VINCENTS

A statistical approach to vicissitudes discounts in Australia

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Introduction / Abstract

In the assessment of personal injury damages, particularly in Australian jurisdictions, vicissitudes refer to the uncertainties of life – including mortality, unemployment, illness, disability, and industrial disputes and their potential impact on future economic loss. In accounting for these risks, Courts routinely apply a discount to projected future economic losses.

Conventional rates like 15%, as seen in New South Wales, Queensland, and other states, reflect judicial convention rather than statistical analysis.

The paper considers how statistics may play a role in quantifying discounts for vicissitudes, enabling more precise, evidence-based adjustments rather than arbitrary figures.

The analysis draws on Australian Bureau of Statistics (ABS) data on mortality (Australian Life Tables), unemployment rates (Labour Force surveys), disability claims (Institute of Actuaries reports), and industrial disputes in order to derive appropriate deductions based on gender, occupation and age to help Courts in determining relevant vicissitudes on a case-by-case basis.

International Approaches

In considering the role that statistics may have in quantifying levels of vicissitudes, we have considered the approaches undertaken by other countries, including but not limited to the following:

- United Kingdom; and
- United States.

We deal with the above countries separately.

United Kingdom – Ogden Tables

In the United Kingdom, actuarial tables are published in relation to personal injury and fatal accident cases known as the “Ogden Tables”. At a basic level, the Ogden Tables apply various statistical measures and parameters to determine and set out multipliers to be applied to future losses that inherently take account of contingencies.

The Ogden Tables, mainly take account of the following factors: (i) disabilities; (ii) employment status; (iii) educational attainment; and (iv) retirement ages. These factors are then relied upon to derive varying levels of multipliers to apply to the specific personal injury case based on the application of these factors to the plaintiff’s life.

Importantly, the Ogden methodology separately values the claimant's expected earnings without injury and their residual earnings with injury. The difference represents the future loss. The published guidance recognises that individual circumstances may justify departures from the statistical averages.

United States – Markov Model

In the United States, statistical data is used extensively. Whereas the Ogden Tables adjust the multipliers using a regulated discount rate, United States jurisdictions adjust for projected working life. In part, this may be as result of the fact that in the United States multipliers are not regulated, but determined with reference to issues such as economic circumstances, age etc.

The most well-known research is what is known as the Markov Model. That model uses (i) age; (ii) gender; (iii) education; and (iv) activity in a workplace to estimate the probable remaining work life. This has been updated extensively over the years by Gary Skoog, James Ciecka and the late Kurt Krueger who are / were forensic economists.

For information purposes, we note the Markov Model was used in the United States September 11th Victim Compensation Fund to calculate the damages for victims and families.

The Australian Approach

In relation to the Australian Approach, we have considered two (2) separate components relevant to our report:

- The Traditional Australian Approach; and
- Critiques of the Traditional Australian Approach.

We deal with the above components separately.

The Traditional Australian Approach

In Australia, the High Court established a common law discount rate of 3%, and subsequently the states and territories have generally legislated for a range of higher discount rates to be used in a personal injury case. Instead adjusting the multiplier to take account of the various contingencies detailed above, an additional allowance for vicissitudes and contingencies is applied to future losses. That discount does not differentiate between “but for injury” and “as a result of the injury earnings”.

Critiques of The Traditional Australian Approach

In the Fifth Edition of *“Assessment of Damages for Personal Injury and Death [2021]”* the author, the late Professor Harold Luntz, dealt with the conventional approach to contingencies at Chapter 7 Section 4. There is a detailed critique of the use of a standardised 15% discount for vicissitudes based on an analysis of relevant statistical data. For information purposes, Michael Lee assisted the late Professor Luntz with various components of this content.

Cumpston Sarjeant Consulting Actuaries have previously prepared a paper titled *"Deductions for Vicissitudes when Estimating the Value of Future Earnings"* authored by Richard Cumpston and Hugh Sarjeant. This paper undertakes a calculation of the relevant application of vicissitudes based on statistical data. We note our paper has been prepared in discussion with employees at Cumpston Sarjeant and details a similar approach.

Further, whilst we acknowledge the Markov Tables and Ogden Tables detail valid approaches to the calculation of vicissitudes, due to the manner in which Courts apply vicissitudes in Australia (i.e. a percentage deduction), we have undertaken research to consider what is an appropriate discount on a percentage basis for vicissitudes based on a statistical approach, which in essence could achieve a similar outcome to that detailed in the Ogden Tables.

Methodology

In preparing the level of vicissitudes based on statistics, initially it is required to determine the relevant components of vicissitudes that should be considered. Accordingly, we have considered the following:

- The probability of death during an individual's working life (i.e. mortality);
- The probability of sickness impacting an individual's working life (i.e. sickness);
- The probability of accidents impacting an individual's working life (i.e. accidents);
- The probability of unemployment impacting an individual's working life (i.e. unemployment); and
- The probability of industrial disputes / strikes impacting an individual's working life (i.e. industrial disputes).

We have considered each of the aforementioned components of vicissitudes separately and then aggregated the resulting values.

Mortality

It has been necessary to consider the relevant mortality rates applicable to an individual as a component of the vicissitudes to apply. In determining the relevant mortality rates, we have had regard to the Australian Life Tables 2020-2022 prepared by the Australian Government Actuary. We note that this report was released in December 2024 and is released every five (5) years. Accordingly, 2020-2022 is the most current edition of the data available.

For the purposes of our calculations, in estimating the relevant deductions for mortality, we have utilised the number of persons surviving to each exact age out of every 100,000 births and the probability of a person surviving the year based on their relevant age.

Having regard to the above, we attach as ***Schedule A*** of our paper the application of the relevant statistics detailing the various probabilities relating to mortality.

In relation to the discount for mortality, we note that the majority of individuals live past their working life. However, based on the above probabilities, there is a necessary allowance to be made for the individuals who do not. Accordingly, the individuals who don't are the basis for a discount for this vicissitude / contingency.

Sickness (Temporary)

It has been necessary to consider the relevant impact of sickness on an individual (i.e. temporary periods out of the workforce) in determining the appropriate level of vicissitudes to apply. In determining the allowance for sickness and disability (temporarily), we have had regard to the 1997 Report of the Disability Committee prepared by the Institute of Actuaries. We note that we have been unable to source more recent data that provides a detailed enough breakdown of the relevant information to undertake calculations. However based on the trends in the other various factors, updated data is unlikely to materially increase the level of vicissitudes in our calculations.

Having regard to the above report, we have utilised claims with a 1-month deferment and durations within the two (2) years benefit period on the basis that sick leave entitlements etc. could be utilised for the first month out of work.

Having regard to the above, we attach as ***Schedule B*** of our paper the application of the relevant statistics detailing the various probabilities relating to sickness.

Accident (Permanent)

It has been necessary to consider the relevant impact of accidents (permanent disability) on an individual, in determining the appropriate level of vicissitudes to apply. In determining the allowance for accidents (permanent disability), we have had regard to the Report on the Industry Funds Investigation 1994-95. We note that we have been unable to source more recent data that provides a detailed enough breakdown of the relevant information to undertake calculations on.

We have utilised claims for a permanent disablement on the basis that TPD claims take account of scenarios where individuals would not have been able to return to work. o avoid double counting with the allowance for temporary sickness detailed above, we have assumed that the allowance for permanent disability applies after two (2) years.

Having regard to the above, we attach as ***Schedule C*** of our paper the application of the relevant statistics detailing the various probabilities relating to permanent disability from accidents.

Unemployment

It has been necessary to consider the relevant impact of unemployment on an individual, in determining the appropriate level of vicissitudes to apply. In determining the allowance for unemployment, we have had regard to ABS Catalogue 6203.0 for Labour Force Australia for the periods ended November 2021 to November 2025. Therefore, we have undertaken an average of the aforementioned prior five (5) years values in determining the relevant deduction for unemployment.

For the purposes of our calculations, in estimating the relevant deductions for unemployment, we have utilised data to categorise unemployment rates by age, gender and occupation.

Having regard to the above, we attach as ***Schedule D*** the application of the relevant statistics detailing the various probabilities relating unemployment.

Industrial Disputes

It has been necessary to consider the relevant impact of industrial disputes on an individual, in determining the appropriate level of vicissitudes to apply. In determining the relevant impact of industrial disputes, we have had regard to the ABS Catalogue 6321.0 for Industrial Disputes for the periods ended September 2021 to September 2025. In this regard, we have undertaken an average of the aforementioned prior five (5) years values in determining the relevant deduction for industrial disputes.

Having regard to the above, in applying the relevant statistics, we have assumed the following:

- We have assumed that there is approximately 250 working days per year; and
- We have applied the relevant amounts per worker based on the above working days.

For information purposes, we note that approximately **0.0012% of working days** are lost due to industrial disputes and accordingly, we have made a deduction reflective of this amount in determining the relevant level of vicissitudes for individuals.

Calculation

In undertaking the calculation of the relevant vicissitudes, it has been necessary to combine the value of each of the above components of the methodology that comprises a vicissitude. Subsequently, it is then necessary to reduce the above amounts by a percentage reflecting the possible social security benefits that could be received by an individual but for the matters that form the basis of this action, on the basis, that social security benefits would offset any periods of nil earnings (i.e. unemployment, permanent / temporary disability etc.).

In determining the relevant offset, we have had regard to the ABS Catalogue 6337.0 for Employee Earnings for the period August 2025 and the current pay rates for JobSeeker social security payments as at 20 September 2026 and deducted an allowance as the percentage of replaceable income available from Jobseeker when compared to the average earnings for each relevant occupation.

The calculations are subsequently undertaken as follows:

$$Vicissitudes = 100\% - (unimpacted\ by\ working\ factors\ x\ unimpacted\ by\ mortality)$$

$$Unimpacted\ by\ working\ factors = 100\% - (sum\ of\ deductions\ excluding\ mortality - less\ social\ security\ offset)$$

$$Unimpacted\ by\ mortality = 100\% - deduction\ for\ mortality$$

That is, 100% represents the value of an individual having an entirely unimpacted life by any external factors and the vicissitudes discount is calculated by adding in the relevant allowances for (i) impacts of working life deductions; and (ii) impact of mortality deduction.

Sensitivity

We note that the data relied upon in our paper regarding temporary and permanent disability is historical in nature. As previously mentioned, we have been unable to source more recent data detailing probabilities of temporary and permanent disabilities.

However, for the purposes of our paper, we have identified various publications examining trends in work-related disabilities. These publications enable us to consider the implications and limitations of the historical data relied upon, notwithstanding the absence of sufficiently detailed, up-to-date probability data. This provides a basis for assessing the reasonableness of using the historical data in our calculations.

We refer to a publication from the Australian Work Health and Safety, Safe Work Australia paper titled *"Baseline report on targets"* published on July 2024 and note in Figure 9 there has been a year-on-year decline in the level of permanent impairment claims frequency rate during the years 2012 to 2022. Accordingly, based on the review of recent data trends it appears that the frequency of TPD claims has reduced and therefore whilst the data utilised in our paper is historical, it appears that, if more recent data was available the likelihood of a permanent disability would be reduced.

In recent years the issue of mental health and its impacts have become more prevalent. We note KPMG published a paper titled *"Australia's Mental Health Check Up"* based on industry data collection from 2013 to 2022.

Chart 9 of the paper demonstrates a significant increase year-on-year in permanent disabilities associated with mental health conditions (i.e. 8.8% per year), however, mental health conditions only represented approximately 3% of total permanent disability claims. Further to the above, temporary disabilities from mental health conditions decreased by 1.7% per year and the temporary disabilities from other (physical) causes decreased by 4.8% per year with mental health conditions only reflecting approximately 2% of the total permanent disability claims.

Accordingly, the Australian evidence supports a significant increase in permanent disabilities from mental health conditions over the past decade, but it does not establish an equivalent increase in the probability of permanent or temporary withdrawal from the workplace as a result and if anything, appears to support a reduced likelihood of removal from the workplace due to physical causes.

Additional information is required in order to ascertain whether these changes would result in a material variance in the amounts we have adopted. Issues such as population growth and the impact on prevalence of issues such as mental health would also need to be considered. In this regard the adult population in Australia has increased by approximately 64% since 1995.

Summary of Results

In summary, we set out below the relevant allowances for vicissitudes / contingencies we have determined for individuals retiring at 67 years of age and commencing work from the following various ages:

Males

Occupation	Age 18	Age 25	Age 35	Age 45	Age 55
Managers	4.06%	4.06%	4.95%	6.17%	6.37%
Professionals	4.29%	4.17%	5.02%	6.23%	6.45%
Technicians and Trades Workers	5.20%	5.43%	6.84%	8.68%	8.93%
Community and Personal Service Workers	5.56%	5.14%	6.03%	7.45%	7.75%
Clerical and Administrative Workers	5.38%	5.12%	6.12%	7.61%	7.89%
Sales Workers	5.08%	4.74%	5.57%	6.88%	7.15%
Labourers	7.29%	6.79%	8.07%	10.05%	10.45%
Machinery Operators and Drivers	6.75%	6.80%	8.44%	10.68%	11.02%

Table 1: Summary of Results – Males

Females

Occupation	Age 18	Age 25	Age 35	Age 45	Age 55
Managers	3.20%	3.28%	4.21%	5.39%	6.56%
Professionals	2.91%	3.05%	3.97%	5.12%	6.25%
Technicians and Trades Workers	4.24%	4.48%	5.87%	7.70%	9.80%
Community and Personal Service Workers	3.42%	3.49%	4.47%	5.73%	7.02%
Clerical and Administrative Workers	3.48%	3.66%	4.77%	6.20%	7.74%
Sales Workers	3.17%	3.15%	3.96%	4.98%	5.93%
Labourers	4.79%	4.83%	6.15%	7.91%	9.93%
Machinery Operators and Drivers	5.85%	6.06%	7.87%	10.29%	13.26%

Table 2: Summary of Results – Females

We acknowledge for the purposes of our calculations in this paper, we have relied on a 5% discount rate on the basis it is a commonly accepted rate in Australian common law. However, we note the application of a different multiplier would result in different levels of vicissitudes. For information purposes, we note the use of a 3% multiplier for example would increase the rate of vicissitudes above, however these increases would not be greater than 1%.

The above summary of results assumes that an individual would retire at 67 years of age and is set out for various commencement ages, occupations and for males and females.

In relation to the results detailed above, we note that under all scenarios, occupations, genders etc. the level of vicissitudes does not reach the standard 15% applied across Australia. Therefore, based on a statistical approach, it would appear the common approach in discounting vicissitudes may not result in the appropriate level of deduction to economic loss for each individual plaintiff.

In our opinion, the application of the above tables, consistent with the approach adopted in the Ogden Tables, would provide a more appropriate discount for contingencies and vicissitudes during an individual's working life and would enable the Court to tailor the deduction to the circumstances of each plaintiff.

Practical Example

For the purposes of our paper, we have considered a practical example to demonstrate the application of the above methodology to a scenario considering a male Professional injured at 34 years of age with a retirement age of 67 years.

In relation to our practical example detailed above, we have considered the various components of the methodology detailed in our paper separately.

Mortality

We refer to our methodology regarding the mortality and attach as ***Schedule E*** the application of the relevant statistics and note we have undertaken the following:

- Making no allowance for mortality, the value of $1 per week to age 67 is $856.22; and
- Making an allowance (i.e. deduction) for the probability of mortality each year based on the relevant ages and gender, the value of $1 is $836.47.

Accordingly, a 2.31% deduction is required to account for the probability of mortality over the remaining course of the individual’s working life.

Sickness (Temporary)

We refer to our methodology regarding sickness (temporary) and attach as ***Schedule F*** the application of the relevant statistics and note we have undertaken the following:

- Making an allowance for mortality, the value of $1 per week to age 67 is $836.47; and
- Making an allowance (i.e. deduction) for the probability of suffering from sickness based on the relevant gender and age the value of $1 to age 67 is $830.82.

Accordingly, a 0.68% deduction is required to account for the probability of temporary sickness or disability during the remainder of the individual's working life.

Accident (Permanent)

We refer to our methodology regarding permanent disability and attach as ***Schedule G*** the application of the relevant statistics and note we have undertaken the following:

- Making an allowance for mortality, the value of $1 per week to age 67 is $836.47; and
- Making an allowance (i.e. deduction) for the probability of suffering from a total permanent disability based on age, gender, occupation and age the value of $1 to age 67 is $813.62.

Accordingly, a general 2.73% deduction for occupations is required to account for the probability of an individual suffering from permanent disability during the remainder of their working life, however, after applying a further 61% relativity adjustment based on the probability of a Professional been impacted by permanent disability, the relevant deduction is 1.67%.

Unemployment

We refer to our methodology regarding unemployment and attach as ***Schedule H*** the application of the relevant statistics and note we have undertaken the following:

- Making an allowance for mortality, the value of $1 per week to age 67 is $836.47; and
- Making an allowance (i.e. deduction) for the probability of unemployment during the remainder of his working life the value of $1 is $815.75.

Accordingly, a general 2.48% deduction is required to account for the probability of an individual suffering from unemployment during the remainder of their working life, however, after applying a further 46% relativity adjustment based on the probability of a Professional being impacted by unemployment, the relevant deduction is 1.13%.

Industrial Disputes

As previously stated, we have made an allowance of 0.0012% of working days lost to industrial disputes in undertaking our calculations of vicissitudes.

Calculation

We set out below a summary of the relevant calculations as follows:

	Amount
Unimpacted Working Factors	
Sickness Temporary	0.675%
Accident Permanent	1.666%
Unemployment	1.127%
Industrial Disputes	0.001%
Sum of Working Factors	**3.470%**
Less: Allowance for Social Security	0.793%
Sum of Working Factors After Social Security	**2.677%**
100% Unimpacted Working Life	100.00%
Less: Sum of Working Factors	2.677%
Chance of Unimpacted by Working Factors	**97.32%**
Unimpacted by Mortality	
100% Unimpacted Life	100.00%
Less: Mortality Deduction	2.306%
Chance of Unimpacted Life by Mortality	**97.69%**
Overall Chance of Unimpacted Working Life	
Chance Unimpacted by Working Factors	97.32%
Chance Unimpacted by Mortality	97.69%
Overall Chance of Unimpacted Working Life	**95.08%**
Contingencies and Vicissitudes	
100% Unimpacted Working Life	100.00%
Less: Overall Chance of Unimpacted Working Life	95.08%
Contingencies and Vicissitudes	**4.921%**

Table 3: Calculation of Vicissitudes

Therefore, the relevant level of vicissitudes for a male Professional injured at 34 years of age with a retirement age of 67 years would be **4.921%**.

Conclusion

Whilst we acknowledge the conventional 15% discount for vicissitudes applied under Australian common law, the statistical analysis presented in this paper demonstrates that alternative discounts can be calculated to better reflect the circumstances of individual plaintiffs based on the contingencies we have considered.

As detailed in our paper above, the statistical analysis indicates that, for the quantified contingencies considered in this paper, the resulting deductions are generally below the conventional 15% allowance.

As demonstrated by the practical example presented in this paper, applying a statistically derived vicissitudes discount of 4.921%, rather than the conventional discount of 15%, to an economic loss of $1,000,000 before contingencies would result in an approximate difference of $100,790 in the assessed economic loss.

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About the Authors

Michael J Lee FCA is a Partner and the Head of the Forensic Personal Injury Accounting division at Vincents. He is a Fellow and accredited Forensic Accounting specialist of the Chartered Accountants Australia and New Zealand and possesses a Bachelor of Commerce. His primary area of expertise is the calculation of economic loss from personal injury disputes, dependency / compensation to relatives claims. He has in excess of 29 years of experience as a Forensic Accountant and has previously worked as a Tutor in mathematics and statistics. Michael has previously written various papers in relation to various components of statistical calculations in personal injury and is often called upon to provide expert opinion in matters involving plaintiffs and defendants.

Campbell Aston CA is a Supervisor in the Forensic Personal Injury Accounting division at Vincents. He is a Chartered Accountant and possesses a Bachelor of Commerce and Bachelor of Economics. He has assisted Michael J Lee in the preparation of in excess of 200 expert opinion reports calculating economic loss from personal injury disputes for plaintiffs and defendants.

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SCHEDULE A

Deductions for Mortality

Present value of $1 pw from 18 to 67

Age	Value of $1 pw during year at 5%	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)
18	50.957	0.99975	50.944	0.99989	50.952
19	48.531	0.99923	48.493	0.99966	48.514
20	46.220	0.99867	46.158	0.99942	46.193
21	44.019	0.99810	43.935	0.99919	43.983
22	41.923	0.99752	41.819	0.99894	41.878
23	39.926	0.99692	39.803	0.99869	39.874
24	38.025	0.99631	37.885	0.99845	37.966
25	36.214	0.99567	36.058	0.99821	36.149
26	34.490	0.99502	34.318	0.99796	34.419
27	32.847	0.99434	32.661	0.99769	32.772
28	31.283	0.99364	31.084	0.99742	31.203
29	29.794	0.99293	29.583	0.99714	29.708
30	28.375	0.99219	28.153	0.99683	28.285
31	27.024	0.99142	26.792	0.99651	26.929
32	25.737	0.99064	25.496	0.99616	25.638
33	24.511	0.98982	24.262	0.99579	24.408
34	23.344	0.98896	23.086	0.99538	23.236
35	22.232	0.98807	21.967	0.99494	22.120
36	21.174	0.98712	20.901	0.99445	21.056
37	20.165	0.98613	19.886	0.99393	20.043
38	19.205	0.98508	18.919	0.99336	19.078
39	18.291	0.98396	17.997	0.99274	18.158
40	17.420	0.98277	17.120	0.99206	17.281
41	16.590	0.98149	16.283	0.99131	16.446
42	15.800	0.98012	15.486	0.99051	15.650
43	15.048	0.97864	14.726	0.98962	14.892
44	14.331	0.97704	14.002	0.98865	14.169
45	13.649	0.97532	13.312	0.98760	13.480
46	12.999	0.97345	12.654	0.98645	12.823
47	12.380	0.97144	12.026	0.98521	12.197
48	11.790	0.96925	11.428	0.98385	11.600
49	11.229	0.96689	10.857	0.98238	11.031
50	10.694	0.96433	10.313	0.98079	10.489
51	10.185	0.96156	9.793	0.97907	9.972
52	9.700	0.95856	9.298	0.97721	9.479
53	9.238	0.95532	8.825	0.97521	9.009
54	8.798	0.95181	8.374	0.97305	8.561
55	8.379	0.94802	7.944	0.97072	8.134
56	7.980	0.94392	7.533	0.96821	7.726
57	7.600	0.93949	7.140	0.96550	7.338
58	7.238	0.93470	6.766	0.96258	6.967
59	6.894	0.92952	6.408	0.95942	6.614
60	6.565	0.92393	6.066	0.95601	6.277
61	6.253	0.91790	5.739	0.95234	5.955
62	5.955	0.91140	5.427	0.94837	5.647
63	5.671	0.90439	5.129	0.94409	5.354
64	5.401	0.89686	4.844	0.93947	5.074
65	5.144	0.88875	4.572	0.93448	4.807
66	4.899	0.88004	4.311	0.92911	4.552
Total	972.12		956.577		964.085
Deduction to age 67			1.6%		0.8%

SCHEDULE A

Deductions for Mortality

Present value of $1 pw from 25 to 67

Age	Value of $1 pw during year at 5%	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)
25	50.957	0.99968	50.941	0.99987	50.951
26	48.531	0.99902	48.483	0.99962	48.512
27	46.220	0.99833	46.143	0.99936	46.190
28	44.019	0.99764	43.915	0.99909	43.979
29	41.923	0.99692	41.793	0.99880	41.872
30	39.926	0.99618	39.774	0.99850	39.866
31	38.025	0.99541	37.850	0.99817	37.956
32	36.214	0.99462	36.019	0.99783	36.136
33	34.490	0.99379	34.276	0.99745	34.402
34	32.847	0.99294	32.615	0.99704	32.750
35	31.283	0.99204	31.034	0.99660	31.177
36	29.794	0.99109	29.528	0.99612	29.678
37	28.375	0.99010	28.094	0.99559	28.250
38	27.024	0.98904	26.728	0.99502	26.889
39	25.737	0.98792	25.426	0.99440	25.593
40	24.511	0.98672	24.186	0.99372	24.357
41	23.344	0.98544	23.004	0.99297	23.180
42	22.232	0.98406	21.878	0.99216	22.058
43	21.174	0.98257	20.805	0.99127	20.989
44	20.165	0.98097	19.782	0.99030	19.970
45	19.205	0.97924	18.806	0.98925	18.999
46	18.291	0.97737	17.877	0.98810	18.073
47	17.420	0.97534	16.990	0.98685	17.191
48	16.590	0.97315	16.145	0.98550	16.350
49	15.800	0.97078	15.338	0.98402	15.548
50	15.048	0.96821	14.569	0.98243	14.783
51	14.331	0.96542	13.836	0.98071	14.055
52	13.649	0.96242	13.136	0.97885	13.360
53	12.999	0.95916	12.468	0.97684	12.698
54	12.380	0.95564	11.831	0.97467	12.066
55	11.790	0.95183	11.222	0.97234	11.464
56	11.229	0.94772	10.642	0.96982	10.890
57	10.694	0.94326	10.087	0.96711	10.342
58	10.185	0.93845	9.558	0.96418	9.820
59	9.700	0.93326	9.053	0.96102	9.322
60	9.238	0.92764	8.570	0.95761	8.846
61	8.798	0.92159	8.108	0.95393	8.393
62	8.379	0.91506	7.667	0.94995	7.960
63	7.980	0.90802	7.246	0.94567	7.547
64	7.600	0.90046	6.844	0.94104	7.152
65	7.238	0.89233	6.459	0.93604	6.775
66	6.894	0.88357	6.091	0.93066	6.416
Total	932.2287		914.816		922.803
Deduction to age 67			1.9%		1.0%

Deductions for Mortality

Present value of $1 pw from 35 to 67

Age	Value of $1 pw during year at 5%	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)
35	50.957	0.99954	50.934	0.99977	50.945
36	48.531	0.99859	48.462	0.99928	48.496
37	46.220	0.99758	46.108	0.99876	46.162
38	44.019	0.99652	43.866	0.99819	43.939
39	41.923	0.99539	41.729	0.99756	41.820
40	39.926	0.99418	39.694	0.99688	39.802
41	38.025	0.99289	37.755	0.99613	37.878
42	36.214	0.99150	35.906	0.99532	36.045
43	34.490	0.99000	34.145	0.99443	34.298
44	32.847	0.98838	32.466	0.99345	32.632
45	31.283	0.98664	30.865	0.99239	31.045
46	29.794	0.98476	29.339	0.99124	29.533
47	28.375	0.98272	27.884	0.98999	28.091
48	27.024	0.98051	26.497	0.98863	26.716
49	25.737	0.97812	25.174	0.98715	25.406
50	24.511	0.97553	23.911	0.98555	24.157
51	23.344	0.97272	22.707	0.98383	22.967
52	22.232	0.96969	21.559	0.98196	21.831
53	21.174	0.96641	20.463	0.97994	20.749
54	20.165	0.96286	19.417	0.97777	19.717
55	19.205	0.95903	18.418	0.97543	18.733
56	18.291	0.95488	17.465	0.97291	17.795
57	17.420	0.95039	16.556	0.97019	16.900
58	16.590	0.94555	15.687	0.96725	16.047
59	15.800	0.94031	14.857	0.96408	15.233
60	15.048	0.93466	14.065	0.96066	14.456
61	14.331	0.92856	13.307	0.95696	13.714
62	13.649	0.92198	12.584	0.95297	13.007
63	12.999	0.91489	11.893	0.94867	12.332
64	12.380	0.90727	11.232	0.94403	11.687
65	11.790	0.89907	10.600	0.93902	11.071
66	11.229	0.89025	9.997	0.93362	10.484
Total	845.5222		825.540		833.688
Deduction to age 67			2.4%		1.4%

Deductions for Mortality

Present value of $1 pw from 45 to 67

Age	Value of $1 pw during year at 5%	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)
45	50.957	0.99908	50.910	0.99945	50.929
46	48.531	0.99718	48.394	0.99829	48.447
47	46.220	0.99511	45.994	0.99703	46.082
48	44.019	0.99287	43.705	0.99566	43.828
49	41.923	0.99045	41.522	0.99417	41.678
50	39.926	0.98783	39.440	0.99256	39.629
51	38.025	0.98499	37.454	0.99082	37.676
52	36.214	0.98192	35.560	0.98894	35.814
53	34.490	0.97860	33.752	0.98691	34.038
54	32.847	0.97501	32.026	0.98472	32.346
55	31.283	0.97112	30.380	0.98236	30.732
56	29.794	0.96692	28.808	0.97982	29.192
57	28.375	0.96238	27.307	0.97708	27.725
58	27.024	0.95748	25.874	0.97412	26.324
59	25.737	0.95217	24.506	0.97093	24.989
60	24.511	0.94644	23.199	0.96748	23.714
61	23.344	0.94027	21.950	0.96376	22.498
62	22.232	0.93361	20.756	0.95975	21.338
63	21.174	0.92643	19.616	0.95542	20.230
64	20.165	0.91871	18.526	0.95074	19.172
65	19.205	0.91041	17.485	0.94569	18.162
66	18.291	0.90148	16.489	0.94026	17.198
Total	704.286		683.654		691.740
Deduction to age 67			2.9%		1.8%

Present value of $1 pw from 55 to 67

Age	Value of $1 pw during year at 5%	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)
55	50.957	0.99793	50.852	0.99875	50.894
56	48.531	0.99362	48.221	0.99617	48.345
57	46.220	0.98895	45.709	0.99338	45.914
58	44.019	0.98391	43.310	0.99038	43.595
59	41.923	0.97846	41.019	0.98713	41.383
60	39.926	0.97257	38.831	0.98363	39.273
61	38.025	0.96622	36.741	0.97984	37.259
62	36.214	0.95938	34.743	0.97576	35.336
63	34.490	0.95200	32.834	0.97136	33.502
64	32.847	0.94407	31.010	0.96660	31.750
65	31.283	0.93554	29.267	0.96147	30.078
66	29.794	0.92637	27.600	0.95594	28.481
Total	474.228		460.137		465.809
Deduction to age 67			3.0%		1.8%

Deductions for Sickness (class A occupations)

Present value of $1 pw from 18 to 67

Age	Value of $1 pw during year at 5%	Proba-bility disabled (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death and disability (males)	Proba-bility disabled (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death and disability (females)
18	50.957	0.3%	0.99975	50.944	50.816	0.2%	0.99989	50.952	50.826
19	48.531	0.3%	0.99923	48.493	48.370	0.2%	0.99966	48.514	48.394
20	46.220	0.3%	0.99867	46.158	46.042	0.2%	0.99942	46.193	46.079
21	44.019	0.3%	0.99810	43.935	43.824	0.2%	0.99919	43.983	43.874
22	41.923	0.3%	0.99752	41.819	41.713	0.2%	0.99894	41.878	41.775
23	39.926	0.3%	0.99692	39.803	39.703	0.2%	0.99869	39.874	39.776
24	38.025	0.3%	0.99631	37.885	37.789	0.2%	0.99845	37.966	37.873
25	36.214	0.2%	0.99567	36.058	35.999	0.4%	0.99821	36.149	36.012
26	34.490	0.2%	0.99502	34.318	34.262	0.4%	0.99796	34.419	34.289
27	32.847	0.2%	0.99434	32.661	32.608	0.4%	0.99769	32.772	32.648
28	31.283	0.2%	0.99364	31.084	31.034	0.4%	0.99742	31.203	31.084
29	29.794	0.2%	0.99293	29.583	29.535	0.4%	0.99714	29.708	29.596
30	28.375	0.3%	0.99219	28.153	28.079	0.5%	0.99683	28.285	28.156
31	27.024	0.3%	0.99142	26.792	26.721	0.5%	0.99651	26.929	26.807
32	25.737	0.3%	0.99064	25.496	25.428	0.5%	0.99616	25.638	25.522
33	24.511	0.3%	0.98982	24.262	24.197	0.5%	0.99579	24.408	24.297
34	23.344	0.3%	0.98896	23.086	23.025	0.5%	0.99538	23.236	23.131
35	22.232	0.3%	0.98807	21.967	21.895	0.8%	0.99494	22.120	21.950
36	21.174	0.3%	0.98712	20.901	20.833	0.8%	0.99445	21.056	20.894
37	20.165	0.3%	0.98613	19.886	19.821	0.8%	0.99393	20.043	19.889
38	19.205	0.3%	0.98508	18.919	18.857	0.8%	0.99336	19.078	18.931
39	18.291	0.3%	0.98396	17.997	17.938	0.8%	0.99274	18.158	18.018
40	17.420	0.4%	0.98277	17.120	17.044	0.7%	0.99206	17.281	17.153
41	16.590	0.4%	0.98149	16.283	16.211	0.7%	0.99131	16.446	16.324
42	15.800	0.4%	0.98012	15.486	15.417	0.7%	0.99051	15.650	15.534
43	15.048	0.4%	0.97864	14.726	14.661	0.7%	0.98962	14.892	14.781
44	14.331	0.4%	0.97704	14.002	13.940	0.7%	0.98865	14.169	14.063
45	13.649	0.6%	0.97532	13.312	13.228	0.9%	0.98760	13.480	13.356
46	12.999	0.6%	0.97345	12.654	12.574	0.9%	0.98645	12.823	12.705
47	12.380	0.6%	0.97144	12.026	11.951	0.9%	0.98521	12.197	12.085
48	11.790	0.6%	0.96925	11.428	11.356	0.9%	0.98385	11.600	11.494
49	11.229	0.6%	0.96689	10.857	10.789	0.9%	0.98238	11.031	10.930
50	10.694	1.0%	0.96433	10.313	10.211	1.3%	0.98079	10.489	10.356
51	10.185	1.0%	0.96156	9.793	9.697	1.3%	0.97907	9.972	9.845
52	9.700	1.0%	0.95856	9.298	9.207	1.3%	0.97721	9.479	9.359
53	9.238	1.0%	0.95532	8.825	8.739	1.3%	0.97521	9.009	8.895
54	8.798	1.0%	0.95181	8.374	8.292	1.3%	0.97305	8.561	8.452
55	8.379	1.1%	0.94802	7.944	7.852	2.1%	0.97072	8.134	7.966
56	7.980	1.1%	0.94392	7.533	7.446	2.1%	0.96821	7.726	7.567
57	7.600	1.1%	0.93949	7.140	7.058	2.1%	0.96550	7.338	7.186
58	7.238	1.1%	0.93470	6.766	6.688	2.1%	0.96258	6.967	6.823
59	6.894	1.1%	0.92952	6.408	6.334	2.1%	0.95942	6.614	6.477
60	6.565	1.6%	0.92393	6.066	5.969	6.9%	0.95601	6.277	5.846
61	6.253	1.6%	0.91790	5.739	5.647	6.9%	0.95234	5.955	5.546
62	5.955	1.6%	0.91140	5.427	5.340	6.9%	0.94837	5.647	5.260
63	5.671	1.6%	0.90439	5.129	5.047	6.9%	0.94409	5.354	4.987
64	5.401	1.6%	0.89686	4.844	4.767	6.9%	0.93947	5.074	4.726
65	5.144	1.6%	0.88875	4.572	4.499	6.9%	0.93448	4.807	4.477
66	4.899	1.6%	0.88004	4.311	4.242	6.9%	0.92911	4.552	4.239
Total				956.577	952.694			964.085	956.253
Deduction for disability to 67					0.4%				0.8%

SCHEDULE B

Deductions for Sickness (class A occupations)

Present value of $1 pw from 25 to 67

Age	Value of $1 pw during year at 5%	Proba-bility disabled (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death and disability (males)	Proba-bility disabled (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death and disability (females)
25	50.957	0.2%	0.99968	50.941	50.857	0.4%	0.99987	50.951	50.758
26	48.531	0.2%	0.99902	48.483	48.404	0.4%	0.99962	48.512	48.329
27	46.220	0.2%	0.99833	46.143	46.067	0.4%	0.99936	46.190	46.015
28	44.019	0.2%	0.99764	43.915	43.843	0.4%	0.99909	43.979	43.812
29	41.923	0.2%	0.99692	41.793	41.725	0.4%	0.99880	41.872	41.714
30	39.926	0.3%	0.99618	39.774	39.668	0.5%	0.99850	39.866	39.685
31	38.025	0.3%	0.99541	37.850	37.750	0.5%	0.99817	37.956	37.783
32	36.214	0.3%	0.99462	36.019	35.924	0.5%	0.99783	36.136	35.971
33	34.490	0.3%	0.99379	34.276	34.185	0.5%	0.99745	34.402	34.245
34	32.847	0.3%	0.99294	32.615	32.529	0.5%	0.99704	32.750	32.601
35	31.283	0.3%	0.99204	31.034	30.932	0.8%	0.99660	31.177	30.937
36	29.794	0.3%	0.99109	29.528	29.431	0.8%	0.99612	29.678	29.450
37	28.375	0.3%	0.99010	28.094	28.002	0.8%	0.99559	28.250	28.032
38	27.024	0.3%	0.98904	26.728	26.640	0.8%	0.99502	26.889	26.682
39	25.737	0.3%	0.98792	25.426	25.342	0.8%	0.99440	25.593	25.396
40	24.511	0.4%	0.98672	24.186	24.078	0.7%	0.99372	24.357	24.176
41	23.344	0.4%	0.98544	23.004	22.902	0.7%	0.99297	23.180	23.007
42	22.232	0.4%	0.98406	21.878	21.781	0.7%	0.99216	22.058	21.894
43	21.174	0.4%	0.98257	20.805	20.712	0.7%	0.99127	20.989	20.833
44	20.165	0.4%	0.98097	19.782	19.694	0.7%	0.99030	19.970	19.821
45	19.205	0.6%	0.97924	18.806	18.689	0.9%	0.98925	18.999	18.825
46	18.291	0.6%	0.97737	17.877	17.765	0.9%	0.98810	18.073	17.908
47	17.420	0.6%	0.97534	16.990	16.884	0.9%	0.98685	17.191	17.033
48	16.590	0.6%	0.97315	16.145	16.044	0.9%	0.98550	16.350	16.200
49	15.800	0.6%	0.97078	15.338	15.242	0.9%	0.98402	15.548	15.406
50	15.048	1.0%	0.96821	14.569	14.426	1.3%	0.98243	14.783	14.596
51	14.331	1.0%	0.96542	13.836	13.700	1.3%	0.98071	14.055	13.876
52	13.649	1.0%	0.96242	13.136	13.007	1.3%	0.97885	13.360	13.190
53	12.999	1.0%	0.95916	12.468	12.345	1.3%	0.97684	12.698	12.537
54	12.380	1.0%	0.95564	11.831	11.714	1.3%	0.97467	12.066	11.913
55	11.790	1.1%	0.95183	11.222	11.094	2.1%	0.97234	11.464	11.227
56	11.229	1.1%	0.94772	10.642	10.520	2.1%	0.96982	10.890	10.665
57	10.694	1.1%	0.94326	10.087	9.972	2.1%	0.96711	10.342	10.129
58	10.185	1.1%	0.93845	9.558	9.448	2.1%	0.96418	9.820	9.617
59	9.700	1.1%	0.93326	9.053	8.949	2.1%	0.96102	9.322	9.129
60	9.238	1.6%	0.92764	8.570	8.432	6.9%	0.95761	8.846	8.239
61	8.798	1.6%	0.92159	8.108	7.978	6.9%	0.95393	8.393	7.817
62	8.379	1.6%	0.91506	7.667	7.545	6.9%	0.94995	7.960	7.414
63	7.980	1.6%	0.90802	7.246	7.130	6.9%	0.94567	7.547	7.029
64	7.600	1.6%	0.90046	6.844	6.734	6.9%	0.94104	7.152	6.661
65	7.238	1.6%	0.89233	6.459	6.355	6.9%	0.93604	6.775	6.310
66	6.894	1.6%	0.88357	6.091	5.993	6.9%	0.93066	6.416	5.975
Total				914.816	910.433			922.803	912.840
Deduction for disability to 67					0.5%				1.1%

SCHEDULE B

Deductions for Sickness (class A occupations)

Present value of $1 pw from 35 to 67

Age	Value of $1 pw during year at 5%	Proba-bility disabled (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death and disability (males)	Proba-bility disabled (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death and disability (females)
35	50.957	0.3%	0.99954	50.934	50.766	0.8%	0.99977	50.945	50.553
36	48.531	0.3%	0.99859	48.462	48.303	0.8%	0.99928	48.496	48.123
37	46.220	0.3%	0.99758	46.108	45.957	0.8%	0.99876	46.162	45.807
38	44.019	0.3%	0.99652	43.866	43.722	0.8%	0.99819	43.939	43.601
39	41.923	0.3%	0.99539	41.729	41.592	0.8%	0.99756	41.820	41.499
40	39.926	0.4%	0.99418	39.694	39.518	0.7%	0.99688	39.802	39.505
41	38.025	0.4%	0.99289	37.755	37.587	0.7%	0.99613	37.878	37.596
42	36.214	0.4%	0.99150	35.906	35.747	0.7%	0.99532	36.045	35.776
43	34.490	0.4%	0.99000	34.145	33.993	0.7%	0.99443	34.298	34.042
44	32.847	0.4%	0.98838	32.466	32.322	0.7%	0.99345	32.632	32.389
45	31.283	0.6%	0.98664	30.865	30.672	0.9%	0.99239	31.045	30.761
46	29.794	0.6%	0.98476	29.339	29.155	0.9%	0.99124	29.533	29.263
47	28.375	0.6%	0.98272	27.884	27.710	0.9%	0.98999	28.091	27.834
48	27.024	0.6%	0.98051	26.497	26.331	0.9%	0.98863	26.716	26.472
49	25.737	0.6%	0.97812	25.174	25.016	0.9%	0.98715	25.406	25.174
50	24.511	1.0%	0.97553	23.911	23.676	1.3%	0.98555	24.157	23.850
51	23.344	1.0%	0.97272	22.707	22.484	1.3%	0.98383	22.967	22.675
52	22.232	1.0%	0.96969	21.559	21.347	1.3%	0.98196	21.831	21.554
53	21.174	1.0%	0.96641	20.463	20.261	1.3%	0.97994	20.749	20.486
54	20.165	1.0%	0.96286	19.417	19.226	1.3%	0.97777	19.717	19.467
55	19.205	1.1%	0.95903	18.418	18.207	2.1%	0.97543	18.733	18.347
56	18.291	1.1%	0.95488	17.465	17.265	2.1%	0.97291	17.795	17.428
57	17.420	1.1%	0.95039	16.556	16.365	2.1%	0.97019	16.900	16.551
58	16.590	1.1%	0.94555	15.687	15.507	2.1%	0.96725	16.047	15.716
59	15.800	1.1%	0.94031	14.857	14.687	2.1%	0.96408	15.233	14.918
60	15.048	1.6%	0.93466	14.065	13.839	6.9%	0.96066	14.456	13.464
61	14.331	1.6%	0.92856	13.307	13.094	6.9%	0.95696	13.714	12.773
62	13.649	1.6%	0.92198	12.584	12.382	6.9%	0.95297	13.007	12.114
63	12.999	1.6%	0.91489	11.893	11.702	6.9%	0.94867	12.332	11.485
64	12.380	1.6%	0.90727	11.232	11.052	6.9%	0.94403	11.687	10.885
65	11.790	1.6%	0.89907	10.600	10.431	6.9%	0.93902	11.071	10.312
66	11.229	1.6%	0.89025	9.997	9.837	6.9%	0.93362	10.484	9.764
Total				825.540	819.751			833.688	820.186
Deduction for disability to 67					0.70%				1.6%

Deductions for Sickness (class A occupations)

Present value of $1 pw from 45 to 67

Age	Value of $1 pw during year at 5%	Proba-bility disabled (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death and disability (males)	Proba-bility disabled (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death and disability (females)
45	50.957	0.6%	0.99908	50.910	50.591	0.9%	0.99945	50.929	50.463
46	48.531	0.6%	0.99718	48.394	48.090	0.9%	0.99829	48.447	48.004
47	46.220	0.6%	0.99511	45.994	45.705	0.9%	0.99703	46.082	45.661
48	44.019	0.6%	0.99287	43.705	43.431	0.9%	0.99566	43.828	43.427
49	41.923	0.6%	0.99045	41.522	41.262	0.9%	0.99417	41.678	41.297
50	39.926	1.0%	0.98783	39.440	39.052	1.3%	0.99256	39.629	39.126
51	38.025	1.0%	0.98499	37.454	37.086	1.3%	0.99082	37.676	37.198
52	36.214	1.0%	0.98192	35.560	35.210	1.3%	0.98894	35.814	35.359
53	34.490	1.0%	0.97860	33.752	33.420	1.3%	0.98691	34.038	33.606
54	32.847	1.0%	0.97501	32.026	31.711	1.3%	0.98472	32.346	31.935
55	31.283	1.1%	0.97112	30.380	30.031	2.1%	0.98236	30.732	30.097
56	29.794	1.1%	0.96692	28.808	28.477	2.1%	0.97982	29.192	28.590
57	28.375	1.1%	0.96238	27.307	26.994	2.1%	0.97708	27.725	27.152
58	27.024	1.1%	0.95748	25.874	25.577	2.1%	0.97412	26.324	25.781
59	25.737	1.1%	0.95217	24.506	24.225	2.1%	0.97093	24.989	24.473
60	24.511	1.6%	0.94644	23.199	22.827	6.9%	0.96748	23.714	22.087
61	23.344	1.6%	0.94027	21.950	21.598	6.9%	0.96376	22.498	20.954
62	22.232	1.6%	0.93361	20.756	20.424	6.9%	0.95975	21.338	19.873
63	21.174	1.6%	0.92643	19.616	19.302	6.9%	0.95542	20.230	18.842
64	20.165	1.6%	0.91871	18.526	18.230	6.9%	0.95074	19.172	17.857
65	19.205	1.6%	0.91041	17.485	17.205	6.9%	0.94569	18.162	16.916
66	18.291	1.6%	0.90148	16.489	16.225	6.9%	0.94026	17.198	16.018
Total				683.654	676.673			691.740	674.715
Deduction for disability to 67					1.0%				2.5%

F4 Present value of $1 pw from 55 to 67

Age	Value of $1 pw during year at 5%	Proba-bility disabled (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death and disability (males)	Proba-bility disabled (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death and disability (females)
55	50.957	1.1%	0.99793	50.852	50.268	2.1%	0.99875	50.894	49.843
56	48.531	1.1%	0.99362	48.221	47.667	2.1%	0.99617	48.345	47.347
57	46.220	1.1%	0.98895	45.709	45.184	2.1%	0.99338	45.914	44.966
58	44.019	1.1%	0.98391	43.310	42.813	2.1%	0.99038	43.595	42.695
59	41.923	1.1%	0.97846	41.019	40.548	2.1%	0.98713	41.383	40.529
60	39.926	1.6%	0.97257	38.831	38.209	6.9%	0.98363	39.273	36.578
61	38.025	1.6%	0.96622	36.741	36.152	6.9%	0.97984	37.259	34.702
62	36.214	1.6%	0.95938	34.743	34.187	6.9%	0.97576	35.336	32.912
63	34.490	1.6%	0.95200	32.834	32.309	6.9%	0.97136	33.502	31.203
64	32.847	1.6%	0.94407	31.010	30.514	6.9%	0.96660	31.750	29.572
65	31.283	1.6%	0.93554	29.267	28.798	6.9%	0.96147	30.078	28.014
66	29.794	1.6%	0.92637	27.600	27.158	6.9%	0.95594	28.481	26.527
Total				460.137	453.807			465.809	444.885
Deduction for disability to 67					1.4%				4.5%

Deductions for Accidents TPD

Present value of $1 pw from 18 to 67

Age	Value of $1 pw during year at 5%	Proba-bility PTD (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value of $1 pw starting 2 years after PTD (males)	Proba-bility PTD (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value of $1 pw starting 2 years after PTD (females)
18	50.957	0.0%	0.99975	50.944	0.085	0.0%	0.99989	50.952	0.014
19	48.531	0.0%	0.99923	48.493	0.080	0.0%	0.99966	48.514	0.014
20	46.220	0.0%	0.99867	46.158	0.091	0.0%	0.99942	46.193	0.024
21	44.019	0.0%	0.99810	43.935	0.086	0.0%	0.99919	43.983	0.022
22	41.923	0.0%	0.99752	41.819	0.081	0.0%	0.99894	41.878	0.021
23	39.926	0.0%	0.99692	39.803	0.077	0.0%	0.99869	39.874	0.020
24	38.025	0.0%	0.99631	37.885	0.072	0.0%	0.99845	37.966	0.019
25	36.214	0.1%	0.99567	36.058	0.285	0.0%	0.99821	36.149	0.072
26	34.490	0.1%	0.99502	34.318	0.269	0.0%	0.99796	34.419	0.068
27	32.847	0.1%	0.99434	32.661	0.253	0.0%	0.99769	32.772	0.065
28	31.283	0.1%	0.99364	31.084	0.239	0.0%	0.99742	31.203	0.061
29	29.794	0.1%	0.99293	29.583	0.225	0.0%	0.99714	29.708	0.057
30	28.375	0.1%	0.99219	28.153	0.329	0.0%	0.99683	28.285	0.140
31	27.024	0.1%	0.99142	26.792	0.310	0.0%	0.99651	26.929	0.131
32	25.737	0.1%	0.99064	25.496	0.291	0.0%	0.99616	25.638	0.123
33	24.511	0.1%	0.98982	24.262	0.273	0.0%	0.99579	24.408	0.116
34	23.344	0.1%	0.98896	23.086	0.256	0.0%	0.99538	23.236	0.109
35	22.232	0.1%	0.98807	21.967	0.338	0.1%	0.99494	22.120	0.205
36	21.174	0.1%	0.98712	20.901	0.316	0.1%	0.99445	21.056	0.192
37	20.165	0.1%	0.98613	19.886	0.296	0.1%	0.99393	20.043	0.179
38	19.205	0.1%	0.98508	18.919	0.276	0.1%	0.99336	19.078	0.168
39	18.291	0.1%	0.98396	17.997	0.258	0.1%	0.99274	18.158	0.156
40	17.420	0.2%	0.98277	17.120	0.472	0.1%	0.99206	17.281	0.196
41	16.590	0.2%	0.98149	16.283	0.439	0.1%	0.99131	16.446	0.182
42	15.800	0.2%	0.98012	15.486	0.407	0.1%	0.99051	15.650	0.169
43	15.048	0.2%	0.97864	14.726	0.377	0.1%	0.98962	14.892	0.157
44	14.331	0.2%	0.97704	14.002	0.349	0.1%	0.98865	14.169	0.145
45	13.649	0.4%	0.97532	13.312	0.520	0.2%	0.98760	13.480	0.299
46	12.999	0.4%	0.97345	12.654	0.479	0.2%	0.98645	12.823	0.276
47	12.380	0.4%	0.97144	12.026	0.439	0.2%	0.98521	12.197	0.253
48	11.790	0.4%	0.96925	11.428	0.402	0.2%	0.98385	11.600	0.232
49	11.229	0.4%	0.96689	10.857	0.366	0.2%	0.98238	11.031	0.212
50	10.694	0.5%	0.96433	10.313	0.508	0.4%	0.98079	10.489	0.340
51	10.185	0.5%	0.96156	9.793	0.459	0.4%	0.97907	9.972	0.308
52	9.700	0.5%	0.95856	9.298	0.412	0.4%	0.97721	9.479	0.277
53	9.238	0.5%	0.95532	8.825	0.368	0.4%	0.97521	9.009	0.247
54	8.798	0.5%	0.95181	8.374	0.326	0.4%	0.97305	8.561	0.220
55	8.379	0.8%	0.94802	7.944	0.416	0.4%	0.97072	8.134	0.214
56	7.980	0.8%	0.94392	7.533	0.361	0.4%	0.96821	7.726	0.186
57	7.600	0.8%	0.93949	7.140	0.309	0.4%	0.96550	7.338	0.160
58	7.238	0.8%	0.93470	6.766	0.260	0.4%	0.96258	6.967	0.135
59	6.894	0.8%	0.92952	6.408	0.214	0.4%	0.95942	6.614	0.111
60	6.565	1.3%	0.92393	6.066	0.274	0.4%	0.95601	6.277	0.082
61	6.253	1.3%	0.91790	5.739	0.207	0.4%	0.95234	5.955	0.062
62	5.955	1.3%	0.91140	5.427	0.144	0.4%	0.94837	5.647	0.043
63	5.671	1.3%	0.90439	5.129	0.084	0.4%	0.94409	5.354	0.025
64	5.401	1.3%	0.89686	4.844	0.027	0.4%	0.93947	5.074	0.008
65	5.144	1.3%	0.88875	4.572	0.000	0.4%	0.93448	4.807	0.000
66	4.899	1.3%	0.88004	4.311	0.000	0.4%	0.92911	4.552	0.000
Total				956.577	13.402			964.085	6.516
Deduction for disability to 67					1.4%				0.7%

Deductions for Accidents TPD

Present value of $1 pw from 25 to 67

Age	Value of $1 pw during year at 5%	Proba-bility PTD (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value of $1 pw starting 2 years after PTD (males)	Proba-bility PTD (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value of $1 pw starting 2 years after PTD (females)
25	50.957	0.1%	0.99567	50.737	0.401	0.0%	0.99821	50.866	0.102
26	48.531	0.1%	0.99502	48.289	0.378	0.0%	0.99796	48.431	0.096
27	46.220	0.1%	0.99434	45.958	0.356	0.0%	0.99769	46.113	0.091
28	44.019	0.1%	0.99364	43.739	0.336	0.0%	0.99742	43.905	0.086
29	41.923	0.1%	0.99293	41.626	0.316	0.0%	0.99714	41.803	0.081
30	39.926	0.1%	0.99219	39.614	0.463	0.0%	0.99683	39.800	0.196
31	38.025	0.1%	0.99142	37.699	0.436	0.0%	0.99651	37.892	0.185
32	36.214	0.1%	0.99064	35.875	0.409	0.0%	0.99616	36.075	0.174
33	34.490	0.1%	0.98982	34.139	0.384	0.0%	0.99579	34.344	0.163
34	32.847	0.1%	0.98896	32.485	0.360	0.0%	0.99538	32.696	0.153
35	31.283	0.1%	0.98807	30.910	0.475	0.1%	0.99494	31.125	0.288
36	29.794	0.1%	0.98712	29.410	0.445	0.1%	0.99445	29.628	0.270
37	28.375	0.1%	0.98613	27.981	0.416	0.1%	0.99393	28.203	0.252
38	27.024	0.1%	0.98508	26.621	0.389	0.1%	0.99336	26.844	0.236
39	25.737	0.1%	0.98396	25.324	0.362	0.1%	0.99274	25.550	0.220
40	24.511	0.2%	0.98277	24.089	0.664	0.1%	0.99206	24.317	0.275
41	23.344	0.2%	0.98149	22.912	0.617	0.1%	0.99131	23.141	0.256
42	22.232	0.2%	0.98012	21.790	0.573	0.1%	0.99051	22.021	0.238
43	21.174	0.2%	0.97864	20.721	0.531	0.1%	0.98962	20.954	0.221
44	20.165	0.2%	0.97704	19.702	0.491	0.1%	0.98865	19.937	0.204
45	19.205	0.4%	0.97532	18.731	0.732	0.2%	0.98760	18.967	0.421
46	18.291	0.4%	0.97345	17.805	0.673	0.2%	0.98645	18.043	0.388
47	17.420	0.4%	0.97144	16.922	0.618	0.2%	0.98521	17.162	0.356
48	16.590	0.4%	0.96925	16.080	0.565	0.2%	0.98385	16.322	0.326
49	15.800	0.4%	0.96689	15.277	0.515	0.2%	0.98238	15.522	0.298
50	15.048	0.5%	0.96433	14.511	0.715	0.4%	0.98079	14.759	0.479
51	14.331	0.5%	0.96156	13.780	0.646	0.4%	0.97907	14.031	0.433
52	13.649	0.5%	0.95856	13.083	0.580	0.4%	0.97721	13.338	0.390
53	12.999	0.5%	0.95532	12.418	0.518	0.4%	0.97521	12.677	0.348
54	12.380	0.5%	0.95181	11.783	0.459	0.4%	0.97305	12.046	0.309
55	11.790	0.8%	0.94802	11.177	0.585	0.4%	0.97072	11.445	0.301
56	11.229	0.8%	0.94392	10.599	0.508	0.4%	0.96821	10.872	0.262
57	10.694	0.8%	0.93949	10.047	0.435	0.4%	0.96550	10.325	0.225
58	10.185	0.8%	0.93470	9.520	0.366	0.4%	0.96258	9.804	0.189
59	9.700	0.8%	0.92952	9.016	0.301	0.4%	0.95942	9.306	0.156
60	9.238	1.3%	0.92393	8.535	0.386	0.4%	0.95601	8.832	0.116
61	8.798	1.3%	0.91790	8.076	0.291	0.4%	0.95234	8.379	0.088
62	8.379	1.3%	0.91140	7.637	0.202	0.4%	0.94837	7.947	0.061
63	7.980	1.3%	0.90439	7.217	0.118	0.4%	0.94409	7.534	0.036
64	7.600	1.3%	0.89686	6.816	0.039	0.4%	0.93947	7.140	0.012
65	7.238	1.3%	0.88875	6.433	0.000	0.4%	0.93448	6.764	0.000
66	6.894	1.3%	0.88004	6.067	0.000	0.4%	0.92911	6.405	0.000
Total				911.153	18.054			921.264	8.981
Deduction for disability to 67					2.0%				1.0%

Deductions for Accidents TPD

Present value of $1 pw from 35 to 67

Age	Value of $1 pw during year at 5%	Proba-bility PTD (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value of $1 pw starting 2 years after PTD (males)	Proba-bility PTD (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value of $1 pw starting 2 years after PTD (females)
35	50.957	0.1%	0.99954	50.934	0.784	0.1%	0.99977	50.945	0.471
36	48.531	0.1%	0.99859	48.462	0.733	0.1%	0.99928	48.496	0.442
37	46.220	0.1%	0.99758	46.108	0.686	0.1%	0.99876	46.162	0.413
38	44.019	0.1%	0.99652	43.866	0.640	0.1%	0.99819	43.939	0.386
39	41.923	0.1%	0.99539	41.729	0.597	0.1%	0.99756	41.820	0.360
40	39.926	0.2%	0.99418	39.694	1.094	0.1%	0.99688	39.802	0.450
41	38.025	0.2%	0.99289	37.755	1.017	0.1%	0.99613	37.878	0.419
42	36.214	0.2%	0.99150	35.906	0.944	0.1%	0.99532	36.045	0.389
43	34.490	0.2%	0.99000	34.145	0.875	0.1%	0.99443	34.298	0.361
44	32.847	0.2%	0.98838	32.466	0.809	0.1%	0.99345	32.632	0.334
45	31.283	0.4%	0.98664	30.865	1.206	0.2%	0.99239	31.045	0.690
46	29.794	0.4%	0.98476	29.339	1.110	0.2%	0.99124	29.533	0.635
47	28.375	0.4%	0.98272	27.884	1.018	0.2%	0.98999	28.091	0.584
48	27.024	0.4%	0.98051	26.497	0.931	0.2%	0.98863	26.716	0.534
49	25.737	0.4%	0.97812	25.174	0.849	0.2%	0.98715	25.406	0.487
50	24.511	0.5%	0.97553	23.911	1.178	0.4%	0.98555	24.157	0.784
51	23.344	0.5%	0.97272	22.707	1.064	0.4%	0.98383	22.967	0.709
52	22.232	0.5%	0.96969	21.559	0.956	0.4%	0.98196	21.831	0.638
53	21.174	0.5%	0.96641	20.463	0.854	0.4%	0.97994	20.749	0.570
54	20.165	0.5%	0.96286	19.417	0.756	0.4%	0.97777	19.717	0.506
55	19.205	0.8%	0.95903	18.418	0.963	0.4%	0.97543	18.733	0.493
56	18.291	0.8%	0.95488	17.465	0.837	0.4%	0.97291	17.795	0.429
57	17.420	0.8%	0.95039	16.556	0.717	0.4%	0.97019	16.900	0.368
58	16.590	0.8%	0.94555	15.687	0.603	0.4%	0.96725	16.047	0.310
59	15.800	0.8%	0.94031	14.857	0.495	0.4%	0.96408	15.233	0.255
60	15.048	1.3%	0.93466	14.065	0.635	0.4%	0.96066	14.456	0.190
61	14.331	1.3%	0.92856	13.307	0.480	0.4%	0.95696	13.714	0.144
62	13.649	1.3%	0.92198	12.584	0.333	0.4%	0.95297	13.007	0.100
63	12.999	1.3%	0.91489	11.893	0.194	0.4%	0.94867	12.332	0.058
64	12.380	1.3%	0.90727	11.232	0.064	0.4%	0.94403	11.687	0.019
65	11.790	1.3%	0.89907	10.600	0.000	0.4%	0.93902	11.071	0.000
66	11.229	1.3%	0.89025	9.997	0.000	0.4%	0.93362	10.484	0.000
Total				825.540	23.422			833.688	12.529
Deduction for disability to 67					2.8%				1.5%

Deductions for Accidents TPD

Present value of $1 pw from 45 to 67

Age	Value of $1 pw during year at 5%	Proba-bility PTD (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value of $1 pw starting 2 years after PTD (males)	Proba-bility PTD (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value of $1 pw starting 2 years after PTD (females)
45	50.957	0.4%	0.99908	50.910	1.989	0.2%	0.99945	50.929	1.132
46	48.531	0.4%	0.99718	48.394	1.830	0.2%	0.99829	48.447	1.042
47	46.220	0.4%	0.99511	45.994	1.679	0.2%	0.99703	46.082	0.957
48	44.019	0.4%	0.99287	43.705	1.536	0.2%	0.99566	43.828	0.876
49	41.923	0.4%	0.99045	41.522	1.400	0.2%	0.99417	41.678	0.800
50	39.926	0.5%	0.98783	39.440	1.943	0.4%	0.99256	39.629	1.285
51	38.025	0.5%	0.98499	37.454	1.756	0.4%	0.99082	37.676	1.163
52	36.214	0.5%	0.98192	35.560	1.577	0.4%	0.98894	35.814	1.046
53	34.490	0.5%	0.97860	33.752	1.408	0.4%	0.98691	34.038	0.935
54	32.847	0.5%	0.97501	32.026	1.248	0.4%	0.98472	32.346	0.830
55	31.283	0.8%	0.97112	30.380	1.589	0.4%	0.98236	30.732	0.809
56	29.794	0.8%	0.96692	28.808	1.380	0.4%	0.97982	29.192	0.704
57	28.375	0.8%	0.96238	27.307	1.182	0.4%	0.97708	27.725	0.604
58	27.024	0.8%	0.95748	25.874	0.994	0.4%	0.97412	26.324	0.509
59	25.737	0.8%	0.95217	24.506	0.817	0.4%	0.97093	24.989	0.419
60	24.511	1.3%	0.94644	23.199	1.048	0.4%	0.96748	23.714	0.311
61	23.344	1.3%	0.94027	21.950	0.792	0.4%	0.96376	22.498	0.235
62	22.232	1.3%	0.93361	20.756	0.549	0.4%	0.95975	21.338	0.164
63	21.174	1.3%	0.92643	19.616	0.321	0.4%	0.95542	20.230	0.096
64	20.165	1.3%	0.91871	18.526	0.105	0.4%	0.95074	19.172	0.031
65	19.205	1.3%	0.91041	17.485	0.000	0.4%	0.94569	18.162	0.000
66	18.291	1.3%	0.90148	16.489	0.000	0.4%	0.94026	17.198	0.000
Total				683.654	25.144			691.740	13.948
Deduction for disability to 67					3.7%				2.0%

Present value of $1 pw from 55 to 67

Age	Value of $1 pw during year at 5%	Proba-bility PTD (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value of $1 pw starting 2 years after PTD (males)	Proba-bility PTD (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value of $1 pw starting 2 years after PTD (females)
55	50.957	0.8%	0.99793	50.852	2.660	0.4%	0.99875	50.894	1.340
56	48.531	0.8%	0.99362	48.221	2.310	0.4%	0.99617	48.345	1.166
57	46.220	0.8%	0.98895	45.709	1.978	0.4%	0.99338	45.914	1.000
58	44.019	0.8%	0.98391	43.310	1.664	0.4%	0.99038	43.595	0.843
59	41.923	0.8%	0.97846	41.019	1.367	0.4%	0.98713	41.383	0.693
60	39.926	1.3%	0.97257	38.831	1.755	0.4%	0.98363	39.273	0.515
61	38.025	1.3%	0.96622	36.741	1.325	0.4%	0.97984	37.259	0.390
62	36.214	1.3%	0.95938	34.743	0.920	0.4%	0.97576	35.336	0.271
63	34.490	1.3%	0.95200	32.834	0.537	0.4%	0.97136	33.502	0.158
64	32.847	1.3%	0.94407	31.010	0.175	0.4%	0.96660	31.750	0.052
65	31.283	1.3%	0.93554	29.267	0.000	0.4%	0.96147	30.078	0.000
66	29.794	1.3%	0.92637	27.600	0.000	0.4%	0.95594	28.481	0.000
Total				460.137	14.691			465.809	6.428
Deduction for disability to 67					3.2%				1.4%

Deductions for Unemployment

Present value of $1 pw from 18 to 67

Age	Value of $1 pw during year at 5%	Proba-bility un-employed (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death & unem-ployment (males)	Proba-bility un-employed (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death & unem-ployment (females)
18	50.957	14.7%	0.99975	50.944	43.480	11.3%	0.99989	50.952	45.190
19	48.531	14.7%	0.99923	48.493	41.388	11.3%	0.99966	48.514	43.028
20	46.220	6.7%	0.99867	46.158	43.059	5.0%	0.99942	46.193	43.864
21	44.019	6.7%	0.99810	43.935	40.985	5.0%	0.99919	43.983	41.765
22	41.923	6.7%	0.99752	41.819	39.011	5.0%	0.99894	41.878	39.766
23	39.926	6.7%	0.99692	39.803	37.131	5.0%	0.99869	39.874	37.863
24	38.025	6.7%	0.99631	37.885	35.341	5.0%	0.99845	37.966	36.052
25	36.214	3.7%	0.99567	36.058	34.724	3.4%	0.99821	36.149	34.931
26	34.490	3.7%	0.99502	34.318	33.048	3.4%	0.99796	34.419	33.259
27	32.847	3.7%	0.99434	32.661	31.453	3.4%	0.99769	32.772	31.667
28	31.283	3.7%	0.99364	31.084	29.934	3.4%	0.99742	31.203	30.151
29	29.794	3.7%	0.99293	29.583	28.489	3.4%	0.99714	29.708	28.707
30	28.375	3.7%	0.99219	28.153	27.112	3.4%	0.99683	28.285	27.332
31	27.024	3.7%	0.99142	26.792	25.801	3.4%	0.99651	26.929	26.022
32	25.737	3.7%	0.99064	25.496	24.553	3.4%	0.99616	25.638	24.774
33	24.511	3.7%	0.98982	24.262	23.364	3.4%	0.99579	24.408	23.585
34	23.344	3.7%	0.98896	23.086	22.232	3.4%	0.99538	23.236	22.453
35	22.232	2.3%	0.98807	21.967	21.468	2.9%	0.99494	22.120	21.481
36	21.174	2.3%	0.98712	20.901	20.426	2.9%	0.99445	21.056	20.448
37	20.165	2.3%	0.98613	19.886	19.434	2.9%	0.99393	20.043	19.464
38	19.205	2.3%	0.98508	18.919	18.489	2.9%	0.99336	19.078	18.526
39	18.291	2.3%	0.98396	17.997	17.588	2.9%	0.99274	18.158	17.633
40	17.420	2.3%	0.98277	17.120	16.730	2.9%	0.99206	17.281	16.782
41	16.590	2.3%	0.98149	16.283	15.913	2.9%	0.99131	16.446	15.971
42	15.800	2.3%	0.98012	15.486	15.134	2.9%	0.99051	15.650	15.198
43	15.048	2.3%	0.97864	14.726	14.392	2.9%	0.98962	14.892	14.461
44	14.331	2.3%	0.97704	14.002	13.684	2.9%	0.98865	14.169	13.759
45	13.649	2.3%	0.97532	13.312	13.010	2.7%	0.98760	13.480	13.115
46	12.999	2.3%	0.97345	12.654	12.367	2.7%	0.98645	12.823	12.476
47	12.380	2.3%	0.97144	12.026	11.754	2.7%	0.98521	12.197	11.866
48	11.790	2.3%	0.96925	11.428	11.169	2.7%	0.98385	11.600	11.286
49	11.229	2.3%	0.96689	10.857	10.611	2.7%	0.98238	11.031	10.732
50	10.694	2.3%	0.96433	10.313	10.079	2.7%	0.98079	10.489	10.205
51	10.185	2.3%	0.96156	9.793	9.571	2.7%	0.97907	9.972	9.702
52	9.700	2.3%	0.95856	9.298	9.087	2.7%	0.97721	9.479	9.222
53	9.238	2.3%	0.95532	8.825	8.625	2.7%	0.97521	9.009	8.765
54	8.798	2.3%	0.95181	8.374	8.184	2.7%	0.97305	8.561	8.329
55	8.379	3.0%	0.94802	7.944	7.703	2.6%	0.97072	8.134	7.920
56	7.980	3.0%	0.94392	7.533	7.305	2.6%	0.96821	7.726	7.524
57	7.600	3.0%	0.93949	7.140	6.924	2.6%	0.96550	7.338	7.145
58	7.238	3.0%	0.93470	6.766	6.561	2.6%	0.96258	6.967	6.785
59	6.894	3.0%	0.92952	6.408	6.214	2.6%	0.95942	6.614	6.440
60	6.565	3.0%	0.92393	6.066	5.882	2.6%	0.95601	6.277	6.112
61	6.253	3.0%	0.91790	5.739	5.566	2.6%	0.95234	5.955	5.798
62	5.955	3.0%	0.91140	5.427	5.263	2.6%	0.94837	5.647	5.499
63	5.671	3.0%	0.90439	5.129	4.974	2.6%	0.94409	5.354	5.214
64	5.401	3.0%	0.89686	4.844	4.698	2.6%	0.93947	5.074	4.941
65	5.144	2.0%	0.88875	4.572	4.480	1.8%	0.93448	4.807	4.723
66	4.899	2.0%	0.88004	4.311	4.225	1.8%	0.92911	4.552	4.472
Total	972.12			956.577	908.614			964.085	922.402
Deduction to age 67				1.6%	5.0%			0.8%	4.3%

Deductions for Unemployment

Present value of $1 pw from 25 to 67

Age	Value of $1 pw during year at 5%	Proba-bility un-employed (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death & unem-ployment (males)	Proba-bility un-employed (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death & unem-ployment (females)
25	50.957	3.7%	0.99968	50.941	49.056	3.4%	0.99987	50.951	49.233
26	48.531	3.7%	0.99902	48.483	46.689	3.4%	0.99962	48.512	46.877
27	46.220	3.7%	0.99833	46.143	44.436	3.4%	0.99936	46.190	44.633
28	44.019	3.7%	0.99764	43.915	42.290	3.4%	0.99909	43.979	42.496
29	41.923	3.7%	0.99692	41.793	40.247	3.4%	0.99880	41.872	40.461
30	39.926	3.7%	0.99618	39.774	38.302	3.4%	0.99850	39.866	38.522
31	38.025	3.7%	0.99541	37.850	36.450	3.4%	0.99817	37.956	36.676
32	36.214	3.7%	0.99462	36.019	34.687	3.4%	0.99783	36.136	34.918
33	34.490	3.7%	0.99379	34.276	33.008	3.4%	0.99745	34.402	33.242
34	32.847	3.7%	0.99294	32.615	31.409	3.4%	0.99704	32.750	31.646
35	31.283	2.3%	0.99204	31.034	30.329	2.9%	0.99660	31.177	30.276
36	29.794	2.3%	0.99109	29.528	28.857	2.9%	0.99612	29.678	28.820
37	28.375	2.3%	0.99010	28.094	27.455	2.9%	0.99559	28.250	27.433
38	27.024	2.3%	0.98904	26.728	26.120	2.9%	0.99502	26.889	26.112
39	25.737	2.3%	0.98792	25.426	24.848	2.9%	0.99440	25.593	24.853
40	24.511	2.3%	0.98672	24.186	23.636	2.9%	0.99372	24.357	23.653
41	23.344	2.3%	0.98544	23.004	22.481	2.9%	0.99297	23.180	22.510
42	22.232	2.3%	0.98406	21.878	21.381	2.9%	0.99216	22.058	21.421
43	21.174	2.3%	0.98257	20.805	20.332	2.9%	0.99127	20.989	20.382
44	20.165	2.3%	0.98097	19.782	19.332	2.9%	0.99030	19.970	19.393
45	19.205	2.3%	0.97924	18.806	18.380	2.7%	0.98925	18.999	18.484
46	18.291	2.3%	0.97737	17.877	17.472	2.7%	0.98810	18.073	17.584
47	17.420	2.3%	0.97534	16.990	16.605	2.7%	0.98685	17.191	16.725
48	16.590	2.3%	0.97315	16.145	15.779	2.7%	0.98550	16.350	15.907
49	15.800	2.3%	0.97078	15.338	14.991	2.7%	0.98402	15.548	15.127
50	15.048	2.3%	0.96821	14.569	14.239	2.7%	0.98243	14.783	14.383
51	14.331	2.3%	0.96542	13.836	13.522	2.7%	0.98071	14.055	13.674
52	13.649	2.3%	0.96242	13.136	12.838	2.7%	0.97885	13.360	12.998
53	12.999	2.3%	0.95916	12.468	12.185	2.7%	0.97684	12.698	12.354
54	12.380	2.3%	0.95564	11.831	11.563	2.7%	0.97467	12.066	11.740
55	11.790	3.0%	0.95183	11.222	10.883	2.6%	0.97234	11.464	11.163
56	11.229	3.0%	0.94772	10.642	10.320	2.6%	0.96982	10.890	10.604
57	10.694	3.0%	0.94326	10.087	9.782	2.6%	0.96711	10.342	10.071
58	10.185	3.0%	0.93845	9.558	9.269	2.6%	0.96418	9.820	9.563
59	9.700	3.0%	0.93326	9.053	8.779	2.6%	0.96102	9.322	9.077
60	9.238	3.0%	0.92764	8.570	8.310	2.6%	0.95761	8.846	8.614
61	8.798	3.0%	0.92159	8.108	7.863	2.6%	0.95393	8.393	8.173
62	8.379	3.0%	0.91506	7.667	7.435	2.6%	0.94995	7.960	7.751
63	7.980	3.0%	0.90802	7.246	7.027	2.6%	0.94567	7.547	7.349
64	7.600	3.0%	0.90046	6.844	6.637	2.6%	0.94104	7.152	6.964
65	7.238	2.0%	0.89233	6.459	6.329	1.8%	0.93604	6.775	6.656
66	6.894	2.0%	0.88357	6.091	5.969	1.8%	0.93066	6.416	6.303
Total	932.2287			914.816	887.520			922.803	894.825
Deduction to age 67				1.9%	3.0%			1.0%	3.0%

Deductions for Unemployment

Present value of $1 pw from 35 to 67

Age	Value of $1 pw during year at 5%	Proba-bility un-employed (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death & unem-ployment (males)	Proba-bility un-employed (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death & unem-ployment (females)
35	50.957	2.3%	0.99954	50.934	49.776	2.9%	0.99977	50.945	49.473
36	48.531	2.3%	0.99859	48.462	47.360	2.9%	0.99928	48.496	47.094
37	46.220	2.3%	0.99758	46.108	45.060	2.9%	0.99876	46.162	44.828
38	44.019	2.3%	0.99652	43.866	42.868	2.9%	0.99819	43.939	42.669
39	41.923	2.3%	0.99539	41.729	40.780	2.9%	0.99756	41.820	40.612
40	39.926	2.3%	0.99418	39.694	38.791	2.9%	0.99688	39.802	38.651
41	38.025	2.3%	0.99289	37.755	36.896	2.9%	0.99613	37.878	36.783
42	36.214	2.3%	0.99150	35.906	35.090	2.9%	0.99532	36.045	35.003
43	34.490	2.3%	0.99000	34.145	33.369	2.9%	0.99443	34.298	33.306
44	32.847	2.3%	0.98838	32.466	31.728	2.9%	0.99345	32.632	31.689
45	31.283	2.3%	0.98664	30.865	30.166	2.7%	0.99239	31.045	30.205
46	29.794	2.3%	0.98476	29.339	28.674	2.7%	0.99124	29.533	28.733
47	28.375	2.3%	0.98272	27.884	27.252	2.7%	0.98999	28.091	27.330
48	27.024	2.3%	0.98051	26.497	25.896	2.7%	0.98863	26.716	25.993
49	25.737	2.3%	0.97812	25.174	24.603	2.7%	0.98715	25.406	24.718
50	24.511	2.3%	0.97553	23.911	23.369	2.7%	0.98555	24.157	23.503
51	23.344	2.3%	0.97272	22.707	22.193	2.7%	0.98383	22.967	22.345
52	22.232	2.3%	0.96969	21.559	21.070	2.7%	0.98196	21.831	21.240
53	21.174	2.3%	0.96641	20.463	19.999	2.7%	0.97994	20.749	20.187
54	20.165	2.3%	0.96286	19.417	18.976	2.7%	0.97777	19.717	19.183
55	19.205	3.0%	0.95903	18.418	17.861	2.6%	0.97543	18.733	18.242
56	18.291	3.0%	0.95488	17.465	16.937	2.6%	0.97291	17.795	17.328
57	17.420	3.0%	0.95039	16.556	16.055	2.6%	0.97019	16.900	16.457
58	16.590	3.0%	0.94555	15.687	15.212	2.6%	0.96725	16.047	15.626
59	15.800	3.0%	0.94031	14.857	14.408	2.6%	0.96408	15.233	14.833
60	15.048	3.0%	0.93466	14.065	13.639	2.6%	0.96066	14.456	14.077
61	14.331	3.0%	0.92856	13.307	12.905	2.6%	0.95696	13.714	13.355
62	13.649	3.0%	0.92198	12.584	12.203	2.6%	0.95297	13.007	12.666
63	12.999	3.0%	0.91489	11.893	11.533	2.6%	0.94867	12.332	12.008
64	12.380	3.0%	0.90727	11.232	10.892	2.6%	0.94403	11.687	11.380
65	11.790	2.0%	0.89907	10.600	10.388	1.8%	0.93902	11.071	10.877
66	11.229	2.0%	0.89025	9.997	9.796	1.8%	0.93362	10.484	10.299
Total	845.5222			825.540	805.745			833.688	810.696
Deduction to age 67				2.4%	2.4%			1.4%	2.8%

Deductions for Unemployment

Present value of $1 pw from 45 to 67

Age	Value of $1 pw during year at 5%	Proba-bility un-employed (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death & unem-ployment (males)	Proba-bility un-employed (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death & unem-ployment (females)
45	50.957	2.3%	0.99908	50.910	49.756	2.7%	0.99945	50.929	49.550
46	48.531	2.3%	0.99718	48.394	47.297	2.7%	0.99829	48.447	47.136
47	46.220	2.3%	0.99511	45.994	44.951	2.7%	0.99703	46.082	44.835
48	44.019	2.3%	0.99287	43.705	42.714	2.7%	0.99566	43.828	42.641
49	41.923	2.3%	0.99045	41.522	40.581	2.7%	0.99417	41.678	40.550
50	39.926	2.3%	0.98783	39.440	38.546	2.7%	0.99256	39.629	38.556
51	38.025	2.3%	0.98499	37.454	36.605	2.7%	0.99082	37.676	36.656
52	36.214	2.3%	0.98192	35.560	34.754	2.7%	0.98894	35.814	34.844
53	34.490	2.3%	0.97860	33.752	32.987	2.7%	0.98691	34.038	33.117
54	32.847	2.3%	0.97501	32.026	31.301	2.7%	0.98472	32.346	31.470
55	31.283	3.0%	0.97112	30.380	29.461	2.6%	0.98236	30.732	29.925
56	29.794	3.0%	0.96692	28.808	27.936	2.6%	0.97982	29.192	28.427
57	28.375	3.0%	0.96238	27.307	26.481	2.6%	0.97708	27.725	26.997
58	27.024	3.0%	0.95748	25.874	25.091	2.6%	0.97412	26.324	25.634
59	25.737	3.0%	0.95217	24.506	23.764	2.6%	0.97093	24.989	24.333
60	24.511	3.0%	0.94644	23.199	22.497	2.6%	0.96748	23.714	23.092
61	23.344	3.0%	0.94027	21.950	21.285	2.6%	0.96376	22.498	21.908
62	22.232	3.0%	0.93361	20.756	20.128	2.6%	0.95975	21.338	20.778
63	21.174	3.0%	0.92643	19.616	19.022	2.6%	0.95542	20.230	19.699
64	20.165	3.0%	0.91871	18.526	17.966	2.6%	0.95074	19.172	18.669
65	19.205	2.0%	0.91041	17.485	17.134	1.8%	0.94569	18.162	17.843
66	18.291	2.0%	0.90148	16.489	16.158	1.8%	0.94026	17.198	16.896
Total	704.286			683.654	666.417			691.740	673.554
Deduction to age 67				2.9%	2.5%			1.8%	2.6%

Present value of $1 pw from 55 to 67

Age	Value of $1 pw during year at 5%	Proba-bility un-employed (males)	Proba-bility of survival to midyear (males)	Value of $1 pw in year allowing for death (males)	Value allowing for death & unem-ployment (males)	Proba-bility un-employed (females)	Proba-bility of survival to midyear (females)	Value of $1 pw in year allowing for death (females)	Value allowing for death & unem-ployment (females)
55	50.957	3.0%	0.99793	50.852	49.313	2.6%	0.99875	50.894	49.558
56	48.531	3.0%	0.99362	48.221	46.762	2.6%	0.99617	48.345	47.076
57	46.220	3.0%	0.98895	45.709	44.325	2.6%	0.99338	45.914	44.709
58	44.019	3.0%	0.98391	43.310	42.000	2.6%	0.99038	43.595	42.451
59	41.923	3.0%	0.97846	41.019	39.778	2.6%	0.98713	41.383	40.297
60	39.926	3.0%	0.97257	38.831	37.656	2.6%	0.98363	39.273	38.242
61	38.025	3.0%	0.96622	36.741	35.629	2.6%	0.97984	37.259	36.281
62	36.214	3.0%	0.95938	34.743	33.692	2.6%	0.97576	35.336	34.409
63	34.490	3.0%	0.95200	32.834	31.841	2.6%	0.97136	33.502	32.623
64	32.847	3.0%	0.94407	31.010	30.072	2.6%	0.96660	31.750	30.917
65	31.283	2.0%	0.93554	29.267	28.680	1.8%	0.96147	30.078	29.549
66	29.794	2.0%	0.92637	27.600	27.047	1.8%	0.95594	28.481	27.980
Total	474.228			460.137	446.794			465.809	454.095
Deduction to age 67				3.0%	2.9%			1.8%	2.5%

MALE PROFESSIONAL

DEDUCTION FOR MORTALITY

AGE	VALUE OF $1 PER WEEK DURING YEAR AT 5% DISCOUNT	PROBABILITY OF SURVIVAL TO MIDYEAR	VALUE OF $1 PER WEEK ALLOWING FOR MORTALITY
34	50.957	0.99956	50.935
35	48.531	0.99865	48.465
36	46.220	0.99770	46.113
37	44.019	0.99670	43.873
38	41.923	0.99564	41.740
39	39.926	0.99450	39.707
40	38.025	0.99330	37.770
41	36.214	0.99201	35.925
42	34.490	0.99062	34.166
43	32.847	0.98913	32.490
44	31.283	0.98751	30.893
45	29.794	0.98577	29.370
46	28.375	0.98389	27.918
47	27.024	0.98185	26.533
48	25.737	0.97964	25.213
49	24.511	0.97725	23.954
50	23.344	0.97466	22.753
51	22.232	0.97186	21.607
52	21.174	0.96883	20.514
53	20.165	0.96556	19.471
54	19.205	0.96201	18.476
55	18.291	0.95818	17.526
56	17.420	0.95404	16.619
57	16.590	0.94955	15.753
58	15.800	0.94471	14.927
59	15.048	0.93948	14.137
60	14.331	0.93383	13.383
61	13.649	0.92773	12.662
62	12.999	0.92116	11.974
63	12.380	0.91408	11.316
64	11.790	0.90647	10.688
65	11.229	0.89828	10.087
66	10.694	0.88947	9.512
TOTAL	**856.22**		**836.47**

DEDUCTION FOR MORTALITY

Value of $1 per Week at Age 67 (No Allowance for Mortality)	856.22
Value of $1 per Week at Age 67 (Allowance for Mortality)	836.47
100% Unimpacted Life	100%
Less: Chances of No Mortality Impact (836.47 / 856.22)	97.69%
Percentage Deduction for Mortality	**2.306%**

MALE PROFESSIONAL

DEDUCTION FOR SICKNESS

AGE	VALUE OF $1 PER WEEK ALLOWING FOR MORTALITY	PROBABILITY OF DISABILITY	VALUE OF $1 PER WEEK ALLOWING FOR DISABILITY
34	50.935	0.00264	50.800
35	48.465	0.00328	48.306
36	46.113	0.00328	45.962
37	43.873	0.00328	43.730
38	41.740	0.00328	41.603
39	39.707	0.00328	39.577
40	37.770	0.00444	37.603
41	35.925	0.00444	35.765
42	34.166	0.00444	34.015
43	32.490	0.00444	32.346
44	30.893	0.00444	30.755
45	29.370	0.00627	29.185
46	27.918	0.00627	27.743
47	26.533	0.00627	26.367
48	25.213	0.00627	25.055
49	23.954	0.00627	23.803
50	22.753	0.00984	22.529
51	21.607	0.00984	21.394
52	20.514	0.00984	20.312
53	19.471	0.00984	19.279
54	18.476	0.00984	18.294
55	17.526	0.01148	17.324
56	16.619	0.01148	16.428
57	15.753	0.01148	15.572
58	14.927	0.01148	14.755
59	14.137	0.01148	13.975
60	13.383	0.01601	13.169
61	12.662	0.01601	12.460
62	11.974	0.01601	11.782
63	11.316	0.01601	11.135
64	10.688	0.01601	10.516
65	10.087	0.01601	9.925
66	9.512	0.01601	9.360
TOTAL	**836.47**		**830.82**

DEDUCTION FOR TEMPORARY DISABILITY

Value of $1 per Week at Age 67 (Allowance for Mortality / No Disability)	836.47
Value of $1 per Week at Age 67 (Allowance for Mortality and Disability)	830.82
100% Unimpacted Life	100%
Less: Chances of No Temporary Disbaility Impact (830.82 / 836.47)	99.33%
Percentage Deduction for Temporary Disability	**0.675%**
Relativity Adjustment for Professional Occupation (100% Relativity)	**0.675%**

SCHEDULE G

MALE PROFESSIONAL

DEDUCTION FOR ACCIDENT

AGE	VALUE OF $1 PER WEEK ALLOWING FOR MORTALITY	PROBABILITY OF PERMANENT DISBAILITY	VALUE OF $1 PER WEEK ALLOWING FOR TPD
34	50.935	0.00079	50.370
35	48.465	0.00111	47.720
36	46.113	0.00111	45.416
37	43.873	0.00111	43.221
38	41.740	0.00111	41.130
39	39.707	0.00111	39.139
40	37.770	0.00219	36.729
41	35.925	0.00219	34.957
42	34.166	0.00219	33.268
43	32.490	0.00219	31.658
44	30.893	0.00219	30.123
45	29.370	0.00354	28.222
46	27.918	0.00354	26.862
47	26.533	0.00354	25.564
48	25.213	0.00354	24.327
49	23.954	0.00354	23.146
50	22.753	0.00542	21.631
51	21.607	0.00542	20.594
52	20.514	0.00542	19.604
53	19.471	0.00542	18.659
54	18.476	0.00542	17.756
55	17.526	0.00787	16.609
56	16.619	0.00787	15.823
57	15.753	0.00787	15.071
58	14.927	0.00787	14.353
59	14.137	0.00787	13.666
60	13.383	0.01271	12.778
61	12.662	0.01271	12.206
62	11.974	0.01271	11.657
63	11.316	0.01271	11.131
64	10.688	0.01271	10.627
65	10.087	0.01271	10.087
66	9.512	0.01271	9.512
TOTAL	**836.47**		**813.62**

DEDUCTION FOR DISABILITY

Value of $1 per Week at Age 67 (Allowance for Mortality / No TPD)	836.47
Value of $1 per Week at Age 67 (Allowance for Mortality and TPD)	813.62
100% Unimpacted Life	100%
Less: Chances of No TPD Impact (813.62 / 836.47)	97.27%
Percentage Deduction for TPD	**2.732%**
Relativity Adjustment for Professional Occupation (61% Relativity)	**1.666%**

MALE PROFESSIONAL

DEDUCTION FOR UNEMPLOYMENT

AGE	VALUE OF $1 PER WEEK ALLOWING FOR MORTALITY	PROBABILITY OF UNEMPLOYMENT	VALUE OF $1 PER WEEK ALLOWING FOR UNEMPLOYMENT
34	50.935	0.03699	49.050
35	48.465	0.02273	47.363
36	46.113	0.02273	45.065
37	43.873	0.02273	42.876
38	41.740	0.02273	40.791
39	39.707	0.02273	38.804
40	37.770	0.02273	36.912
41	35.925	0.02273	35.108
42	34.166	0.02273	33.390
43	32.490	0.02273	31.752
44	30.893	0.02273	30.190
45	29.370	0.02267	28.704
46	27.918	0.02267	27.285
47	26.533	0.02267	25.932
48	25.213	0.02267	24.641
49	23.954	0.02267	23.411
50	22.753	0.02267	22.237
51	21.607	0.02267	21.117
52	20.514	0.02267	20.049
53	19.471	0.02267	19.030
54	18.476	0.02267	18.057
55	17.526	0.03026	16.995
56	16.619	0.03026	16.116
57	15.753	0.03026	15.277
58	14.927	0.03026	14.475
59	14.137	0.03026	13.709
60	13.383	0.03026	12.978
61	12.662	0.03026	12.279
62	11.974	0.03026	11.612
63	11.316	0.03026	10.974
64	10.688	0.03026	10.364
65	10.087	0.02004	9.884
66	9.512	0.02004	9.321
TOTAL	**836.47**		**815.75**

DEDUCTION FOR UNEMPLOYMENT

Value of $1 per Week at Age 67 (Allowance for Mortality / No Unemployment)	836.47
Value of $1 per Week at Age 67 (Allowance for Mortality and Unemployment)	815.75
100% Unimpacted Life	100%
Less: Chances of No Unemployment Impact (815.75 / 836.47)	97.52%
Percentage Deduction for Unemployment	**2.477%**
Relativity Adjustment for Professional Occupation (46% Relativity)	**1.127%**