

APPENDIX A

LIFE ESTATE TABLE

<u>Age</u>	<u>Life Estate Factor</u>	<u>Age</u>	<u>Life Estate Factor</u>
0	.97188	30	.95543
1	.98988	31	.95254
2	.99017	32	.94942
3	.99008	33	.94608
4	.98981	34	.94250
5	.98938	35	.93868
6	.98884	36	.93460
7	.98822	37	.93026
8	.98748	38	.92567
9	.98663	39	.92083
10	.98565	40	.91571
11	.98453	41	.91030
12	.98329	42	.90457
13	.98198	43	.89855
14	.98066	44	.89221
15	.97937	45	.88558
16	.97815	46	.87863
17	.97700	47	.87137
18	.97590	48	.86374
19	.97480	49	.85578
20	.97365	50	.84743
21	.97245	51	.83674
22	.97120	52	.82969
23	.96986	53	.82028
24	.96841	54	.81054
25	.96678	55	.80046
26	.96495	56	.79006
27	.96290	57	.77931
28	.96062	58	.76822
29	.95813	59	.75675

LIFE ESTATE TABLE

CONTINUED

<u>Age</u>	<u>Life Estate Factor</u>	<u>Age</u>	<u>Life Estate Factor</u>
60	.74491	90	.28221
61	.73267	91	.26955
62	.72002	92	.25771
63	.70696	93	.24692
64	.69352	94	.23728
65	.67970	95	.22887
66	.66551	96	.22181
67	.65098	97	.21550
68	.63610	98	.21000
69	.62086	99	.20486
70	.60522	100	.19975
71	.58914	101	.19532
72	.57261	102	.19054
73	.55571	103	.18437
74	.53862	104	.17856
75	.52149	105	.16962
76	.50441	106	.15488
77	.48742	107	.13409
78	.47049	108	.10068
79	.45357	109	.04545
80	.43659		
81	.41967		
82	.40295		
83	.38642		
84	.36998		
85	.35359		
86	.33764		
87	.32262		
88	.30859		
89	.29526		