

**Appendix C. Life Expectancy Tables**

**Table I  
(Single Life Expectancy)  
(For Use by Beneficiaries)**

<b>Age</b>	<b>Life Expectancy</b>	<b>Age</b>	<b>Life Expectancy</b>
0	82.4	28	55.3
1	81.6	29	54.3
2	80.6	30	53.3
3	79.7	31	52.4
4	78.7	32	51.4
5	77.7	33	50.4
6	76.7	34	49.4
7	75.8	35	48.5
8	74.8	36	47.5
9	73.8	37	46.5
10	72.8	38	45.6
11	71.8	39	44.6
12	70.8	40	43.6
13	69.9	41	42.7
14	68.9	42	41.7
15	67.9	43	40.7
16	66.9	44	39.8
17	66.0	45	38.8
18	65.0	46	37.9
19	64.0	47	37.0
20	63.0	48	36.0
21	62.1	49	35.1
22	61.1	50	34.2
23	60.1	51	33.3
24	59.1	52	32.3
25	58.2	53	31.4
26	57.2	54	30.5
27	56.2	55	29.6

**Appendix C. (Continued)**

**Table I  
(Single Life Expectancy)  
(For Use by Beneficiaries)**

<b>Age</b>	<b>Life Expectancy</b>	<b>Age</b>	<b>Life Expectancy</b>
56	28.7	84	8.1
57	27.9	85	7.6
58	27.0	86	7.1
59	26.1	87	6.7
60	25.2	88	6.3
61	24.4	89	5.9
62	23.5	90	5.5
63	22.7	91	5.2
64	21.8	92	4.9
65	21.0	93	4.6
66	20.2	94	4.3
67	19.4	95	4.1
68	18.6	96	3.8
69	17.8	97	3.6
70	17.0	98	3.4
71	16.3	99	3.1
72	15.5	100	2.9
73	14.8	101	2.7
74	14.1	102	2.5
75	13.4	103	2.3
76	12.7	104	2.1
77	12.1	105	1.9
78	11.4	106	1.7
79	10.8	107	1.5
80	10.2	108	1.4
81	9.7	109	1.2
82	9.1	110	1.1
83	8.6	111 and over	1.0

## Appendix C. Life Expectancy Tables (Continued)

<b>Table II</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>20</b>	70.1	69.6	69.1	68.7	68.3	67.9	67.5	67.2	66.9	66.6
<b>21</b>	69.6	69.1	68.6	68.2	67.7	67.3	66.9	66.6	66.2	65.9
<b>22</b>	69.1	68.6	68.1	67.6	67.2	66.7	66.3	65.9	65.6	65.2
<b>23</b>	68.7	68.2	67.6	67.1	66.6	66.2	65.7	65.3	64.9	64.6
<b>24</b>	68.3	67.7	67.2	66.6	66.1	65.6	65.2	64.7	64.3	63.9
<b>25</b>	67.9	67.3	66.7	66.2	65.6	65.1	64.6	64.2	63.7	63.3
<b>26</b>	67.5	66.9	66.3	65.7	65.2	64.6	64.1	63.6	63.2	62.8
<b>27</b>	67.2	66.6	65.9	65.3	64.7	64.2	63.6	63.1	62.7	62.2
<b>28</b>	66.9	66.2	65.6	64.9	64.3	63.7	63.2	62.7	62.1	61.7
<b>29</b>	66.6	65.9	65.2	64.6	63.9	63.3	62.8	62.2	61.7	61.2
<b>30</b>	66.3	65.6	64.9	64.2	63.6	62.9	62.3	61.8	61.2	60.7
<b>31</b>	66.1	65.3	64.6	63.9	63.2	62.6	62.0	61.4	60.8	60.2
<b>32</b>	65.8	65.1	64.3	63.6	62.9	62.2	61.6	61.0	60.4	59.8
<b>33</b>	65.6	64.8	64.1	63.3	62.6	61.9	61.3	60.6	60.0	59.4
<b>34</b>	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.3	59.6	59.0
<b>35</b>	65.2	64.4	63.6	62.8	62.1	61.4	60.6	59.9	59.3	58.6
<b>36</b>	65.0	64.2	63.4	62.6	61.9	61.1	60.4	59.6	59.0	58.3
<b>37</b>	64.9	64.0	63.2	62.4	61.6	60.9	60.1	59.4	58.7	58.0
<b>38</b>	64.7	63.9	63.0	62.2	61.4	60.6	59.9	59.1	58.4	57.7
<b>39</b>	64.6	63.7	62.9	62.1	61.2	60.4	59.6	58.9	58.1	57.4
<b>40</b>	64.4	63.6	62.7	61.9	61.1	60.2	59.4	58.7	57.9	57.1
<b>41</b>	64.3	63.5	62.6	61.7	60.9	60.1	59.3	58.5	57.7	56.9
<b>42</b>	64.2	63.3	62.5	61.6	60.8	59.9	59.1	58.3	57.5	56.7
<b>43</b>	64.1	63.2	62.4	61.5	60.6	59.8	58.9	58.1	57.3	56.5
<b>44</b>	64.0	63.1	62.2	61.4	60.5	59.6	58.8	57.9	57.1	56.3
<b>45</b>	64.0	63.0	62.2	61.3	60.4	59.5	58.6	57.8	56.9	56.1
<b>46</b>	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.7	56.8	56.0
<b>47</b>	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5	56.7	55.8
<b>48</b>	63.7	62.8	61.9	61.0	60.1	59.2	58.3	57.4	56.5	55.7
<b>49</b>	63.7	62.8	61.8	60.9	60.0	59.1	58.2	57.3	56.4	55.6
<b>50</b>	63.6	62.7	61.8	60.8	59.9	59.0	58.1	57.2	56.3	55.4
<b>51</b>	63.6	62.6	61.7	60.8	59.9	58.9	58.0	57.1	56.2	55.3
<b>52</b>	63.5	62.6	61.7	60.7	59.8	58.9	58.0	57.1	56.1	55.2
<b>53</b>	63.5	62.5	61.6	60.7	59.7	58.8	57.9	57.0	56.1	55.2
<b>54</b>	63.5	62.5	61.6	60.6	59.7	58.8	57.8	56.9	56.0	55.1
<b>55</b>	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8	55.9	55.0
<b>56</b>	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8	55.9	54.9
<b>57</b>	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7	55.8	54.9
<b>58</b>	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7	55.8	54.8
<b>59</b>	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.7	55.7	54.8

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>60</b>	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6	55.7	54.7
<b>61</b>	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6	55.6	54.7
<b>62</b>	63.2	62.3	61.3	60.4	59.4	58.4	57.5	56.5	55.6	54.7
<b>63</b>	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5	55.6	54.6
<b>64</b>	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5	55.5	54.6
<b>65</b>	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5	55.5	54.6
<b>66</b>	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4	55.5	54.5
<b>67</b>	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4	55.5	54.5
<b>68</b>	63.1	62.2	61.2	60.2	59.3	58.3	57.4	56.4	55.4	54.5
<b>69</b>	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.5
<b>70</b>	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.4
<b>71</b>	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4	54.4
<b>72</b>	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4
<b>73</b>	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4
<b>74</b>	63.1	62.1	61.2	60.2	59.2	58.2	57.3	56.3	55.4	54.4
<b>75</b>	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
<b>76</b>	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
<b>77</b>	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
<b>78</b>	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4
<b>79</b>	63.1	62.1	61.1	60.2	59.2	58.2	57.2	56.3	55.3	54.3
<b>80</b>	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>81</b>	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>82</b>	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>83</b>	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>84</b>	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>85</b>	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3
<b>86</b>	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
<b>87</b>	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
<b>88</b>	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3
<b>89</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>90</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>91</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>92</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>93</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>94</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>95</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>96</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>97</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>98</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>99</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>
<b>100</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>101</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>102</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>103</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>104</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>105</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>106</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>107</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>108</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>109</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>110</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>111</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>112</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>113</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>114</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3
<b>115+</b>	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>30</b>	60.2	59.7	59.2	58.8	58.4	58.0	57.6	57.3	57.0	56.7
<b>31</b>	59.7	59.2	58.7	58.2	57.8	57.4	57.0	56.6	56.3	56.0
<b>32</b>	59.2	58.7	58.2	57.7	57.2	56.8	56.4	56.0	55.6	55.3
<b>33</b>	58.8	58.2	57.7	57.2	56.7	56.2	55.8	55.4	55.0	54.7
<b>34</b>	58.4	57.8	57.2	56.7	56.2	55.7	55.3	54.8	54.4	54.0
<b>35</b>	58.0	57.4	56.8	56.2	55.7	55.2	54.7	54.3	53.8	53.4
<b>36</b>	57.6	57.0	56.4	55.8	55.3	54.7	54.2	53.7	53.3	52.8
<b>37</b>	57.3	56.6	56.0	55.4	54.8	54.3	53.7	53.2	52.7	52.3
<b>38</b>	57.0	56.3	55.6	55.0	54.4	53.8	53.3	52.7	52.2	51.7
<b>39</b>	56.7	56.0	55.3	54.7	54.0	53.4	52.8	52.3	51.7	51.2
<b>40</b>	56.4	55.7	55.0	54.3	53.7	53.0	52.4	51.8	51.3	50.8
<b>41</b>	56.1	55.4	54.7	54.0	53.3	52.7	52.0	51.4	50.9	50.3
<b>42</b>	55.9	55.2	54.4	53.7	53.0	52.3	51.7	51.1	50.4	49.9
<b>43</b>	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7	50.1	49.5
<b>44</b>	55.5	54.7	53.9	53.2	52.4	51.7	51.0	50.4	49.7	49.1
<b>45</b>	55.3	54.5	53.7	52.9	52.2	51.5	50.7	50.0	49.4	48.7
<b>46</b>	55.1	54.3	53.5	52.7	52.0	51.2	50.5	49.8	49.1	48.4
<b>47</b>	55.0	54.1	53.3	52.5	51.7	51.0	50.2	49.5	48.8	48.1
<b>48</b>	54.8	54.0	53.2	52.3	51.5	50.8	50.0	49.2	48.5	47.8

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>49</b>	54.7	53.8	53.0	52.2	51.4	50.6	49.8	49.0	48.2	47.5
<b>50</b>	54.6	53.7	52.9	52.0	51.2	50.4	49.6	48.8	48.0	47.3
<b>51</b>	54.5	53.6	52.7	51.9	51.0	50.2	49.4	48.6	47.8	47.0
<b>52</b>	54.4	53.5	52.6	51.7	50.9	50.0	49.2	48.4	47.6	46.8
<b>53</b>	54.3	53.4	52.5	51.6	50.8	49.9	49.1	48.2	47.4	46.6
<b>54</b>	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.1	47.2	46.4
<b>55</b>	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9	47.1	46.3
<b>56</b>	54.0	53.1	52.2	51.3	50.4	49.5	48.7	47.8	47.0	46.1
<b>57</b>	54.0	53.0	52.1	51.2	50.3	49.4	48.6	47.7	46.8	46.0
<b>58</b>	53.9	53.0	52.1	51.2	50.3	49.4	48.5	47.6	46.7	45.8
<b>59</b>	53.8	52.9	52.0	51.1	50.2	49.3	48.4	47.5	46.6	45.7
<b>60</b>	53.8	52.9	51.9	51.0	50.1	49.2	48.3	47.4	46.5	45.6
<b>61</b>	53.8	52.8	51.9	51.0	50.0	49.1	48.2	47.3	46.4	45.5
<b>62</b>	53.7	52.8	51.8	50.9	50.0	49.1	48.1	47.2	46.3	45.4
<b>63</b>	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.2	46.3	45.3
<b>64</b>	53.6	52.7	51.8	50.8	49.9	48.9	48.0	47.1	46.2	45.3
<b>65</b>	53.6	52.7	51.7	50.8	49.8	48.9	48.0	47.0	46.1	45.2
<b>66</b>	53.6	52.6	51.7	50.7	49.8	48.9	47.9	47.0	46.1	45.1
<b>67</b>	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9	46.0	45.1
<b>68</b>	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9	46.0	45.0
<b>69</b>	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.9	45.9	45.0
<b>70</b>	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8	45.9	44.9
<b>71</b>	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8	45.9	44.9
<b>72</b>	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8	45.8	44.9
<b>73</b>	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8
<b>74</b>	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.8	44.8
<b>75</b>	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.7	44.8
<b>76</b>	53.4	52.4	51.5	50.5	49.6	48.6	47.6	46.7	45.7	44.8
<b>77</b>	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.7	45.7	44.8
<b>78</b>	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7
<b>79</b>	53.4	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7
<b>80</b>	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7
<b>81</b>	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7
<b>82</b>	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
<b>83</b>	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
<b>84</b>	53.4	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7
<b>85</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.7
<b>86</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>87</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>88</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>89</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>90</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>91</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>92</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>93</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>94</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6
<b>95</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>96</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>97</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>98</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>99</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>100</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>101</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>102</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>103</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>104</b>	53.3	52.4	51.4	50.4	49.5	48.5	47.5	46.5	45.6	44.6
<b>105</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>106</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>107</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>108</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>109</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>110</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>111</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>112</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>113</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>114</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6
<b>115+</b>	53.3	52.4	51.4	50.4	49.4	48.5	47.5	46.5	45.6	44.6

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>
<b>40</b>	50.2	49.8	49.3	48.9	48.5	48.1	47.7	47.4	47.1	46.8
<b>41</b>	49.8	49.3	48.8	48.3	47.9	47.5	47.1	46.7	46.4	46.1
<b>42</b>	49.3	48.8	48.3	47.8	47.3	46.9	46.5	46.1	45.8	45.4
<b>43</b>	48.9	48.3	47.8	47.3	46.8	46.3	45.9	45.5	45.1	44.8
<b>44</b>	48.5	47.9	47.3	46.8	46.3	45.8	45.4	44.9	44.5	44.2
<b>45</b>	48.1	47.5	46.9	46.3	45.8	45.3	44.8	44.4	44.0	43.6
<b>46</b>	47.7	47.1	46.5	45.9	45.4	44.8	44.3	43.9	43.4	43.0
<b>47</b>	47.4	46.7	46.1	45.5	44.9	44.4	43.9	43.4	42.9	42.4

**Appendix C. (Continued)**

<b>Table II (continued)</b>										
<b>(Joint Life and Last Survivor Expectancy)</b>										
<b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>
<b>48</b>	47.1	46.4	45.8	45.1	44.5	44.0	43.4	42.9	42.4	41.9
<b>49</b>	46.8	46.1	45.4	44.8	44.2	43.6	43.0	42.4	41.9	41.4
<b>50</b>	46.5	45.8	45.1	44.4	43.8	43.2	42.6	42.0	41.5	40.9
<b>51</b>	46.3	45.5	44.8	44.1	43.5	42.8	42.2	41.6	41.0	40.5
<b>52</b>	46.0	45.3	44.6	43.8	43.2	42.5	41.8	41.2	40.6	40.1
<b>53</b>	45.8	45.1	44.3	43.6	42.9	42.2	41.5	40.9	40.3	39.7
<b>54</b>	45.6	44.8	44.1	43.3	42.6	41.9	41.2	40.5	39.9	39.3
<b>55</b>	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2	39.6	38.9
<b>56</b>	45.3	44.5	43.7	42.9	42.1	41.4	40.7	40.0	39.3	38.6
<b>57</b>	45.1	44.3	43.5	42.7	41.9	41.2	40.4	39.7	39.0	38.3
<b>58</b>	45.0	44.2	43.3	42.5	41.7	40.9	40.2	39.4	38.7	38.0
<b>59</b>	44.9	44.0	43.2	42.4	41.5	40.7	40.0	39.2	38.5	37.8
<b>60</b>	44.7	43.9	43.0	42.2	41.4	40.6	39.8	39.0	38.2	37.5
<b>61</b>	44.6	43.8	42.9	42.1	41.2	40.4	39.6	38.8	38.0	37.3
<b>62</b>	44.5	43.7	42.8	41.9	41.1	40.3	39.4	38.6	37.8	37.1
<b>63</b>	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.5	37.7	36.9
<b>64</b>	44.4	43.5	42.6	41.7	40.8	40.0	39.2	38.3	37.5	36.7
<b>65</b>	44.3	43.4	42.5	41.6	40.7	39.9	39.0	38.2	37.4	36.6
<b>66</b>	44.2	43.3	42.4	41.5	40.6	39.8	38.9	38.1	37.2	36.4
<b>67</b>	44.2	43.3	42.3	41.4	40.6	39.7	38.8	38.0	37.1	36.3
<b>68</b>	44.1	43.2	42.3	41.4	40.5	39.6	38.7	37.9	37.0	36.2
<b>69</b>	44.1	43.1	42.2	41.3	40.4	39.5	38.6	37.8	36.9	36.0
<b>70</b>	44.0	43.1	42.2	41.3	40.3	39.4	38.6	37.7	36.8	35.9
<b>71</b>	44.0	43.0	42.1	41.2	40.3	39.4	38.5	37.6	36.7	35.9
<b>72</b>	43.9	43.0	42.1	41.1	40.2	39.3	38.4	37.5	36.6	35.8
<b>73</b>	43.9	43.0	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7
<b>74</b>	43.9	42.9	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6
<b>75</b>	43.8	42.9	42.0	41.0	40.1	39.2	38.3	37.4	36.5	35.6
<b>76</b>	43.8	42.9	41.9	41.0	40.1	39.1	38.2	37.3	36.4	35.5
<b>77</b>	43.8	42.9	41.9	41.0	40.0	39.1	38.2	37.3	36.4	35.5
<b>78</b>	43.8	42.8	41.9	40.9	40.0	39.1	38.2	37.2	36.3	35.4
<b>79</b>	43.8	42.8	41.9	40.9	40.0	39.1	38.1	37.2	36.3	35.4
<b>80</b>	43.7	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4
<b>81</b>	43.7	42.8	41.8	40.9	39.9	39.0	38.1	37.2	36.2	35.3
<b>82</b>	43.7	42.8	41.8	40.9	39.9	39.0	38.1	37.1	36.2	35.3
<b>83</b>	43.7	42.8	41.8	40.9	39.9	39.0	38.0	37.1	36.2	35.3
<b>84</b>	43.7	42.7	41.8	40.8	39.9	39.0	38.0	37.1	36.2	35.3
<b>85</b>	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.2	35.2
<b>86</b>	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.1	35.2
<b>87</b>	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>
<b>88</b>	43.7	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2
<b>89</b>	43.7	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2
<b>90</b>	43.7	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2
<b>91</b>	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.2
<b>92</b>	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>93</b>	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>94</b>	43.7	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>95</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>96</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>97</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.1	35.1
<b>98</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>99</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>100</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>101</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>102</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>103</b>	43.6	42.7	41.7	40.8	39.8	38.9	37.9	37.0	36.0	35.1
<b>104</b>	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
<b>105</b>	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
<b>106</b>	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
<b>107</b>	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
<b>108</b>	43.6	42.7	41.7	40.8	39.8	38.8	37.9	37.0	36.0	35.1
<b>109</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>110</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>111</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>112</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>113</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>114</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1
<b>115+</b>	43.6	42.7	41.7	40.7	39.8	38.8	37.9	37.0	36.0	35.1

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>
<b>50</b>	40.4	40.0	39.5	39.1	38.7	38.3	38.0	37.6	37.3	37.1
<b>51</b>	40.0	39.5	39.0	38.5	38.1	37.7	37.4	37.0	36.7	36.4
<b>52</b>	39.5	39.0	38.5	38.0	37.6	37.2	36.8	36.4	36.0	35.7
<b>53</b>	39.1	38.5	38.0	37.5	37.1	36.6	36.2	35.8	35.4	35.1
<b>54</b>	38.7	38.1	37.6	37.1	36.6	36.1	35.7	35.2	34.8	34.5
<b>55</b>	38.3	37.7	37.2	36.6	36.1	35.6	35.1	34.7	34.3	33.9
<b>56</b>	38.0	37.4	36.8	36.2	35.7	35.1	34.7	34.2	33.7	33.3

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>
<b>57</b>	37.6	37.0	36.4	35.8	35.2	34.7	34.2	33.7	33.2	32.8
<b>58</b>	37.3	36.7	36.0	35.4	34.8	34.3	33.7	33.2	32.8	32.3
<b>59</b>	37.1	36.4	35.7	35.1	34.5	33.9	33.3	32.8	32.3	31.8
<b>60</b>	36.8	36.1	35.4	34.8	34.1	33.5	32.9	32.4	31.9	31.3
<b>61</b>	36.6	35.8	35.1	34.5	33.8	33.2	32.6	32.0	31.4	30.9
<b>62</b>	36.3	35.6	34.9	34.2	33.5	32.9	32.2	31.6	31.1	30.5
<b>63</b>	36.1	35.4	34.6	33.9	33.2	32.6	31.9	31.3	30.7	30.1
<b>64</b>	35.9	35.2	34.4	33.7	33.0	32.3	31.6	31.0	30.4	29.8
<b>65</b>	35.8	35.0	34.2	33.5	32.7	32.0	31.4	30.7	30.0	29.4
<b>66</b>	35.6	34.8	34.0	33.3	32.5	31.8	31.1	30.4	29.8	29.1
<b>67</b>	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.2	29.5	28.8
<b>68</b>	35.3	34.5	33.7	32.9	32.1	31.4	30.7	29.9	29.2	28.6
<b>69</b>	35.2	34.4	33.6	32.8	32.0	31.2	30.5	29.7	29.0	28.3
<b>70</b>	35.1	34.3	33.4	32.6	31.8	31.1	30.3	29.5	28.8	28.1
<b>71</b>	35.0	34.2	33.3	32.5	31.7	30.9	30.1	29.4	28.6	27.9
<b>72</b>	34.9	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4	27.7
<b>73</b>	34.8	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3	27.5
<b>74</b>	34.8	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1	27.4
<b>75</b>	34.7	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0	27.2
<b>76</b>	34.6	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9	27.1
<b>77</b>	34.6	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8	27.0
<b>78</b>	34.5	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7	26.9
<b>79</b>	34.5	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6	26.8
<b>80</b>	34.5	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5	26.7
<b>81</b>	34.4	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5	26.6
<b>82</b>	34.4	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4	26.6
<b>83</b>	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5
<b>84</b>	34.3	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3	26.5
<b>85</b>	34.3	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3	26.4
<b>86</b>	34.3	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2	26.4
<b>87</b>	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2	26.4
<b>88</b>	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2	26.3
<b>89</b>	34.3	33.3	32.4	31.5	30.7	29.8	28.9	28.0	27.2	26.3
<b>90</b>	34.2	33.3	32.4	31.5	30.6	29.8	28.9	28.0	27.1	26.3
<b>91</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.9	28.0	27.1	26.3
<b>92</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2
<b>93</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2
<b>94</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.1	26.2
<b>95</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.1	26.2
<b>96</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>50</b>	<b>51</b>	<b>52</b>	<b>53</b>	<b>54</b>	<b>55</b>	<b>56</b>	<b>57</b>	<b>58</b>	<b>59</b>
<b>97</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
<b>98</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
<b>99</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.2
<b>100</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.1
<b>101</b>	34.2	33.3	32.4	31.5	30.6	29.7	28.8	27.9	27.0	26.1
<b>102</b>	34.2	33.3	32.4	31.4	30.5	29.7	28.8	27.9	27.0	26.1
<b>103</b>	34.2	33.3	32.4	31.4	30.5	29.7	28.8	27.9	27.0	26.1
<b>104</b>	34.2	33.3	32.4	31.4	30.5	29.6	28.8	27.9	27.0	26.1
<b>105</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
<b>106</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
<b>107</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
<b>108</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.8	27.9	27.0	26.1
<b>109</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>110</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>111</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>112</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>113</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>114</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1
<b>115+</b>	34.2	33.3	32.3	31.4	30.5	29.6	28.7	27.9	27.0	26.1

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>	<b>69</b>
<b>60</b>	30.9	30.4	30.0	29.6	29.2	28.8	28.5	28.2	27.9	27.6
<b>61</b>	30.4	29.9	29.5	29.0	28.6	28.3	27.9	27.6	27.3	27.0
<b>62</b>	30.0	29.5	29.0	28.5	28.1	27.7	27.3	27.0	26.7	26.4
<b>63</b>	29.6	29.0	28.5	28.1	27.6	27.2	26.8	26.4	26.1	25.7
<b>64</b>	29.2	28.6	28.1	27.6	27.1	26.7	26.3	25.9	25.5	25.2
<b>65</b>	28.8	28.3	27.7	27.2	26.7	26.2	25.8	25.4	25.0	24.6
<b>66</b>	28.5	27.9	27.3	26.8	26.3	25.8	25.3	24.9	24.5	24.1
<b>67</b>	28.2	27.6	27.0	26.4	25.9	25.4	24.9	24.4	24.0	23.6
<b>68</b>	27.9	27.3	26.7	26.1	25.5	25.0	24.5	24.0	23.5	23.1
<b>69</b>	27.6	27.0	26.4	25.7	25.2	24.6	24.1	23.6	23.1	22.6
<b>70</b>	27.4	26.7	26.1	25.4	24.8	24.3	23.7	23.2	22.7	22.2
<b>71</b>	27.2	26.5	25.8	25.2	24.5	23.9	23.4	22.8	22.3	21.8
<b>72</b>	27.0	26.3	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.4
<b>73</b>	26.8	26.1	25.4	24.7	24.0	23.4	22.8	22.2	21.6	21.1
<b>74</b>	26.6	25.9	25.2	24.5	23.8	23.1	22.5	21.9	21.3	20.8
<b>75</b>	26.5	25.7	25.0	24.3	23.6	22.9	22.3	21.6	21.0	20.5

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>60</b>	<b>61</b>	<b>62</b>	<b>63</b>	<b>64</b>	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>	<b>69</b>
<b>76</b>	26.3	25.6	24.8	24.1	23.4	22.7	22.0	21.4	20.8	20.2
<b>77</b>	26.2	25.4	24.7	23.9	23.2	22.5	21.8	21.2	20.6	19.9
<b>78</b>	26.1	25.3	24.6	23.8	23.1	22.4	21.7	21.0	20.3	19.7
<b>79</b>	26.0	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.5
<b>80</b>	25.9	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3
<b>81</b>	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1
<b>82</b>	25.8	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0
<b>83</b>	25.7	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8
<b>84</b>	25.6	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7
<b>85</b>	25.6	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6
<b>86</b>	25.5	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5
<b>87</b>	25.5	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4
<b>88</b>	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3
<b>89</b>	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3
<b>90</b>	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2
<b>91</b>	25.4	24.5	23.7	22.9	22.1	21.3	20.5	19.7	18.9	18.2
<b>92</b>	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6	18.9	18.1
<b>93</b>	25.4	24.5	23.7	22.8	22.0	21.2	20.4	19.6	18.8	18.1
<b>94</b>	25.3	24.5	23.6	22.8	22.0	21.2	20.4	19.6	18.8	18.0
<b>95</b>	25.3	24.5	23.6	22.8	22.0	21.1	20.3	19.6	18.8	18.0
<b>96</b>	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.8	18.0
<b>97</b>	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.7	18.0
<b>98</b>	25.3	24.4	23.6	22.8	21.9	21.1	20.3	19.5	18.7	17.9
<b>99</b>	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9
<b>100</b>	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9
<b>101</b>	25.3	24.4	23.6	22.7	21.9	21.1	20.2	19.4	18.7	17.9
<b>102</b>	25.3	24.4	23.6	22.7	21.9	21.1	20.2	19.4	18.6	17.9
<b>103</b>	25.3	24.4	23.6	22.7	21.9	21.0	20.2	19.4	18.6	17.9
<b>104</b>	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
<b>105</b>	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
<b>106</b>	25.3	24.4	23.5	22.7	21.9	21.0	20.2	19.4	18.6	17.8
<b>107</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>108</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>109</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>110</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>111</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>112</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>113</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>114</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8
<b>115+</b>	25.2	24.4	23.5	22.7	21.8	21.0	20.2	19.4	18.6	17.8

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>70</b>	<b>71</b>	<b>72</b>	<b>73</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>77</b>	<b>78</b>	<b>79</b>
<b>70</b>	21.8	21.3	20.9	20.6	20.2	19.9	19.6	19.4	19.1	18.9
<b>71</b>	21.3	20.9	20.5	20.1	19.7	19.4	19.1	18.8	18.5	18.3
<b>72</b>	20.9	20.5	20.0	19.6	19.3	18.9	18.6	18.3	18.0	17.7
<b>73</b>	20.6	20.1	19.6	19.2	18.8	18.4	18.1	17.8	17.5	17.2
<b>74</b>	20.2	19.7	19.3	18.8	18.4	18.0	17.6	17.3	17.0	16.7
<b>75</b>	19.9	19.4	18.9	18.4	18.0	17.6	17.2	16.8	16.5	16.2
<b>76</b>	19.6	19.1	18.6	18.1	17.6	17.2	16.8	16.4	16.0	15.7
<b>77</b>	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0	15.6	15.3
<b>78</b>	19.1	18.5	18.0	17.5	17.0	16.5	16.0	15.6	15.2	14.9
<b>79</b>	18.9	18.3	17.7	17.2	16.7	16.2	15.7	15.3	14.9	14.5
<b>80</b>	18.7	18.1	17.5	16.9	16.4	15.9	15.4	15.0	14.5	14.1
<b>81</b>	18.5	17.9	17.3	16.7	16.2	15.6	15.1	14.7	14.2	13.8
<b>82</b>	18.3	17.7	17.1	16.5	15.9	15.4	14.9	14.4	13.9	13.5
<b>83</b>	18.2	17.5	16.9	16.3	15.7	15.2	14.7	14.2	13.7	13.2
<b>84</b>	18.0	17.4	16.7	16.1	15.5	15.0	14.4	13.9	13.4	13.0
<b>85</b>	17.9	17.3	16.6	16.0	15.4	14.8	14.3	13.7	13.2	12.8
<b>86</b>	17.8	17.1	16.5	15.8	15.2	14.6	14.1	13.5	13.0	12.5
<b>87</b>	17.7	17.0	16.4	15.7	15.1	14.5	13.9	13.4	12.9	12.4
<b>88</b>	17.6	16.9	16.3	15.6	15.0	14.4	13.8	13.2	12.7	12.2
<b>89</b>	17.6	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	12.0
<b>90</b>	17.5	16.8	16.1	15.4	14.8	14.2	13.6	13.0	12.4	11.9
<b>91</b>	17.4	16.7	16.0	15.4	14.7	14.1	13.5	12.9	12.3	11.8
<b>92</b>	17.4	16.7	16.0	15.3	14.6	14.0	13.4	12.8	12.2	11.7
<b>93</b>	17.3	16.6	15.9	15.2	14.6	13.9	13.3	12.7	12.1	11.6
<b>94</b>	17.3	16.6	15.9	15.2	14.5	13.9	13.2	12.6	12.0	11.5
<b>95</b>	17.3	16.5	15.8	15.1	14.5	13.8	13.2	12.6	12.0	11.4
<b>96</b>	17.2	16.5	15.8	15.1	14.4	13.8	13.1	12.5	11.9	11.3
<b>97</b>	17.2	16.5	15.8	15.1	14.4	13.7	13.1	12.5	11.9	11.3
<b>98</b>	17.2	16.4	15.7	15.0	14.3	13.7	13.0	12.4	11.8	11.2
<b>99</b>	17.2	16.4	15.7	15.0	14.3	13.6	13.0	12.4	11.8	11.2
<b>100</b>	17.1	16.4	15.7	15.0	14.3	13.6	12.9	12.3	11.7	11.1
<b>101</b>	17.1	16.4	15.6	14.9	14.2	13.6	12.9	12.3	11.7	11.1
<b>102</b>	17.1	16.4	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0
<b>103</b>	17.1	16.3	15.6	14.9	14.2	13.5	12.9	12.2	11.6	11.0
<b>104</b>	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.6	11.0
<b>105</b>	17.1	16.3	15.6	14.9	14.2	13.5	12.8	12.2	11.5	10.9
<b>106</b>	17.1	16.3	15.6	14.8	14.1	13.5	12.8	12.2	11.5	10.9
<b>107</b>	17.0	16.3	15.6	14.8	14.1	13.4	12.8	12.1	11.5	10.9
<b>108</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9
<b>109</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.8	12.1	11.5	10.9

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>70</b>	<b>71</b>	<b>72</b>	<b>73</b>	<b>74</b>	<b>75</b>	<b>76</b>	<b>77</b>	<b>78</b>	<b>79</b>
<b>110</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.9
<b>111</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8
<b>112</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.5	10.8
<b>113</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8
<b>114</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8
<b>115+</b>	17.0	16.3	15.5	14.8	14.1	13.4	12.7	12.1	11.4	10.8

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>AGES</b>	<b>80</b>	<b>81</b>	<b>82</b>	<b>83</b>	<b>84</b>	<b>85</b>	<b>86</b>	<b>87</b>	<b>88</b>	<b>89</b>
<b>80</b>	13.8	13.4	13.1	12.8	12.6	12.3	12.1	11.9	11.7	11.5
<b>81</b>	13.4	13.1	12.7	12.4	12.2	11.9	11.7	11.4	11.3	11.1
<b>82</b>	13.1	12.7	12.4	12.1	11.8	11.5	11.3	11.0	10.8	10.6
<b>83</b>	12.8	12.4	12.1	11.7	11.4	11.1	10.9	10.6	10.4	10.2
<b>84</b>	12.6	12.2	11.8	11.4	11.1	10.8	10.5	10.3	10.1	9.9
<b>85</b>	12.3	11.9	11.5	11.1	10.8	10.5	10.2	9.9	9.7	9.5
<b>86</b>	12.1	11.7	11.3	10.9	10.5	10.2	9.9	9.6	9.4	9.2
<b>87</b>	11.9	11.4	11.0	10.6	10.3	9.9	9.6	9.4	9.1	8.9
<b>88</b>	11.7	11.3	10.8	10.4	10.1	9.7	9.4	9.1	8.8	8.6
<b>89</b>	11.5	11.1	10.6	10.2	9.9	9.5	9.2	8.9	8.6	8.3
<b>90</b>	11.4	10.9	10.5	10.1	9.7	9.3	9.0	8.6	8.3	8.1
<b>91</b>	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.4	8.1	7.9
<b>92</b>	11.2	10.7	10.2	9.8	9.3	9.0	8.6	8.3	8.0	7.7
<b>93</b>	11.1	10.6	10.1	9.6	9.2	8.8	8.5	8.1	7.8	7.5
<b>94</b>	11.0	10.5	10.0	9.5	9.1	8.7	8.3	8.0	7.6	7.3
<b>95</b>	10.9	10.4	9.9	9.4	9.0	8.6	8.2	7.8	7.5	7.2
<b>96</b>	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.7	7.4	7.1
<b>97</b>	10.7	10.2	9.7	9.2	8.8	8.4	8.0	7.6	7.3	6.9
<b>98</b>	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.5	7.1	6.8
<b>99</b>	10.6	10.1	9.6	9.1	8.6	8.2	7.8	7.4	7.0	6.7
<b>100</b>	10.6	10.0	9.5	9.0	8.5	8.1	7.7	7.3	6.9	6.6
<b>101</b>	10.5	10.0	9.4	9.0	8.5	8.0	7.6	7.2	6.9	6.5
<b>102</b>	10.5	9.9	9.4	8.9	8.4	8.0	7.5	7.1	6.8	6.4
<b>103</b>	10.4	9.9	9.4	8.8	8.4	7.9	7.5	7.1	6.7	6.3
<b>104</b>	10.4	9.8	9.3	8.8	8.3	7.9	7.4	7.0	6.6	6.3
<b>105</b>	10.4	9.8	9.3	8.8	8.3	7.8	7.4	7.0	6.6	6.2
<b>106</b>	10.3	9.8	9.2	8.7	8.2	7.8	7.3	6.9	6.5	6.2
<b>107</b>	10.3	9.8	9.2	8.7	8.2	7.7	7.3	6.9	6.5	6.1
<b>108</b>	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.8	6.4	6.1
<b>109</b>	10.3	9.7	9.2	8.7	8.2	7.7	7.2	6.8	6.4	6.0
<b>110</b>	10.3	9.7	9.2	8.6	8.1	7.7	7.2	6.8	6.4	6.0
<b>111</b>	10.3	9.7	9.1	8.6	8.1	7.6	7.2	6.8	6.3	6.0
<b>112</b>	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9
<b>113</b>	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9
<b>114</b>	10.2	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9
<b>115+</b>	10.2	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>AGES</b>	<b>90</b>	<b>91</b>	<b>92</b>	<b>93</b>	<b>94</b>	<b>95</b>	<b>96</b>	<b>97</b>	<b>98</b>	<b>99</b>
<b>90</b>	7.8	7.6	7.4	7.2	7.1	6.9	6.8	6.6	6.5	6.4
<b>91</b>	7.6	7.4	7.2	7.0	6.8	6.7	6.5	6.4	6.3	6.1
<b>92</b>	7.4	7.2	7.0	6.8	6.6	6.4	6.3	6.1	6.0	5.9
<b>93</b>	7.2	7.0	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.6
<b>94</b>	7.1	6.8	6.6	6.4	6.2	6.0	5.9	5.7	5.6	5.4
<b>95</b>	6.9	6.7	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2
<b>96</b>	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.2	5.0
<b>97</b>	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9
<b>98</b>	6.5	6.3	6.0	5.8	5.6	5.4	5.2	5.0	4.8	4.7
<b>99</b>	6.4	6.1	5.9	5.6	5.4	5.2	5.0	4.9	4.7	4.5
<b>100</b>	6.3	6.0	5.8	5.5	5.3	5.1	4.9	4.7	4.5	4.4
<b>101</b>	6.2	5.9	5.6	5.4	5.2	5.0	4.8	4.6	4.4	4.2
<b>102</b>	6.1	5.8	5.5	5.3	5.1	4.8	4.6	4.4	4.3	4.1
<b>103</b>	6.0	5.7	5.4	5.2	5.0	4.7	4.5	4.3	4.1	4.0
<b>104</b>	5.9	5.6	5.4	5.1	4.9	4.6	4.4	4.2	4.0	3.8
<b>105</b>	5.9	5.6	5.3	5.0	4.8	4.5	4.3	4.1	3.9	3.7
<b>106</b>	5.8	5.5	5.2	4.9	4.7	4.5	4.2	4.0	3.8	3.6
<b>107</b>	5.8	5.4	5.1	4.9	4.6	4.4	4.2	3.9	3.7	3.5
<b>108</b>	5.7	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7	3.5
<b>109</b>	5.7	5.3	5.0	4.8	4.5	4.3	4.0	3.8	3.6	3.4
<b>110</b>	5.6	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.5	3.3
<b>111</b>	5.6	5.3	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3
<b>112</b>	5.6	5.3	4.9	4.7	4.4	4.1	3.9	3.7	3.5	3.2
<b>113</b>	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.6	3.4	3.2
<b>114</b>	5.6	5.2	4.9	4.6	4.3	4.1	3.9	3.6	3.4	3.2
<b>115+</b>	5.5	5.2	4.9	4.6	4.3	4.1	3.8	3.6	3.4	3.1

**Appendix C. (Continued)**

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>AGES</b>	<b>100</b>	<b>101</b>	<b>102</b>	<b>103</b>	<b>104</b>	<b>105</b>	<b>106</b>	<b>107</b>	<b>108</b>	<b>109</b>
<b>100</b>	4.2	4.1	3.9	3.8	3.7	3.5	3.4	3.3	3.3	3.2
<b>101</b>	4.1	3.9	3.7	3.6	3.5	3.4	3.2	3.1	3.1	3.0
<b>102</b>	3.9	3.7	3.6	3.4	3.3	3.2	3.1	3.0	2.9	2.8
<b>103</b>	3.8	3.6	3.4	3.3	3.2	3.0	2.9	2.8	2.7	2.6
<b>104</b>	3.7	3.5	3.3	3.2	3.0	2.9	2.7	2.6	2.5	2.4
<b>105</b>	3.5	3.4	3.2	3.0	2.9	2.7	2.6	2.5	2.4	2.3
<b>106</b>	3.4	3.2	3.1	2.9	2.7	2.6	2.4	2.3	2.2	2.1
<b>107</b>	3.3	3.1	3.0	2.8	2.6	2.5	2.3	2.2	2.1	2.0
<b>108</b>	3.3	3.1	2.9	2.7	2.5	2.4	2.2	2.1	1.9	1.8
<b>109</b>	3.2	3.0	2.8	2.6	2.4	2.3	2.1	2.0	1.8	1.7
<b>110</b>	3.1	2.9	2.7	2.5	2.3	2.2	2.0	1.9	1.7	1.6
<b>111</b>	3.1	2.9	2.7	2.5	2.3	2.1	1.9	1.8	1.6	1.5
<b>112</b>	3.0	2.8	2.6	2.4	2.2	2.0	1.9	1.7	1.5	1.4
<b>113</b>	3.0	2.8	2.6	2.4	2.2	2.0	1.8	1.6	1.5	1.3
<b>114</b>	3.0	2.7	2.5	2.3	2.1	1.9	1.8	1.6	1.4	1.3
<b>115+</b>	2.9	2.7	2.5	2.3	2.1	1.9	1.7	1.5	1.4	1.2

<b>Table II (continued)</b> <b>(Joint Life and Last Survivor Expectancy)</b> <b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>						
<b>AGES</b>	<b>110</b>	<b>111</b>	<b>112</b>	<b>113</b>	<b>114</b>	<b>115+</b>
<b>110</b>	1.5	1.4	1.3	1.2	1.1	1.1
<b>111</b>	1.4	1.2	1.1	1.1	1.0	1.0
<b>112</b>	1.3	1.1	1.0	1.0	1.0	1.0
<b>113</b>	1.2	1.1	1.0	1.0	1.0	1.0
<b>114</b>	1.1	1.0	1.0	1.0	1.0	1.0
<b>115+</b>	1.1	1.0	1.0	1.0	1.0	1.0

**Appendix C. Uniform Lifetime Table**

**Table III  
(Uniform Lifetime)**

**(For Use by:**

- **Unmarried Owners,**
- **Married Owners Whose Spouses Are Not More Than 10 Years Younger, and**
- **Married Owners Whose Spouses Are Not the Sole Beneficiaries of Their IRAs)**

<b>Age</b>	<b>Distribution Period</b>	<b>Age</b>	<b>Distribution Period</b>
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and over	1.9