum amounts, please see other tables or contact Pat Ohlmann at 502-569-5957.



Rates effective July 2010 and subject to change. For additional information or deferred annuity rates, call Pat Ohlmann at 800-858-6127, option 2 or email

*Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
50	50	48.53	3.72%	50	76	40.86	5.61%
50	51	47.92	3.84%	50	77	40.78	5.63%
50	52	47.34	3.96%	50	78	40.71	5.65%
50	53	46.79	4.08%	50	79	40.65	5.67%
50	54	46.28	4.20%	50	80	40.60	5.69%
50	55	45.79	4.31%	50	81	40.55	5.70%
50	56	45.34	4.41%	50	82	40.51	5.72%
50	57	44.91	4.52%	50	83	40.47	5.73%
50	58	44.51	4.61%	50	84	40.44	5.74%
50	59	44.14	4.71%	50	85	40.41	5.75%
50	60	43.79	4.79%	50	86	40.38	5.75%
50	61	43.47	4.88%	50	87	40.36	5.76%
50	62	43.17	4.96%	50	88	40.34	5.77%
50	63	42.90	5.03%	50	89	40.32	5.77%
50	64	42.65	5.10%	50	90	40.30	5.78%
50	65	42.41	5.16%	50	91	40.29	5.78%
50	66	42.20	5.22%	50	92	40.28	5.79%
50	67	42.00	5.28%	50	93	40.26	5.79%
50	68	41.82	5.33%	50	94	40.26	5.79%
50	69	41.66	5.37%	50	95	40.25	5.80%
50	70	41.51	5.42%	50	96	40.24	5.80%
50	71	41.37	5.46%	50	97	40.23	5.80%
50	72	41.25	5.49%	50	98	40.23	5.80%
50	73	41.13	5.53%	50	99	40.22	5.80%
50	74	41.03	5.56%	50	100	40.22	5.80%
50	75	40.94	5.59%				

Payout Grid Using Annuity 2000

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
51	50	48.08	3.81%	51	76	39.87	5.91%
51	51	47.44	3.94%	51	77	39.79	5.94%
51	52	46.83	4.07%	51	78	39.71	5.96%
51	53	46.25	4.20%	51	79	39.65	5.98%
51	54	45.70	4.33%	51	80	39.59	6.00%
51	55	45.19	4.45%	51	81	39.54	6.02%
51	56	44.70	4.57%	51	82	39.49	6.04%
51	57	44.25	4.68%	51	83	39.45	6.05%
51	58	43.82	4.79%	51	84	39.41	6.06%
51	59	43.42	4.89%	51	85	39.38	6.07%
51	60	43.05	4.99%	51	86	39.35	6.08%
51	61	42.71	5.08%	51	87	39.32	6.09%
51	62	42.39	5.17%	51	88	39.30	6.10%
51	63	42.09	5.25%	51	89	39.28	6.10%
51	64	41.82	5.33%	51	90	39.26	6.11%
51	65	41.56	5.40%	51	91	39.25	6.11%
51	66	41.33	5.47%	51	92	39.24	6.12%
51	67	41.12	5.53%	51	93	39.22	6.12%
51	68	40.92	5.59%	51	94	39.21	6.13%
51	69	40.74	5.64%	51	95	39.21	6.13%
51	70	40.58	5.69%	51	96	39.20	6.13%
51	71	40.43	5.74%	51	97	39.19	6.13%
51	72	40.30	5.78%	51	98	39.18	6.14%
51	73	40.17	5.82%	51	99	39.18	6.14%
51	74	40.06	5.85%	51	100	39.17	6.14%
51	75	39.96	5.89%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
52	50	47.66	3.90%	52	76	38.89	6.23%
52	51	46.99	4.04%	52	77	38.80	6.26%
52	52	46.35	4.18%	52	78	38.72	6.29%
52	53	45.74	4.32%	52	79	38.65	6.31%
52	54	45.16	4.45%	52	80	38.59	6.33%
52	55	44.62	4.59%	52	81	38.53	6.35%
52	56	44.10	4.72%	52	82	38.48	6.37%
52	57	43.62	4.84%	52	83	38.43	6.39%
52	58	43.16	4.96%	52	84	38.39	6.40%
52	59	42.74	5.07%	52	85	38.36	6.41%
52	60	42.34	5.18%	52	86	38.33	6.42%
52	61	41.97	5.29%	52	87	38.30	6.43%
52	62	41.63	5.38%	52	88	38.27	6.44%
52	63	41.31	5.48%	52	89	38.25	6.45%
52	64	41.01	5.56%	52	90	38.23	6.46%
52	65	40.74	5.65%	52	91	38.22	6.46%
52	66	40.48	5.72%	52	92	38.20	6.47%
52	67	40.25	5.79%	52	93	38.19	6.47%
52	68	40.04	5.86%	52	94	38.18	6.47%
52	69	39.85	5.92%	52	95	38.17	6.48%
52	70	39.67	5.98%	52	96	38.16	6.48%
52	71	39.51	6.03%	52	97	38.15	6.48%
52	72	39.36	6.08%	52	98	38.15	6.49%
52	73	39.22	6.12%	52	99	38.14	6.49%
52	74	39.10	6.16%	52	100	38.14	6.49%
52	75	38.99	6.20%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
53	50	47.27	3.98%	53	76	37.93	6.56%
53	51	46.57	4.13%	53	77	37.83	6.60%
53	52	45.90	4.28%	53	78	37.75	6.63%
53	53	45.26	4.43%	53	79	37.67	6.65%
53	54	44.65	4.58%	53	80	37.60	6.68%
53	55	44.08	4.72%	53	81	37.54	6.70%
53	56	43.53	4.86%	53	82	37.48	6.72%
53	57	43.02	5.00%	53	83	37.43	6.74%
53	58	42.53	5.13%	53	84	37.39	6.76%
53	59	42.08	5.25%	53	85	37.35	6.77%
53	60	41.66	5.37%	53	86	37.31	6.78%
53	61	41.26	5.49%	53	87	37.28	6.79%
53	62	40.89	5.60%	53	88	37.25	6.80%
53	63	40.55	5.70%	53	89	37.23	6.81%
53	64	40.23	5.80%	53	90	37.21	6.82%
53	65	39.93	5.89%	53	91	37.19	6.83%
53	66	39.66	5.98%	53	92	37.18	6.83%
53	67	39.41	6.06%	53	93	37.16	6.84%
53	68	39.18	6.14%	53	94	37.15	6.84%
53	69	38.97	6.21%	53	95	37.14	6.84%
53	70	38.78	6.27%	53	96	37.13	6.85%
53	71	38.60	6.33%	53	97	37.12	6.85%
53	72	38.44	6.39%	53	98	37.12	6.85%
53	73	38.29	6.44%	53	99	37.11	6.86%
53	74	38.16	6.48%	53	100	37.11	6.86%
53	75	38.04	6.52%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
54	50	46.91	4.06%	54	76	36.98	6.90%
54	51	46.18	4.22%	54	77	36.88	6.94%
54	52	45.48	4.38%	54	78	36.78	6.98%
54	53	44.81	4.54%	54	79	36.69	7.01%
54	54	44.17	4.70%	54	80	36.62	7.04%
54	55	43.57	4.85%	54	81	36.55	7.06%
54	56	42.99	5.00%	54	82	36.49	7.09%
54	57	42.45	5.15%	54	83	36.43	7.11%
54	58	41.93	5.30%	54	84	36.39	7.13%
54	59	41.45	5.43%	54	85	36.34	7.14%
54	60	41.00	5.57%	54	86	36.31	7.16%
54	61	40.58	5.69%	54	87	36.27	7.17%
54	62	40.18	5.82%	54	88	36.24	7.18%
54	63	39.81	5.93%	54	89	36.22	7.19%
54	64	39.47	6.04%	54	90	36.20	7.20%
54	65	39.15	6.15%	54	91	36.18	7.21%
54	66	38.86	6.24%	54	92	36.16	7.21%
54	67	38.59	6.33%	54	93	36.14	7.22%
54	68	38.34	6.42%	54	94	36.13	7.22%
54	69	38.11	6.50%	54	95	36.12	7.23%
54	70	37.90	6.57%	54	96	36.11	7.23%
54	71	37.71	6.64%	54	97	36.10	7.24%
54	72	37.53	6.70%	54	98	36.09	7.24%
54	73	37.38	6.76%	54	99	36.09	7.24%
54	74	37.23	6.81%	54	100	36.08	7.24%
54	75	37.10	6.86%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
55	50	46.58	4.13%	55	76	36.05	7.26%
55	51	45.82	4.30%	55	77	35.93	7.30%
55	52	45.09	4.47%	55	78	35.83	7.34%
55	53	44.39	4.64%	55	79	35.73	7.38%
55	54	43.72	4.81%	55	80	35.65	7.41%
55	55	43.09	4.98%	55	81	35.57	7.44%
55	56	42.48	5.14%	55	82	35.51	7.47%
55	57	41.91	5.30%	55	83	35.45	7.49%
55	58	41.37	5.46%	55	84	35.40	7.52%
55	59	40.85	5.61%	55	85	35.35	7.53%
55	60	40.37	5.76%	55	86	35.31	7.55%
55	61	39.92	5.90%	55	87	35.27	7.57%
55	62	39.50	6.03%	55	88	35.24	7.58%
55	63	39.11	6.16%	55	89	35.21	7.59%
55	64	38.74	6.28%	55	90	35.19	7.60%
55	65	38.40	6.40%	55	91	35.17	7.61%
55	66	38.08	6.51%	55	92	35.15	7.62%
55	67	37.79	6.61%	55	93	35.13	7.62%
55	68	37.52	6.71%	55	94	35.12	7.63%
55	69	37.27	6.80%	55	95	35.11	7.63%
55	70	37.05	6.88%	55	96	35.10	7.64%
55	71	36.84	6.96%	55	97	35.09	7.64%
55	72	36.65	7.03%	55	98	35.08	7.64%
55	73	36.48	7.09%	55	99	35.07	7.65%
55	74	36.32	7.15%	55	100	35.06	7.65%
55	75	36.17	7.21%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
56	50	46.27	4.20%	56	76	35.12	7.62%
56	51	45.48	4.38%	56	77	35.00	7.68%
56	52	44.73	4.56%	56	78	34.88	7.72%
56	53	44.00	4.74%	56	79	34.78	7.77%
56	54	43.30	4.92%	56	80	34.69	7.80%
56	55	42.64	5.10%	56	81	34.61	7.84%
56	56	42.00	5.28%	56	82	34.54	7.87%
56	57	41.40	5.45%	56	83	34.47	7.90%
56	58	40.83	5.62%	56	84	34.41	7.92%
56	59	40.29	5.78%	56	85	34.36	7.94%
56	60	39.78	5.94%	56	86	34.32	7.96%
56	61	39.30	6.10%	56	87	34.28	7.98%
56	62	38.85	6.25%	56	88	34.24	7.99%
56	63	38.43	6.39%	56	89	34.21	8.01%
56	64	38.03	6.53%	56	90	34.19	8.02%
56	65	37.67	6.65%	56	91	34.17	8.03%
56	66	37.33	6.78%	56	92	34.15	8.04%
56	67	37.01	6.89%	56	93	34.13	8.04%
56	68	36.72	7.00%	56	94	34.11	8.05%
56	69	36.46	7.10%	56	95	34.10	8.05%
56	70	36.21	7.19%	56	96	34.09	8.06%
56	71	35.99	7.28%	56	97	34.08	8.06%
56	72	35.78	7.36%	56	98	34.07	8.07%
56	73	35.59	7.44%	56	99	34.06	8.07%
56	74	35.42	7.50%	56	100	34.05	8.07%
56	75	35.27	7.57%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
57	50	45.98	4.26%	57	76	34.22	8.00%
57	51	45.18	4.45%	57	77	34.08	8.06%
57	52	44.39	4.64%	57	78	33.96	8.12%
57	53	43.64	4.83%	57	79	33.85	8.17%
57	54	42.92	5.02%	57	80	33.75	8.21%
57	55	42.22	5.21%	57	81	33.66	8.25%
57	56	41.56	5.40%	57	82	33.58	8.28%
57	57	40.92	5.59%	57	83	33.51	8.31%
57	58	40.32	5.77%	57	84	33.44	8.34%
57	59	39.75	5.95%	57	85	33.39	8.37%
57	60	39.21	6.13%	57	86	33.34	8.39%
57	61	38.70	6.30%	57	87	33.30	8.41%
57	62	38.23	6.46%	57	88	33.26	8.43%
57	63	37.78	6.62%	57	89	33.23	8.44%
57	64	37.36	6.77%	57	90	33.20	8.45%
57	65	36.97	6.91%	57	91	33.17	8.47%
57	66	36.60	7.04%	57	92	33.15	8.47%
57	67	36.27	7.17%	57	93	33.13	8.48%
57	68	35.95	7.29%	57	94	33.12	8.49%
57	69	35.66	7.41%	57	95	33.10	8.50%
57	70	35.40	7.51%	57	96	33.09	8.50%
57	71	35.16	7.61%	57	97	33.08	8.51%
57	72	34.93	7.70%	57	98	33.07	8.51%
57	73	34.73	7.79%	57	99	33.06	8.52%
57	74	34.54	7.87%	57	100	33.05	8.52%
57	75	34.37	7.94%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
58	50	45.72	4.32%	58	76	33.33	8.39%
58	51	44.89	4.52%	58	77	33.18	8.46%
58	52	44.09	4.72%	58	78	33.04	8.52%
58	53	43.31	4.92%	58	79	32.92	8.58%
58	54	42.56	5.12%	58	80	32.81	8.63%
58	55	41.83	5.32%	58	81	32.72	8.67%
58	56	41.14	5.53%	58	82	32.63	8.71%
58	57	40.48	5.73%	58	83	32.55	8.75%
58	58	39.84	5.92%	58	84	32.48	8.78%
58	59	39.24	6.12%	58	85	32.42	8.81%
58	60	38.68	6.30%	58	86	32.37	8.84%
58	61	38.14	6.49%	58	87	32.32	8.86%
58	62	37.63	6.67%	58	88	32.28	8.88%
58	63	37.16	6.84%	58	89	32.25	8.90%
58	64	36.71	7.00%	58	90	32.21	8.91%
58	65	36.29	7.16%	58	91	32.19	8.92%
58	66	35.90	7.31%	58	92	32.16	8.93%
58	67	35.54	7.46%	58	93	32.14	8.94%
58	68	35.21	7.59%	58	94	32.13	8.95%
58	69	34.90	7.72%	58	95	32.11	8.96%
58	70	34.61	7.84%	58	96	32.10	8.97%
58	71	34.35	7.95%	58	97	32.09	8.97%
58	72	34.10	8.05%	58	98	32.08	8.98%
58	73	33.88	8.15%	58	99	32.07	8.98%
58	74	33.68	8.24%	58	100	32.06	8.99%
58	75	33.50	8.32%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
59	50	45.49	4.38%	59	76	32.46	8.79%
59	51	44.63	4.58%	59	77	32.30	8.87%
59	52	43.80	4.79%	59	78	32.15	8.94%
59	53	43.00	5.00%	59	79	32.02	9.01%
59	54	42.22	5.21%	59	80	31.90	9.06%
59	55	41.47	5.43%	59	81	31.79	9.12%
59	56	40.75	5.64%	59	82	31.70	9.16%
59	57	40.06	5.85%	59	83	31.61	9.20%
59	58	39.40	6.07%	59	84	31.54	9.24%
59	59	38.77	6.27%	59	85	31.47	9.27%
59	60	38.17	6.48%	59	86	31.41	9.30%
59	61	37.60	6.68%	59	87	31.36	9.33%
59	62	37.07	6.87%	59	88	31.31	9.35%
59	63	36.56	7.06%	59	89	31.28	9.37%
59	64	36.09	7.24%	59	90	31.24	9.39%
59	65	35.65	7.42%	59	91	31.21	9.40%
59	66	35.23	7.58%	59	92	31.19	9.42%
59	67	34.84	7.74%	59	93	31.16	9.43%
59	68	34.48	7.89%	59	94	31.14	9.44%
59	69	34.15	8.03%	59	95	31.13	9.44%
59	70	33.84	8.17%	59	96	31.11	9.45%
59	71	33.56	8.29%	59	97	31.10	9.46%
59	72	33.30	8.41%	59	98	31.09	9.46%
59	73	33.06	8.52%	59	99	31.08	9.47%
59	74	32.84	8.62%	59	100	31.07	9.47%
59	75	32.64	8.71%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
60	50	45.27	4.43%	60	76	31.61	9.21%
60	51	44.39	4.64%	60	77	31.43	9.29%
60	52	43.54	4.86%	60	78	31.27	9.37%
60	53	42.72	5.08%	60	79	31.12	9.45%
60	54	41.91	5.30%	60	80	30.99	9.51%
60	55	41.14	5.53%	60	81	30.88	9.57%
60	56	40.39	5.75%	60	82	30.77	9.63%
60	57	39.67	5.98%	60	83	30.68	9.67%
60	58	38.98	6.20%	60	84	30.60	9.72%
60	59	38.32	6.42%	60	85	30.53	9.75%
60	60	37.70	6.64%	60	86	30.46	9.79%
60	61	37.10	6.86%	60	87	30.41	9.82%
60	62	36.54	7.07%	60	88	30.36	9.84%
60	63	36.00	7.27%	60	89	30.31	9.87%
60	64	35.50	7.47%	60	90	30.28	9.89%
60	65	35.03	7.66%	60	91	30.24	9.90%
60	66	34.59	7.85%	60	92	30.22	9.92%
60	67	34.17	8.02%	60	93	30.19	9.93%
60	68	33.79	8.19%	60	94	30.17	9.94%
60	69	33.43	8.35%	60	95	30.15	9.95%
60	70	33.10	8.50%	60	96	30.14	9.96%
60	71	32.80	8.64%	60	97	30.12	9.97%
60	72	32.51	8.77%	60	98	30.11	9.97%
60	73	32.26	8.89%	60	99	30.10	9.98%
60	74	32.02	9.00%	60	100	30.09	9.98%
60	75	31.80	9.11%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
61	50	45.07	4.48%	61	76	30.77	9.63%
61	51	44.18	4.70%	61	77	30.58	9.73%
61	52	43.30	4.92%	61	78	30.40	9.82%
61	53	42.45	5.15%	61	79	30.25	9.90%
61	54	41.63	5.38%	61	80	30.10	9.98%
61	55	40.83	5.62%	61	81	29.98	10.04%
61	56	40.06	5.86%	61	82	29.86	10.11%
61	57	39.31	6.09%	61	83	29.76	10.16%
61	58	38.60	6.33%	61	84	29.67	10.21%
61	59	37.91	6.57%	61	85	29.59	10.25%
61	60	37.25	6.80%	61	86	29.52	10.29%
61	61	36.63	7.04%	61	87	29.46	10.33%
61	62	36.03	7.26%	61	88	29.41	10.36%
61	63	35.47	7.48%	61	89	29.36	10.38%
61	64	34.94	7.70%	61	90	29.32	10.40%
61	65	34.44	7.91%	61	91	29.28	10.42%
61	66	33.97	8.11%	61	92	29.25	10.44%
61	67	33.53	8.30%	61	93	29.23	10.46%
61	68	33.12	8.49%	61	94	29.20	10.47%
61	69	32.74	8.66%	61	95	29.18	10.48%
61	70	32.38	8.83%	61	96	29.17	10.49%
61	71	32.06	8.99%	61	97	29.15	10.50%
61	72	31.75	9.13%	61	98	29.14	10.51%
61	73	31.47	9.27%	61	99	29.13	10.51%
61	74	31.22	9.40%	61	100	29.12	10.52%
61	75	30.98	9.52%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
62	50	44.89	4.52%	62	76	29.96	10.06%
62	51	43.98	4.75%	62	77	29.75	10.17%
62	52	43.09	4.98%	62	78	29.56	10.27%
62	53	42.22	5.22%	62	79	29.38	10.37%
62	54	41.37	5.46%	62	80	29.23	10.45%
62	55	40.55	5.70%	62	81	29.09	10.53%
62	56	39.75	5.95%	62	82	28.97	10.60%
62	57	38.98	6.20%	62	83	28.86	10.66%
62	58	38.24	6.46%	62	84	28.76	10.72%
62	59	37.52	6.71%	62	85	28.67	10.77%
62	60	36.84	6.96%	62	86	28.60	10.82%
62	61	36.18	7.20%	62	87	28.53	10.85%
62	62	35.56	7.45%	62	88	28.47	10.89%
62	63	34.97	7.69%	62	89	28.42	10.92%
62	64	34.41	7.92%	62	90	28.37	10.95%
62	65	33.88	8.15%	62	91	28.33	10.97%
62	66	33.38	8.37%	62	92	28.30	10.99%
62	67	32.92	8.58%	62	93	28.27	11.01%
62	68	32.48	8.78%	62	94	28.24	11.02%
62	69	32.07	8.98%	62	95	28.22	11.03%
62	70	31.69	9.16%	62	96	28.20	11.04%
62	71	31.34	9.34%	62	97	28.19	11.05%
62	72	31.02	9.50%	62	98	28.17	11.06%
62	73	30.72	9.66%	62	99	28.16	11.07%
62	74	30.44	9.80%	62	100	28.15	11.08%
62	75	30.19	9.93%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
63	50	44.72	4.56%	63	76	29.16	10.49%
63	51	43.79	4.79%	63	77	28.93	10.62%
63	52	42.89	5.03%	63	78	28.73	10.74%
63	53	42.00	5.28%	63	79	28.54	10.85%
63	54	41.13	5.53%	63	80	28.37	10.94%
63	55	40.29	5.78%	63	81	28.22	11.03%
63	56	39.47	6.04%	63	82	28.09	11.11%
63	57	38.67	6.31%	63	83	27.97	11.19%
63	58	37.90	6.57%	63	84	27.86	11.25%
63	59	37.16	6.84%	63	85	27.76	11.31%
63	60	36.45	7.10%	63	86	27.68	11.36%
63	61	35.77	7.37%	63	87	27.61	11.40%
63	62	35.12	7.63%	63	88	27.54	11.44%
63	63	34.50	7.88%	63	89	27.48	11.48%
63	64	33.91	8.14%	63	90	27.43	11.51%
63	65	33.35	8.38%	63	91	27.39	11.54%
63	66	32.83	8.62%	63	92	27.35	11.56%
63	67	32.33	8.85%	63	93	27.32	11.58%
63	68	31.87	9.08%	63	94	27.29	11.60%
63	69	31.43	9.29%	63	95	27.27	11.61%
63	70	31.03	9.49%	63	96	27.25	11.62%
63	71	30.65	9.69%	63	97	27.23	11.63%
63	72	30.30	9.87%	63	98	27.22	11.64%
63	73	29.98	10.04%	63	99	27.20	11.65%
63	74	29.68	10.20%	63	100	27.19	11.66%
63	75	29.41	10.35%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
64	50	44.57	4.60%	64	76	28.39	10.94%
64	51	43.63	4.84%	64	77	28.14	11.08%
64	52	42.70	5.08%	64	78	27.92	11.21%
64	53	41.80	5.33%	64	79	27.72	11.34%
64	54	40.91	5.59%	64	80	27.54	11.45%
64	55	40.05	5.86%	64	81	27.37	11.55%
64	56	39.20	6.13%	64	82	27.23	11.64%
64	57	38.39	6.40%	64	83	27.09	11.72%
64	58	37.60	6.68%	64	84	26.98	11.80%
64	59	36.83	6.96%	64	85	26.87	11.86%
64	60	36.09	7.24%	64	86	26.78	11.92%
64	61	35.38	7.52%	64	87	26.70	11.97%
64	62	34.71	7.80%	64	88	26.63	12.02%
64	63	34.06	8.07%	64	89	26.56	12.06%
64	64	33.44	8.34%	64	90	26.51	12.09%
64	65	32.85	8.61%	64	91	26.46	12.13%
64	66	32.30	8.87%	64	92	26.42	12.15%
64	67	31.78	9.12%	64	93	26.38	12.17%
64	68	31.29	9.36%	64	94	26.35	12.19%
64	69	30.83	9.60%	64	95	26.33	12.21%
64	70	30.39	9.82%	64	96	26.30	12.23%
64	71	29.99	10.04%	64	97	26.28	12.24%
64	72	29.62	10.24%	64	98	26.27	12.25%
64	73	29.27	10.43%	64	99	26.25	12.26%
64	74	28.95	10.61%	64	100	26.24	12.27%
64	75	28.66	10.78%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
65	50	44.44	4.63%	65	76	27.64	11.38%
65	51	43.48	4.87%	65	77	27.38	11.54%
65	52	42.54	5.13%	65	78	27.14	11.69%
65	53	41.62	5.39%	65	79	26.92	11.83%
65	54	40.71	5.65%	65	80	26.72	11.96%
65	55	39.83	5.93%	65	81	26.54	12.07%
65	56	38.97	6.21%	65	82	26.38	12.18%
65	57	38.13	6.49%	65	83	26.24	12.27%
65	58	37.31	6.78%	65	84	26.11	12.36%
65	59	36.52	7.07%	65	85	25.99	12.43%
65	60	35.76	7.37%	65	86	25.89	12.50%
65	61	35.03	7.67%	65	87	25.80	12.56%
65	62	34.32	7.96%	65	88	25.72	12.61%
65	63	33.65	8.25%	65	89	25.65	12.66%
65	64	33.00	8.54%	65	90	25.59	12.70%
65	65	32.39	8.83%	65	91	25.54	12.74%
65	66	31.80	9.11%	65	92	25.50	12.77%
65	67	31.25	9.38%	65	93	25.46	12.79%
65	68	30.73	9.65%	65	94	25.42	12.82%
65	69	30.25	9.90%	65	95	25.40	12.84%
65	70	29.79	10.15%	65	96	25.37	12.85%
65	71	29.36	10.38%	65	97	25.35	12.87%
65	72	28.96	10.61%	65	98	25.33	12.88%
65	73	28.59	10.82%	65	99	25.31	12.90%
65	74	28.25	11.02%	65	100	25.30	12.91%
65	75	27.93	11.21%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
66	50	44.31	4.66%	66	76	26.92	11.83%
66	51	43.34	4.91%	66	77	26.64	12.01%
66	52	42.39	5.17%	66	78	26.37	12.18%
66	53	41.45	5.43%	66	79	26.14	12.34%
66	54	40.53	5.71%	66	80	25.92	12.48%
66	55	39.63	5.99%	66	81	25.73	12.61%
66	56	38.75	6.28%	66	82	25.56	12.73%
66	57	37.89	6.58%	66	83	25.40	12.84%
66	58	37.05	6.88%	66	84	25.26	12.93%
66	59	36.24	7.18%	66	85	25.13	13.02%
66	60	35.46	7.49%	66	86	25.02	13.10%
66	61	34.70	7.80%	66	87	24.92	13.17%
66	62	33.96	8.11%	66	88	24.84	13.23%
66	63	33.26	8.42%	66	89	24.76	13.28%
66	64	32.59	8.73%	66	90	24.70	13.33%
66	65	31.95	9.04%	66	91	24.64	13.37%
66	66	31.34	9.34%	66	92	24.59	13.40%
66	67	30.76	9.63%	66	93	24.55	13.43%
66	68	30.21	9.92%	66	94	24.51	13.46%
66	69	29.70	10.20%	66	95	24.48	13.48%
66	70	29.21	10.46%	66	96	24.45	13.51%
66	71	28.76	10.72%	66	97	24.42	13.52%
66	72	28.33	10.97%	66	98	24.40	13.54%
66	73	27.94	11.20%	66	99	24.38	13.55%
66	74	27.57	11.43%	66	100	24.36	13.57%
66	75	27.23	11.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
67	50	44.20	4.69%	67	76	26.23	12.28%
67	51	43.22	4.94%	67	77	25.92	12.48%
67	52	42.25	5.21%	67	78	25.64	12.67%
67	53	41.30	5.48%	67	79	25.38	12.85%
67	54	40.37	5.76%	67	80	25.15	13.01%
67	55	39.45	6.05%	67	81	24.94	13.15%
67	56	38.55	6.35%	67	82	24.75	13.29%
67	57	37.67	6.65%	67	83	24.58	13.41%
67	58	36.82	6.96%	67	84	24.43	13.52%
67	59	35.98	7.28%	67	85	24.29	13.62%
67	60	35.17	7.60%	67	86	24.17	13.71%
67	61	34.39	7.93%	67	87	24.06	13.79%
67	62	33.64	8.26%	67	88	23.97	13.86%
67	63	32.91	8.59%	67	89	23.88	13.92%
67	64	32.21	8.91%	67	90	23.81	13.97%
67	65	31.54	9.24%	67	91	23.75	14.02%
67	66	30.90	9.56%	67	92	23.69	14.06%
67	67	30.30	9.87%	67	93	23.65	14.10%
67	68	29.72	10.18%	67	94	23.61	14.13%
67	69	29.18	10.48%	67	95	23.57	14.16%
67	70	28.67	10.78%	67	96	23.54	14.18%
67	71	28.18	11.06%	67	97	23.51	14.20%
67	72	27.73	11.33%	67	98	23.49	14.22%
67	73	27.31	11.58%	67	99	23.47	14.23%
67	74	26.92	11.83%	67	100	23.45	14.25%
67	75	26.56	12.06%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
68	50	44.10	4.71%	68	76	25.56	12.73%
68	51	43.11	4.97%	68	77	25.23	12.95%
68	52	42.13	5.24%	68	78	24.93	13.16%
68	53	41.17	5.52%	68	79	24.65	13.36%
68	54	40.22	5.80%	68	80	24.40	13.54%
68	55	39.29	6.10%	68	81	24.18	13.70%
68	56	38.37	6.41%	68	82	23.97	13.85%
68	57	37.48	6.72%	68	83	23.79	13.99%
68	58	36.60	7.05%	68	84	23.62	14.12%
68	59	35.75	7.37%	68	85	23.47	14.23%
68	60	34.92	7.71%	68	86	23.34	14.33%
68	61	34.11	8.05%	68	87	23.22	14.42%
68	62	33.33	8.39%	68	88	23.12	14.50%
68	63	32.58	8.74%	68	89	23.03	14.57%
68	64	31.86	9.08%	68	90	22.95	14.64%
68	65	31.16	9.43%	68	91	22.88	14.69%
68	66	30.50	9.77%	68	92	22.82	14.74%
68	67	29.86	10.11%	68	93	22.76	14.78%
68	68	29.26	10.44%	68	94	22.72	14.82%
68	69	28.69	10.76%	68	95	22.68	14.85%
68	70	28.15	11.08%	68	96	22.64	14.87%
68	71	27.64	11.38%	68	97	22.61	14.90%
68	72	27.17	11.68%	68	98	22.59	14.92%
68	73	26.72	11.96%	68	99	22.56	14.94%
68	74	26.30	12.23%	68	100	22.54	14.96%
68	75	25.92	12.48%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
69	50	44.01	4.74%	69	76	24.92	13.17%
69	51	43.01	5.00%	69	77	24.57	13.42%
69	52	42.02	5.27%	69	78	24.25	13.65%
69	53	41.05	5.55%	69	79	23.95	13.87%
69	54	40.08	5.85%	69	80	23.68	14.07%
69	55	39.14	6.15%	69	81	23.44	14.26%
69	56	38.21	6.46%	69	82	23.21	14.43%
69	57	37.30	6.79%	69	83	23.01	14.58%
69	58	36.40	7.12%	69	84	22.83	14.72%
69	59	35.53	7.46%	69	85	22.67	14.85%
69	60	34.68	7.81%	69	86	22.53	14.97%
69	61	33.86	8.16%	69	87	22.40	15.07%
69	62	33.05	8.52%	69	88	22.29	15.16%
69	63	32.28	8.88%	69	89	22.19	15.24%
69	64	31.53	9.24%	69	90	22.10	15.31%
69	65	30.81	9.61%	69	91	22.02	15.38%
69	66	30.12	9.97%	69	92	21.96	15.43%
69	67	29.46	10.33%	69	93	21.90	15.48%
69	68	28.83	10.68%	69	94	21.85	15.52%
69	69	28.23	11.03%	69	95	21.81	15.56%
69	70	27.67	11.37%	69	96	21.77	15.59%
69	71	27.13	11.70%	69	97	21.73	15.62%
69	72	26.63	12.02%	69	98	21.70	15.64%
69	73	26.15	12.33%	69	99	21.68	15.66%
69	74	25.71	12.62%	69	100	21.65	15.68%
69	75	25.30	12.90%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
70	50	43.93	4.76%	70	76	24.31	13.60%
70	51	42.92	5.02%	70	77	23.94	13.88%
70	52	41.92	5.30%	70	78	23.59	14.14%
70	53	40.94	5.59%	70	79	23.28	14.38%
70	54	39.96	5.88%	70	80	22.99	14.60%
70	55	39.00	6.19%	70	81	22.72	14.81%
70	56	38.06	6.52%	70	82	22.48	15.00%
70	57	37.13	6.85%	70	83	22.27	15.18%
70	58	36.23	7.19%	70	84	22.07	15.34%
70	59	35.34	7.54%	70	85	21.90	15.48%
70	60	34.47	7.90%	70	86	21.74	15.61%
70	61	33.62	8.26%	70	87	21.60	15.73%
70	62	32.80	8.64%	70	88	21.48	15.83%
70	63	32.00	9.01%	70	89	21.37	15.93%
70	64	31.23	9.39%	70	90	21.27	16.01%
70	65	30.49	9.77%	70	91	21.19	16.08%
70	66	29.77	10.16%	70	92	21.12	16.14%
70	67	29.09	10.54%	70	93	21.05	16.20%
70	68	28.43	10.91%	70	94	21.00	16.24%
70	69	27.81	11.28%	70	95	20.95	16.29%
70	70	27.21	11.65%	70	96	20.91	16.32%
70	71	26.65	12.00%	70	97	20.87	16.35%
70	72	26.12	12.35%	70	98	20.84	16.38%
70	73	25.62	12.68%	70	99	20.81	16.41%
70	74	25.15	13.00%	70	100	20.78	16.43%
70	75	24.72	13.31%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
71	50	43.86	4.78%	71	76	23.74	14.03%
71	51	42.84	5.04%	71	77	23.34	14.33%
71	52	41.83	5.32%	71	78	22.97	14.62%
71	53	40.84	5.62%	71	79	22.63	14.88%
71	54	39.85	5.92%	71	80	22.32	15.13%
71	55	38.88	6.24%	71	81	22.04	15.36%
71	56	37.93	6.56%	71	82	21.78	15.58%
71	57	36.99	6.90%	71	83	21.55	15.77%
71	58	36.06	7.25%	71	84	21.34	15.95%
71	59	35.16	7.61%	71	85	21.15	16.11%
71	60	34.28	7.98%	71	86	20.98	16.26%
71	61	33.41	8.36%	71	87	20.83	16.39%
71	62	32.57	8.74%	71	88	20.69	16.51%
71	63	31.75	9.13%	71	89	20.57	16.62%
71	64	30.96	9.53%	71	90	20.47	16.71%
71	65	30.19	9.93%	71	91	20.38	16.79%
71	66	29.45	10.33%	71	92	20.30	16.86%
71	67	28.74	10.73%	71	93	20.23	16.93%
71	68	28.06	11.13%	71	94	20.17	16.98%
71	69	27.41	11.52%	71	95	20.12	17.03%
71	70	26.79	11.91%	71	96	20.07	17.07%
71	71	26.20	12.29%	71	97	20.03	17.11%
71	72	25.65	12.67%	71	98	19.99	17.14%
71	73	25.12	13.03%	71	99	19.96	17.17%
71	74	24.63	13.38%	71	100	19.93	17.20%
71	75	24.17	13.71%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
72	50	43.79	4.79%	72	76	23.19	14.45%
72	51	42.77	5.06%	72	77	22.77	14.78%
72	52	41.75	5.35%	72	78	22.38	15.09%
72	53	40.75	5.64%	72	79	22.02	15.38%
72	54	39.76	5.95%	72	80	21.69	15.66%
72	55	38.77	6.27%	72	81	21.39	15.91%
72	56	37.81	6.60%	72	82	21.11	16.15%
72	57	36.86	6.95%	72	83	20.86	16.37%
72	58	35.92	7.31%	72	84	20.63	16.57%
72	59	35.00	7.68%	72	85	20.43	16.75%
72	60	34.10	8.06%	72	86	20.24	16.91%
72	61	33.22	8.44%	72	87	20.08	17.06%
72	62	32.36	8.84%	72	88	19.93	17.20%
72	63	31.52	9.25%	72	89	19.80	17.32%
72	64	30.71	9.66%	72	90	19.69	17.42%
72	65	29.92	10.08%	72	91	19.59	17.52%
72	66	29.16	10.50%	72	92	19.50	17.60%
72	67	28.42	10.92%	72	93	19.43	17.67%
72	68	27.72	11.34%	72	94	19.36	17.73%
72	69	27.04	11.75%	72	95	19.31	17.79%
72	70	26.40	12.17%	72	96	19.25	17.83%
72	71	25.78	12.57%	72	97	19.21	17.88%
72	72	25.20	12.97%	72	98	19.17	17.91%
72	73	24.65	13.36%	72	99	19.14	17.95%
72	74	24.13	13.74%	72	100	19.10	17.98%
72	75	23.65	14.10%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
73	50	43.73	4.81%	73	76	22.68	14.85%
73	51	42.70	5.08%	73	77	22.23	15.21%
73	52	41.68	5.37%	73	78	21.82	15.55%
73	53	40.67	5.67%	73	79	21.44	15.87%
73	54	39.67	5.98%	73	80	21.08	16.17%
73	55	38.68	6.30%	73	81	20.76	16.45%
73	56	37.70	6.64%	73	82	20.47	16.71%
73	57	36.74	6.99%	73	83	20.20	16.96%
73	58	35.79	7.36%	73	84	19.95	17.18%
73	59	34.86	7.74%	73	85	19.73	17.38%
73	60	33.94	8.12%	73	86	19.54	17.57%
73	61	33.04	8.52%	73	87	19.36	17.74%
73	62	32.17	8.93%	73	88	19.20	17.89%
73	63	31.31	9.35%	73	89	19.06	18.02%
73	64	30.48	9.78%	73	90	18.94	18.14%
73	65	29.67	10.21%	73	91	18.83	18.25%
73	66	28.89	10.65%	73	92	18.73	18.34%
73	67	28.13	11.09%	73	93	18.65	18.42%
73	68	27.40	11.53%	73	94	18.58	18.49%
73	69	26.70	11.97%	73	95	18.52	18.55%
73	70	26.04	12.40%	73	96	18.46	18.61%
73	71	25.40	12.84%	73	97	18.41	18.66%
73	72	24.79	13.26%	73	98	18.37	18.70%
73	73	24.21	13.68%	73	99	18.33	18.74%
73	74	23.67	14.08%	73	100	18.30	18.77%
73	75	23.16	14.47%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
74	50	43.68	4.82%	74	76	22.19	15.24%
74	51	42.64	5.10%	74	77	21.72	15.63%
74	52	41.62	5.39%	74	78	21.29	15.99%
74	53	40.60	5.69%	74	79	20.88	16.35%
74	54	39.59	6.00%	74	80	20.51	16.68%
74	55	38.59	6.33%	74	81	20.17	16.98%
74	56	37.60	6.68%	74	82	19.85	17.27%
74	57	36.63	7.03%	74	83	19.56	17.54%
74	58	35.67	7.40%	74	84	19.30	17.79%
74	59	34.73	7.79%	74	85	19.07	18.01%
74	60	33.80	8.19%	74	86	18.85	18.22%
74	61	32.89	8.60%	74	87	18.66	18.41%
74	62	32.00	9.02%	74	88	18.49	18.58%
74	63	31.12	9.45%	74	89	18.34	18.73%
74	64	30.27	9.89%	74	90	18.21	18.86%
74	65	29.44	10.33%	74	91	18.09	18.98%
74	66	28.64	10.79%	74	92	17.99	19.09%
74	67	27.87	11.25%	74	93	17.90	19.18%
74	68	27.12	11.71%	74	94	17.82	19.26%
74	69	26.39	12.17%	74	95	17.75	19.33%
74	70	25.70	12.63%	74	96	17.69	19.39%
74	71	25.04	13.09%	74	97	17.64	19.45%
74	72	24.41	13.54%	74	98	17.59	19.50%
74	73	23.80	13.98%	74	99	17.55	19.54%
74	74	23.23	14.41%	74	100	17.51	19.58%
74	75	22.70	14.83%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
75	50	43.63	4.84%	75	76	21.74	15.61%
75	51	42.59	5.11%	75	77	21.25	16.03%
75	52	41.56	5.40%	75	78	20.79	16.43%
75	53	40.53	5.71%	75	79	20.36	16.81%
75	54	39.52	6.03%	75	80	19.97	17.17%
75	55	38.51	6.36%	75	81	19.60	17.51%
75	56	37.52	6.71%	75	82	19.27	17.82%
75	57	36.54	7.07%	75	83	18.96	18.12%
75	58	35.57	7.45%	75	84	18.68	18.39%
75	59	34.61	7.84%	75	85	18.43	18.64%
75	60	33.67	8.24%	75	86	18.20	18.87%
75	61	32.75	8.66%	75	87	18.00	19.08%
75	62	31.84	9.09%	75	88	17.81	19.26%
75	63	30.95	9.53%	75	89	17.65	19.43%
75	64	30.09	9.99%	75	90	17.51	19.58%
75	65	29.24	10.45%	75	91	17.38	19.72%
75	66	28.42	10.92%	75	92	17.27	19.84%
75	67	27.62	11.39%	75	93	17.17	19.94%
75	68	26.85	11.87%	75	94	17.09	20.03%
75	69	26.11	12.36%	75	95	17.01	20.11%
75	70	25.39	12.84%	75	96	16.95	20.18%
75	71	24.71	13.32%	75	97	16.89	20.24%
75	72	24.05	13.79%	75	98	16.84	20.30%
75	73	23.43	14.26%	75	99	16.79	20.35%
75	74	22.83	14.73%	75	100	16.75	20.40%
75	75	22.27	15.17%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
76	50	43.59	4.85%	76	76	21.32	15.97%
76	51	42.54	5.13%	76	77	20.80	16.42%
76	52	41.51	5.42%	76	78	20.32	16.85%
76	53	40.48	5.73%	76	79	19.87	17.26%
76	54	39.45	6.05%	76	80	19.45	17.65%
76	55	38.44	6.38%	76	81	19.07	18.01%
76	56	37.44	6.74%	76	82	18.71	18.36%
76	57	36.45	7.10%	76	83	18.39	18.68%
76	58	35.47	7.48%	76	84	18.09	18.98%
76	59	34.51	7.88%	76	85	17.82	19.26%
76	60	33.56	8.29%	76	86	17.58	19.51%
76	61	32.62	8.72%	76	87	17.36	19.74%
76	62	31.70	9.16%	76	88	17.16	19.95%
76	63	30.80	9.61%	76	89	16.99	20.14%
76	64	29.92	10.08%	76	90	16.83	20.31%
76	65	29.06	10.55%	76	91	16.69	20.46%
76	66	28.22	11.04%	76	92	16.57	20.59%
76	67	27.40	11.53%	76	93	16.47	20.70%
76	68	26.61	12.03%	76	94	16.38	20.81%
76	69	25.85	12.53%	76	95	16.29	20.90%
76	70	25.11	13.03%	76	96	16.22	20.98%
76	71	24.40	13.54%	76	97	16.16	21.05%
76	72	23.72	14.04%	76	98	16.10	21.11%
76	73	23.08	14.53%	76	99	16.05	21.17%
76	74	22.46	15.02%	76	100	16.01	21.22%
76	75	21.87	15.50%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
77	50	43.55	4.86%	77	76	20.93	16.31%
77	51	42.50	5.14%	77	77	20.39	16.78%
77	52	41.46	5.43%	77	78	19.88	17.25%
77	53	40.42	5.74%	77	79	19.41	17.69%
77	54	39.40	6.07%	77	80	18.97	18.11%
77	55	38.38	6.41%	77	81	18.56	18.51%
77	56	37.37	6.76%	77	82	18.19	18.88%
77	57	36.37	7.13%	77	83	17.84	19.23%
77	58	35.39	7.52%	77	84	17.53	19.56%
77	59	34.41	7.92%	77	85	17.24	19.86%
77	60	33.45	8.34%	77	86	16.98	20.14%
77	61	32.51	8.77%	77	87	16.75	20.40%
77	62	31.57	9.22%	77	88	16.53	20.63%
77	63	30.66	9.68%	77	89	16.35	20.84%
77	64	29.76	10.16%	77	90	16.18	21.03%
77	65	28.89	10.65%	77	91	16.03	21.19%
77	66	28.03	11.15%	77	92	15.90	21.34%
77	67	27.20	11.65%	77	93	15.79	21.47%
77	68	26.39	12.17%	77	94	15.69	21.59%
77	69	25.61	12.69%	77	95	15.60	21.69%
77	70	24.85	13.21%	77	96	15.52	21.78%
77	71	24.12	13.74%	77	97	15.45	21.86%
77	72	23.42	14.27%	77	98	15.39	21.93%
77	73	22.75	14.79%	77	99	15.34	22.00%
77	74	22.11	15.30%	77	100	15.29	22.05%
77	75	21.50	15.81%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
78	50	43.52	4.87%	78	76	20.56	16.63%
78	51	42.46	5.15%	78	77	20.00	17.14%
78	52	41.42	5.44%	78	78	19.47	17.63%
78	53	40.38	5.76%	78	79	18.98	18.10%
78	54	39.35	6.08%	78	80	18.51	18.55%
78	55	38.32	6.42%	78	81	18.09	18.98%
78	56	37.31	6.78%	78	82	17.69	19.39%
78	57	36.30	7.16%	78	83	17.33	19.77%
78	58	35.31	7.55%	78	84	16.99	20.13%
78	59	34.33	7.96%	78	85	16.69	20.46%
78	60	33.36	8.38%	78	86	16.41	20.77%
78	61	32.40	8.82%	78	87	16.16	21.05%
78	62	31.46	9.28%	78	88	15.93	21.30%
78	63	30.54	9.75%	78	89	15.73	21.53%
78	64	29.63	10.23%	78	90	15.55	21.74%
78	65	28.74	10.73%	78	91	15.39	21.93%
78	66	27.87	11.25%	78	92	15.26	22.09%
78	67	27.02	11.77%	78	93	15.13	22.24%
78	68	26.20	12.30%	78	94	15.03	22.37%
78	69	25.39	12.84%	78	95	14.93	22.48%
78	70	24.62	13.38%	78	96	14.85	22.58%
78	71	23.87	13.93%	78	97	14.77	22.67%
78	72	23.15	14.48%	78	98	14.71	22.75%
78	73	22.46	15.03%	78	99	14.65	22.83%
78	74	21.79	15.57%	78	100	14.59	22.89%
78	75	21.16	16.10%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
79	50	43.49	4.87%	79	76	20.23	16.93%
79	51	42.43	5.16%	79	77	19.64	17.47%
79	52	41.38	5.45%	79	78	19.09	17.99%
79	53	40.34	5.77%	79	79	18.57	18.50%
79	54	39.30	6.10%	79	80	18.09	18.98%
79	55	38.27	6.44%	79	81	17.64	19.44%
79	56	37.25	6.80%	79	82	17.22	19.88%
79	57	36.24	7.18%	79	83	16.84	20.30%
79	58	35.24	7.58%	79	84	16.49	20.68%
79	59	34.25	7.99%	79	85	16.16	21.04%
79	60	33.28	8.42%	79	86	15.87	21.38%
79	61	32.31	8.86%	79	87	15.60	21.68%
79	62	31.36	9.33%	79	88	15.36	21.97%
79	63	30.42	9.81%	79	89	15.15	22.22%
79	64	29.50	10.30%	79	90	14.96	22.45%
79	65	28.60	10.81%	79	91	14.79	22.66%
79	66	27.72	11.34%	79	92	14.64	22.84%
79	67	26.86	11.87%	79	93	14.50	23.00%
79	68	26.02	12.42%	79	94	14.39	23.14%
79	69	25.20	12.97%	79	95	14.29	23.27%
79	70	24.41	13.54%	79	96	14.20	23.38%
79	71	23.64	14.10%	79	97	14.11	23.48%
79	72	22.90	14.67%	79	98	14.04	23.58%
79	73	22.18	15.25%	79	99	13.98	23.66%
79	74	21.50	15.81%	79	100	13.92	23.73%
79	75	20.85	16.38%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
80	50	43.46	4.88%	80	76	19.92	17.21%
80	51	42.40	5.16%	80	77	19.31	17.78%
80	52	41.35	5.46%	80	78	18.74	18.34%
80	53	40.30	5.78%	80	79	18.20	18.87%
80	54	39.26	6.11%	80	80	17.69	19.39%
80	55	38.23	6.46%	80	81	17.22	19.88%
80	56	37.20	6.82%	80	82	16.79	20.35%
80	57	36.19	7.20%	80	83	16.38	20.80%
80	58	35.18	7.60%	80	84	16.01	21.22%
80	59	34.19	8.02%	80	85	15.67	21.61%
80	60	33.20	8.45%	80	86	15.36	21.97%
80	61	32.23	8.90%	80	87	15.07	22.31%
80	62	31.27	9.37%	80	88	14.82	22.61%
80	63	30.32	9.86%	80	89	14.59	22.89%
80	64	29.39	10.36%	80	90	14.38	23.15%
80	65	28.48	10.88%	80	91	14.20	23.37%
80	66	27.59	11.42%	80	92	14.04	23.58%
80	67	26.71	11.96%	80	93	13.90	23.75%
80	68	25.85	12.53%	80	94	13.78	23.91%
80	69	25.02	13.10%	80	95	13.67	24.05%
80	70	24.21	13.68%	80	96	13.57	24.18%
80	71	23.43	14.26%	80	97	13.48	24.29%
80	72	22.67	14.86%	80	98	13.40	24.40%
80	73	21.93	15.45%	80	99	13.33	24.49%
80	74	21.23	16.04%	80	100	13.27	24.57%
80	75	20.56	16.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
81	50	43.43	4.89%	81	76	19.63	17.48%
81	51	42.37	5.17%	81	77	19.00	18.08%
81	52	41.32	5.47%	81	78	18.41	18.66%
81	53	40.27	5.79%	81	79	17.85	19.23%
81	54	39.22	6.12%	81	80	17.33	19.77%
81	55	38.19	6.47%	81	81	16.83	20.30%
81	56	37.16	6.84%	81	82	16.38	20.80%
81	57	36.14	7.22%	81	83	15.95	21.28%
81	58	35.13	7.62%	81	84	15.56	21.73%
81	59	34.13	8.04%	81	85	15.20	22.15%
81	60	33.14	8.48%	81	86	14.87	22.55%
81	61	32.16	8.94%	81	87	14.57	22.91%
81	62	31.19	9.41%	81	88	14.30	23.25%
81	63	30.24	9.91%	81	89	14.06	23.55%
81	64	29.30	10.42%	81	90	13.84	23.83%
81	65	28.37	10.95%	81	91	13.65	24.08%
81	66	27.47	11.49%	81	92	13.48	24.30%
81	67	26.58	12.05%	81	93	13.32	24.50%
81	68	25.71	12.62%	81	94	13.19	24.68%
81	69	24.86	13.21%	81	95	13.07	24.83%
81	70	24.04	13.80%	81	96	12.97	24.97%
81	71	23.24	14.41%	81	97	12.87	25.10%
81	72	22.46	15.02%	81	98	12.79	25.21%
81	73	21.71	15.64%	81	99	12.71	25.32%
81	74	20.99	16.26%	81	100	12.64	25.41%
81	75	20.29	16.87%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
82	50	43.41	4.89%	82	76	19.37	17.72%
82	51	42.35	5.18%	82	77	18.72	18.35%
82	52	41.29	5.48%	82	78	18.11	18.96%
82	53	40.24	5.80%	82	79	17.53	19.56%
82	54	39.19	6.13%	82	80	16.98	20.14%
82	55	38.15	6.48%	82	81	16.47	20.70%
82	56	37.12	6.85%	82	82	16.00	21.23%
82	57	36.10	7.24%	82	83	15.55	21.74%
82	58	35.08	7.64%	82	84	15.14	22.23%
82	59	34.07	8.07%	82	85	14.77	22.68%
82	60	33.08	8.51%	82	86	14.42	23.10%
82	61	32.09	8.97%	82	87	14.10	23.50%
82	62	31.12	9.45%	82	88	13.82	23.86%
82	63	30.16	9.95%	82	89	13.56	24.20%
82	64	29.21	10.47%	82	90	13.33	24.50%
82	65	28.28	11.00%	82	91	13.12	24.77%
82	66	27.36	11.56%	82	92	12.94	25.01%
82	67	26.46	12.13%	82	93	12.77	25.23%
82	68	25.58	12.71%	82	94	12.63	25.43%
82	69	24.72	13.31%	82	95	12.50	25.60%
82	70	23.88	13.92%	82	96	12.39	25.75%
82	71	23.06	14.54%	82	97	12.29	25.89%
82	72	22.27	15.17%	82	98	12.20	26.02%
82	73	21.50	15.81%	82	99	12.12	26.14%
82	74	20.76	16.45%	82	100	12.04	26.24%
82	75	20.05	17.09%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
83	50	43.39	4.90%	83	76	19.13	17.95%
83	51	42.33	5.19%	83	77	18.47	18.60%
83	52	41.27	5.49%	83	78	17.83	19.24%
83	53	40.21	5.81%	83	79	17.24	19.87%
83	54	39.16	6.14%	83	80	16.67	20.48%
83	55	38.12	6.50%	83	81	16.14	21.07%
83	56	37.08	6.87%	83	82	15.64	21.64%
83	57	36.06	7.25%	83	83	15.18	22.18%
83	58	35.04	7.66%	83	84	14.75	22.70%
83	59	34.03	8.09%	83	85	14.36	23.18%
83	60	33.03	8.53%	83	86	13.99	23.64%
83	61	32.03	9.00%	83	87	13.66	24.06%
83	62	31.05	9.48%	83	88	13.36	24.46%
83	63	30.09	9.99%	83	89	13.08	24.82%
83	64	29.13	10.51%	83	90	12.84	25.15%
83	65	28.19	11.05%	83	91	12.62	25.44%
83	66	27.26	11.62%	83	92	12.42	25.71%
83	67	26.35	12.19%	83	93	12.25	25.95%
83	68	25.46	12.79%	83	94	12.10	26.16%
83	69	24.59	13.40%	83	95	11.96	26.35%
83	70	23.74	14.03%	83	96	11.84	26.52%
83	71	22.91	14.66%	83	97	11.73	26.68%
83	72	22.10	15.31%	83	98	11.64	26.82%
83	73	21.32	15.97%	83	99	11.55	26.95%
83	74	20.56	16.63%	83	100	11.47	27.06%
83	75	19.83	17.29%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
84	50	43.37	4.90%	84	76	18.92	18.16%
84	51	42.31	5.19%	84	77	18.23	18.84%
84	52	41.24	5.49%	84	78	17.58	19.50%
84	53	40.19	5.81%	84	79	16.97	20.16%
84	54	39.14	6.15%	84	80	16.38	20.80%
84	55	38.09	6.51%	84	81	15.83	21.42%
84	56	37.05	6.88%	84	82	15.32	22.02%
84	57	36.02	7.27%	84	83	14.84	22.59%
84	58	35.00	7.68%	84	84	14.39	23.14%
84	59	33.99	8.10%	84	85	13.97	23.66%
84	60	32.98	8.55%	84	86	13.59	24.15%
84	61	31.98	9.02%	84	87	13.24	24.60%
84	62	31.00	9.51%	84	88	12.93	25.03%
84	63	30.02	10.02%	84	89	12.64	25.42%
84	64	29.06	10.55%	84	90	12.38	25.77%
84	65	28.11	11.10%	84	91	12.14	26.10%
84	66	27.18	11.67%	84	92	11.94	26.39%
84	67	26.26	12.26%	84	93	11.75	26.65%
84	68	25.36	12.86%	84	94	11.59	26.88%
84	69	24.48	13.48%	84	95	11.45	27.09%
84	70	23.61	14.12%	84	96	11.32	27.28%
84	71	22.77	14.77%	84	97	11.20	27.45%
84	72	21.95	15.44%	84	98	11.10	27.60%
84	73	21.15	16.11%	84	99	11.00	27.74%
84	74	20.38	16.79%	84	100	10.91	27.87%
84	75	19.63	17.48%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
85	50	43.36	4.91%	85	76	18.72	18.35%
85	51	42.29	5.20%	85	77	18.02	19.05%
85	52	41.23	5.50%	85	78	17.35	19.75%
85	53	40.17	5.82%	85	79	16.72	20.43%
85	54	39.11	6.16%	85	80	16.12	21.10%
85	55	38.07	6.51%	85	81	15.55	21.75%
85	56	37.03	6.89%	85	82	15.02	22.38%
85	57	35.99	7.28%	85	83	14.52	22.98%
85	58	34.97	7.69%	85	84	14.05	23.56%
85	59	33.95	8.12%	85	85	13.62	24.11%
85	60	32.94	8.57%	85	86	13.22	24.63%
85	61	31.94	9.04%	85	87	12.86	25.12%
85	62	30.95	9.54%	85	88	12.52	25.57%
85	63	29.97	10.05%	85	89	12.22	25.99%
85	64	29.00	10.58%	85	90	11.94	26.38%
85	65	28.04	11.14%	85	91	11.70	26.73%
85	66	27.10	11.72%	85	92	11.48	27.04%
85	67	26.18	12.31%	85	93	11.29	27.32%
85	68	25.27	12.93%	85	94	11.11	27.58%
85	69	24.38	13.56%	85	95	10.96	27.80%
85	70	23.50	14.21%	85	96	10.82	28.01%
85	71	22.65	14.87%	85	97	10.70	28.20%
85	72	21.81	15.55%	85	98	10.59	28.37%
85	73	21.00	16.24%	85	99	10.48	28.52%
85	74	20.21	16.94%	85	100	10.39	28.67%
85	75	19.45	17.64%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
86	50	43.35	4.91%	86	76	18.55	18.52%
86	51	42.27	5.20%	86	77	17.83	19.25%
86	52	41.21	5.51%	86	78	17.15	19.97%
86	53	40.15	5.83%	86	79	16.49	20.67%
86	54	39.09	6.17%	86	80	15.88	21.37%
86	55	38.04	6.52%	86	81	15.29	22.05%
86	56	37.00	6.90%	86	82	14.74	22.71%
86	57	35.96	7.29%	86	83	14.22	23.35%
86	58	34.94	7.70%	86	84	13.74	23.96%
86	59	33.91	8.14%	86	85	13.29	24.54%
86	60	32.90	8.59%	86	86	12.88	25.09%
86	61	31.90	9.06%	86	87	12.49	25.61%
86	62	30.90	9.56%	86	88	12.14	26.10%
86	63	29.92	10.08%	86	89	11.83	26.54%
86	64	28.94	10.62%	86	90	11.54	26.96%
86	65	27.98	11.18%	86	91	11.28	27.33%
86	66	27.04	11.76%	86	92	11.05	27.67%
86	67	26.10	12.36%	86	93	10.84	27.98%
86	68	25.19	12.98%	86	94	10.66	28.25%
86	69	24.29	13.62%	86	95	10.50	28.50%
86	70	23.40	14.28%	86	96	10.35	28.72%
86	71	22.54	14.96%	86	97	10.22	28.93%
86	72	21.69	15.65%	86	98	10.10	29.12%
86	73	20.87	16.36%	86	99	9.99	29.29%
86	74	20.07	17.07%	86	100	9.89	29.44%
86	75	19.29	17.80%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
87	50	43.33	4.91%	87	76	18.39	18.68%
87	51	42.26	5.20%	87	77	17.66	19.43%
87	52	41.19	5.51%	87	78	16.96	20.17%
87	53	40.13	5.83%	87	79	16.29	20.90%
87	54	39.07	6.17%	87	80	15.66	21.62%
87	55	38.02	6.53%	87	81	15.06	22.33%
87	56	36.98	6.90%	87	82	14.49	23.02%
87	57	35.94	7.30%	87	83	13.95	23.69%
87	58	34.91	7.71%	87	84	13.45	24.33%
87	59	33.89	8.15%	87	85	12.99	24.94%
87	60	32.87	8.60%	87	86	12.56	25.53%
87	61	31.86	9.08%	87	87	12.16	26.08%
87	62	30.86	9.58%	87	88	11.79	26.59%
87	63	29.87	10.10%	87	89	11.46	27.07%
87	64	28.90	10.64%	87	90	11.16	27.51%
87	65	27.93	11.21%	87	91	10.89	27.91%
87	66	26.98	11.80%	87	92	10.64	28.28%
87	67	26.04	12.40%	87	93	10.43	28.61%
87	68	25.11	13.03%	87	94	10.24	28.90%
87	69	24.20	13.68%	87	95	10.06	29.17%
87	70	23.31	14.35%	87	96	9.91	29.42%
87	71	22.44	15.04%	87	97	9.77	29.64%
87	72	21.58	15.74%	87	98	9.64	29.84%
87	73	20.75	16.46%	87	99	9.52	30.03%
87	74	19.94	17.20%	87	100	9.41	30.20%
87	75	19.15	17.94%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
88	50	43.32	4.92%	88	76	18.25	18.82%
88	51	42.25	5.21%	88	77	17.50	19.59%
88	52	41.18	5.51%	88	78	16.79	20.35%
88	53	40.12	5.84%	88	79	16.11	21.11%
88	54	39.06	6.18%	88	80	15.46	21.85%
88	55	38.01	6.53%	88	81	14.84	22.59%
88	56	36.96	6.91%	88	82	14.26	23.30%
88	57	35.92	7.31%	88	83	13.71	24.00%
88	58	34.89	7.72%	88	84	13.19	24.67%
88	59	33.86	8.16%	88	85	12.71	25.32%
88	60	32.84	8.62%	88	86	12.26	25.93%
88	61	31.83	9.10%	88	87	11.85	26.51%
88	62	30.83	9.60%	88	88	11.47	27.06%
88	63	29.84	10.12%	88	89	11.12	27.57%
88	64	28.85	10.67%	88	90	10.81	28.04%
88	65	27.88	11.24%	88	91	10.52	28.47%
88	66	26.92	11.83%	88	92	10.27	28.86%
88	67	25.98	12.44%	88	93	10.04	29.21%
88	68	25.05	13.08%	88	94	9.84	29.53%
88	69	24.13	13.73%	88	95	9.65	29.82%
88	70	23.23	14.41%	88	96	9.49	30.08%
88	71	22.35	15.11%	88	97	9.34	30.32%
88	72	21.49	15.83%	88	98	9.20	30.54%
88	73	20.64	16.56%	88	99	9.08	30.75%
88	74	19.82	17.30%	88	100	8.97	30.94%
88	75	19.02	18.06%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
89	50	43.31	4.92%	89	76	18.12	18.95%
89	51	42.24	5.21%	89	77	17.36	19.74%
89	52	41.17	5.52%	89	78	16.64	20.52%
89	53	40.10	5.84%	89	79	15.94	21.30%
89	54	39.04	6.18%	89	80	15.28	22.07%
89	55	37.99	6.54%	89	81	14.65	22.82%
89	56	36.94	6.92%	89	82	14.05	23.57%
89	57	35.90	7.31%	89	83	13.48	24.29%
89	58	34.86	7.73%	89	84	12.95	24.99%
89	59	33.84	8.17%	89	85	12.45	25.67%
89	60	32.82	8.63%	89	86	11.99	26.31%
89	61	31.80	9.11%	89	87	11.56	26.92%
89	62	30.80	9.61%	89	88	11.17	27.50%
89	63	29.80	10.14%	89	89	10.81	28.04%
89	64	28.82	10.69%	89	90	10.48	28.53%
89	65	27.84	11.26%	89	91	10.18	28.99%
89	66	26.88	11.86%	89	92	9.91	29.41%
89	67	25.93	12.48%	89	93	9.67	29.79%
89	68	24.99	13.12%	89	94	9.46	30.13%
89	69	24.07	13.78%	89	95	9.27	30.44%
89	70	23.16	14.47%	89	96	9.10	30.72%
89	71	22.27	15.17%	89	97	8.94	30.98%
89	72	21.40	15.90%	89	98	8.79	31.22%
89	73	20.55	16.64%	89	99	8.66	31.45%
89	74	19.71	17.40%	89	100	8.54	31.65%
89	75	18.90	18.17%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
90	50	43.30	4.92%	90	76	18.00	19.07%
90	51	42.23	5.21%	90	77	17.24	19.87%
90	52	41.16	5.52%	90	78	16.50	20.67%
90	53	40.09	5.84%	90	79	15.79	21.47%
90	54	39.03	6.19%	90	80	15.11	22.26%
90	55	37.98	6.55%	90	81	14.47	23.04%
90	56	36.93	6.92%	90	82	13.86	23.81%
90	57	35.88	7.32%	90	83	13.28	24.56%
90	58	34.85	7.74%	90	84	12.73	25.29%
90	59	33.82	8.18%	90	85	12.22	25.99%
90	60	32.79	8.64%	90	86	11.74	26.66%
90	61	31.78	9.12%	90	87	11.30	27.30%
90	62	30.77	9.63%	90	88	10.89	27.91%
90	63	29.77	10.16%	90	89	10.51	28.48%
90	64	28.78	10.71%	90	90	10.17	29.00%
90	65	27.80	11.28%	90	91	9.86	29.49%
90	66	26.84	11.88%	90	92	9.58	29.93%
90	67	25.88	12.51%	90	93	9.33	30.33%
90	68	24.94	13.15%	90	94	9.11	30.70%
90	69	24.02	13.82%	90	95	8.91	31.03%
90	70	23.10	14.51%	90	96	8.73	31.34%
90	71	22.21	15.23%	90	97	8.56	31.62%
90	72	21.32	15.96%	90	98	8.41	31.87%
90	73	20.46	16.72%	90	99	8.27	32.12%
90	74	19.62	17.49%	90	100	8.14	32.34%
90	75	18.80	18.27%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
91	50	43.30	4.92%	91	76	17.90	19.17%
91	51	42.22	5.21%	91	77	17.13	19.99%
91	52	41.15	5.52%	91	78	16.38	20.81%
91	53	40.08	5.85%	91	79	15.66	21.62%
91	54	39.02	6.19%	91	80	14.97	22.43%
91	55	37.96	6.55%	91	81	14.31	23.24%
91	56	36.91	6.93%	91	82	13.69	24.03%
91	57	35.87	7.33%	91	83	13.09	24.80%
91	58	34.83	7.75%	91	84	12.53	25.56%
91	59	33.80	8.19%	91	85	12.01	26.29%
91	60	32.77	8.65%	91	86	11.52	26.99%
91	61	31.76	9.13%	91	87	11.06	27.66%
91	62	30.75	9.64%	91	88	10.64	28.29%
91	63	29.75	10.17%	91	89	10.25	28.89%
91	64	28.75	10.72%	91	90	9.89	29.44%
91	65	27.77	11.30%	91	91	9.57	29.95%
91	66	26.80	11.91%	91	92	9.28	30.42%
91	67	25.84	12.53%	91	93	9.02	30.85%
91	68	24.90	13.18%	91	94	8.78	31.24%
91	69	23.97	13.86%	91	95	8.57	31.59%
91	70	23.05	14.56%	91	96	8.38	31.92%
91	71	22.15	15.28%	91	97	8.21	32.22%
91	72	21.26	16.02%	91	98	8.05	32.50%
91	73	20.39	16.78%	91	99	7.90	32.75%
91	74	19.54	17.57%	91	100	7.76	33.00%
91	75	18.71	18.36%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
92	50	43.29	4.92%	92	76	17.81	19.26%
92	51	42.21	5.22%	92	77	17.03	20.09%
92	52	41.14	5.53%	92	78	16.27	20.93%
92	53	40.07	5.85%	92	79	15.54	21.76%
92	54	39.01	6.19%	92	80	14.84	22.59%
92	55	37.95	6.55%	92	81	14.17	23.41%
92	56	36.90	6.93%	92	82	13.53	24.23%
92	57	35.86	7.33%	92	83	12.93	25.03%
92	58	34.82	7.75%	92	84	12.35	25.80%
92	59	33.78	8.19%	92	85	11.82	26.56%
92	60	32.76	8.66%	92	86	11.31	27.29%
92	61	31.74	9.14%	92	87	10.84	27.98%
92	62	30.73	9.65%	92	88	10.40	28.64%
92	63	29.72	10.18%	92	89	10.00	29.27%
92	64	28.73	10.74%	92	90	9.63	29.85%
92	65	27.74	11.32%	92	91	9.30	30.39%
92	66	26.77	11.93%	92	92	9.00	30.88%
92	67	25.81	12.56%	92	93	8.73	31.34%
92	68	24.86	13.21%	92	94	8.48	31.75%
92	69	23.92	13.89%	92	95	8.26	32.12%
92	70	23.00	14.59%	92	96	8.06	32.47%
92	71	22.09	15.32%	92	97	7.88	32.79%
92	72	21.20	16.07%	92	98	7.71	33.09%
92	73	20.32	16.84%	92	99	7.56	33.36%
92	74	19.46	17.64%	92	100	7.41	33.62%
92	75	18.63	18.44%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
93	50	43.28	4.93%	93	76	17.73	19.35%
93	51	42.21	5.22%	93	77	16.94	20.19%
93	52	41.13	5.53%	93	78	16.17	21.04%
93	53	40.07	5.85%	93	79	15.43	21.88%
93	54	39.00	6.20%	93	80	14.72	22.73%
93	55	37.94	6.56%	93	81	14.04	23.57%
93	56	36.89	6.94%	93	82	13.39	24.41%
93	57	35.84	7.34%	93	83	12.78	25.23%
93	58	34.80	7.76%	93	84	12.19	26.03%
93	59	33.77	8.20%	93	85	11.64	26.81%
93	60	32.74	8.66%	93	86	11.12	27.56%
93	61	31.72	9.15%	93	87	10.64	28.28%
93	62	30.71	9.66%	93	88	10.19	28.97%
93	63	29.70	10.19%	93	89	9.78	29.62%
93	64	28.71	10.75%	93	90	9.40	30.23%
93	65	27.72	11.34%	93	91	9.05	30.80%
93	66	26.74	11.94%	93	92	8.74	31.32%
93	67	25.78	12.58%	93	93	8.46	31.79%
93	68	24.83	13.23%	93	94	8.20	32.23%
93	69	23.89	13.92%	93	95	7.98	32.62%
93	70	22.96	14.63%	93	96	7.77	32.99%
93	71	22.05	15.36%	93	97	7.58	33.33%
93	72	21.15	16.12%	93	98	7.40	33.64%
93	73	20.26	16.90%	93	99	7.24	33.94%
93	74	19.40	17.70%	93	100	7.08	34.22%
93	75	18.56	18.51%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
94	50	43.28	4.93%	94	76	17.66	19.42%
94	51	42.20	5.22%	94	77	16.86	20.27%
94	52	41.13	5.53%	94	78	16.09	21.13%
94	53	40.06	5.85%	94	79	15.34	22.00%
94	54	38.99	6.20%	94	80	14.62	22.86%
94	55	37.94	6.56%	94	81	13.93	23.72%
94	56	36.88	6.94%	94	82	13.27	24.57%
94	57	35.83	7.34%	94	83	12.64	25.41%
94	58	34.79	7.76%	94	84	12.05	26.23%
94	59	33.76	8.20%	94	85	11.48	27.04%
94	60	32.73	8.67%	94	86	10.95	27.81%
94	61	31.71	9.16%	94	87	10.46	28.56%
94	62	30.69	9.67%	94	88	10.00	29.27%
94	63	29.68	10.20%	94	89	9.57	29.95%
94	64	28.69	10.76%	94	90	9.18	30.58%
94	65	27.70	11.35%	94	91	8.82	31.17%
94	66	26.72	11.96%	94	92	8.50	31.72%
94	67	25.75	12.60%	94	93	8.21	32.22%
94	68	24.80	13.26%	94	94	7.95	32.67%
94	69	23.85	13.94%	94	95	7.71	33.09%
94	70	22.92	14.65%	94	96	7.49	33.48%
94	71	22.00	15.39%	94	97	7.29	33.84%
94	72	21.10	16.16%	94	98	7.11	34.17%
94	73	20.21	16.94%	94	99	6.94	34.49%
94	74	19.34	17.75%	94	100	6.78	34.79%
94	75	18.49	18.58%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
95	50	43.27	4.93%	95	76	17.60	19.48%
95	51	42.20	5.22%	95	77	16.79	20.35%
95	52	41.12	5.53%	95	78	16.01	21.22%
95	53	40.05	5.86%	95	79	15.25	22.10%
95	54	38.99	6.20%	95	80	14.53	22.97%
95	55	37.93	6.56%	95	81	13.83	23.85%
95	56	36.87	6.94%	95	82	13.16	24.72%
95	57	35.82	7.34%	95	83	12.52	25.58%
95	58	34.78	7.77%	95	84	11.91	26.42%
95	59	33.75	8.21%	95	85	11.34	27.24%
95	60	32.72	8.67%	95	86	10.80	28.04%
95	61	31.69	9.16%	95	87	10.29	28.81%
95	62	30.68	9.68%	95	88	9.82	29.55%
95	63	29.67	10.21%	95	89	9.38	30.25%
95	64	28.67	10.77%	95	90	8.98	30.91%
95	65	27.68	11.36%	95	91	8.61	31.53%
95	66	26.70	11.97%	95	92	8.28	32.09%
95	67	25.73	12.61%	95	93	7.98	32.62%
95	68	24.77	13.27%	95	94	7.71	33.09%
95	69	23.82	13.96%	95	95	7.46	33.53%
95	70	22.89	14.68%	95	96	7.24	33.94%
95	71	21.97	15.42%	95	97	7.03	34.32%
95	72	21.06	16.19%	95	98	6.84	34.68%
95	73	20.17	16.98%	95	99	6.66	35.01%
95	74	19.29	17.80%	95	100	6.49	35.33%
95	75	18.44	18.63%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
96	50	43.27	4.93%	96	76	17.55	19.54%
96	51	42.19	5.22%	96	77	16.73	20.41%
96	52	41.12	5.53%	96	78	15.94	21.30%
96	53	40.05	5.86%	96	79	15.18	22.18%
96	54	38.98	6.20%	96	80	14.44	23.07%
96	55	37.92	6.56%	96	81	13.74	23.96%
96	56	36.87	6.95%	96	82	13.06	24.85%
96	57	35.82	7.35%	96	83	12.41	25.73%
96	58	34.77	7.77%	96	84	11.79	26.59%
96	59	33.74	8.21%	96	85	11.21	27.43%
96	60	32.71	8.68%	96	86	10.66	28.25%
96	61	31.68	9.17%	96	87	10.14	29.05%
96	62	30.66	9.68%	96	88	9.66	29.81%
96	63	29.65	10.22%	96	89	9.21	30.53%
96	64	28.65	10.78%	96	90	8.80	31.22%
96	65	27.66	11.37%	96	91	8.42	31.86%
96	66	26.68	11.99%	96	92	8.08	32.45%
96	67	25.71	12.63%	96	93	7.77	32.99%
96	68	24.75	13.29%	96	94	7.48	33.49%
96	69	23.80	13.98%	96	95	7.23	33.95%
96	70	22.86	14.70%	96	96	7.00	34.38%
96	71	21.94	15.45%	96	97	6.78	34.78%
96	72	21.03	16.22%	96	98	6.58	35.15%
96	73	20.13	17.02%	96	99	6.39	35.51%
96	74	19.25	17.84%	96	100	6.22	35.84%
96	75	18.39	18.68%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
97	50	43.27	4.93%	97	76	17.50	19.59%
97	51	42.19	5.22%	97	77	16.68	20.47%
97	52	41.11	5.53%	97	78	15.88	21.37%
97	53	40.04	5.86%	97	79	15.11	22.27%
97	54	38.98	6.20%	97	80	14.37	23.17%
97	55	37.92	6.57%	97	81	13.65	24.07%
97	56	36.86	6.95%	97	82	12.97	24.97%
97	57	35.81	7.35%	97	83	12.31	25.86%
97	58	34.77	7.77%	97	84	11.69	26.74%
97	59	33.73	8.22%	97	85	11.09	27.61%
97	60	32.70	8.68%	97	86	10.53	28.45%
97	61	31.67	9.17%	97	87	10.00	29.26%
97	62	30.65	9.69%	97	88	9.51	30.05%
97	63	29.64	10.23%	97	89	9.05	30.80%
97	64	28.64	10.79%	97	90	8.63	31.50%
97	65	27.64	11.38%	97	91	8.24	32.16%
97	66	26.66	12.00%	97	92	7.89	32.78%
97	67	25.69	12.64%	97	93	7.57	33.34%
97	68	24.73	13.31%	97	94	7.28	33.87%
97	69	23.77	14.00%	97	95	7.01	34.35%
97	70	22.84	14.72%	97	96	6.77	34.80%
97	71	21.91	15.47%	97	97	6.55	35.22%
97	72	20.99	16.25%	97	98	6.34	35.61%
97	73	20.09	17.05%	97	99	6.14	35.99%
97	74	19.21	17.88%	97	100	5.96	36.34%
97	75	18.34	18.73%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
98	50	43.26	4.93%	98	76	17.45	19.64%
98	51	42.18	5.23%	98	77	16.63	20.53%
98	52	41.11	5.53%	98	78	15.83	21.43%
98	53	40.04	5.86%	98	79	15.05	22.34%
98	54	38.97	6.21%	98	80	14.30	23.25%
98	55	37.91	6.57%	98	81	13.58	24.17%
98	56	36.85	6.95%	98	82	12.89	25.08%
98	57	35.80	7.35%	98	83	12.22	25.99%
98	58	34.76	7.78%	98	84	11.59	26.89%
98	59	33.72	8.22%	98	85	10.99	27.77%
98	60	32.69	8.69%	98	86	10.41	28.63%
98	61	31.66	9.18%	98	87	9.88	29.46%
98	62	30.64	9.69%	98	88	9.37	30.27%
98	63	29.63	10.23%	98	89	8.90	31.04%
98	64	28.63	10.80%	98	90	8.47	31.77%
98	65	27.63	11.39%	98	91	8.07	32.45%
98	66	26.65	12.01%	98	92	7.71	33.09%
98	67	25.67	12.65%	98	93	7.38	33.68%
98	68	24.71	13.32%	98	94	7.08	34.22%
98	69	23.75	14.02%	98	95	6.81	34.73%
98	70	22.81	14.74%	98	96	6.56	35.20%
98	71	21.88	15.49%	98	97	6.33	35.64%
98	72	20.97	16.27%	98	98	6.11	36.05%
98	73	20.06	17.08%	98	99	5.91	36.45%
98	74	19.17	17.91%	98	100	5.71	36.82%
98	75	18.30	18.77%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
99	50	43.26	4.93%	99	76	17.41	19.68%
99	51	42.18	5.23%	99	77	16.58	20.58%
99	52	41.10	5.54%	99	78	15.78	21.49%
99	53	40.03	5.86%	99	79	14.99	22.40%
99	54	38.97	6.21%	99	80	14.24	23.33%
99	55	37.91	6.57%	99	81	13.51	24.25%
99	56	36.85	6.95%	99	82	12.81	25.18%
99	57	35.80	7.36%	99	83	12.14	26.10%
99	58	34.75	7.78%	99	84	11.50	27.01%
99	59	33.71	8.22%	99	85	10.89	27.91%
99	60	32.68	8.69%	99	86	10.31	28.79%
99	61	31.65	9.18%	99	87	9.76	29.65%
99	62	30.63	9.70%	99	88	9.25	30.47%
99	63	29.62	10.24%	99	89	8.77	31.27%
99	64	28.61	10.80%	99	90	8.32	32.02%
99	65	27.62	11.40%	99	91	7.92	32.72%
99	66	26.63	12.01%	99	92	7.55	33.38%
99	67	25.66	12.66%	99	93	7.21	33.99%
99	68	24.69	13.33%	99	94	6.90	34.56%
99	69	23.74	14.03%	99	95	6.62	35.08%
99	70	22.79	14.76%	99	96	6.36	35.57%
99	71	21.86	15.51%	99	97	6.12	36.04%
99	72	20.94	16.29%	99	98	5.89	36.47%
99	73	20.03	17.11%	99	99	5.68	36.89%
99	74	19.14	17.94%	99	100	5.48	37.29%
99	75	18.27	18.80%				

TWO LIVES: Male = First Age/ Female = Second Age – July 2010

* Actuarial residuum as a percentage of the original gift amount

First Age	Second Age	Life Expectancy	Actuarial Residuum %	First Age	Second Age	Life Expectancy	Actuarial Residuum %
100	50	43.26	4.93%	100	76	17.38	19.72%
100	51	42.18	5.23%	100	77	16.54	20.62%
100	52	41.10	5.54%	100	78	15.73	21.54%
100	53	40.03	5.86%	100	79	14.95	22.46%
100	54	38.96	6.21%	100	80	14.19	23.39%
100	55	37.90	6.57%	100	81	13.45	24.33%
100	56	36.84	6.95%	100	82	12.75	25.27%
100	57	35.79	7.36%	100	83	12.07	26.21%
100	58	34.75	7.78%	100	84	11.42	27.13%
100	59	33.71	8.23%	100	85	10.80	28.05%
100	60	32.67	8.69%	100	86	10.21	28.94%
100	61	31.65	9.19%	100	87	9.65	29.82%
100	62	30.62	9.70%	100	88	9.13	30.66%
100	63	29.61	10.24%	100	89	8.64	31.48%
100	64	28.60	10.81%	100	90	8.19	32.25%
100	65	27.61	11.40%	100	91	7.77	32.98%
100	66	26.62	12.02%	100	92	7.39	33.66%
100	67	25.64	12.67%	100	93	7.04	34.29%
100	68	24.68	13.34%	100	94	6.73	34.88%
100	69	23.72	14.04%	100	95	6.44	35.42%
100	70	22.77	14.77%	100	96	6.17	35.93%
100	71	21.84	15.53%	100	97	5.92	36.42%
100	72	20.92	16.31%	100	98	5.69	36.88%
100	73	20.01	17.13%	100	99	5.47	37.31%
100	74	19.11	17.97%	100	100	5.26	37.74%
100	75	18.24	18.83%				