

| Last Survivor Annuity with Return of 100% of Purchase Price (ROP) on death of the Last Survivor |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |
|-------------------------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|
| Age(X)/<br>Age(Y)                                                                               | 37    | 38    | 39    | 40    | 41    | 42    | 43    | 44    | 45    | 46    | 47    | 48    | 49    | 50    | 51    | 52    | 53    | 54    | 55    | 56    | 57    | 58    | 59    | 60    | 61    | 62    | 63    | 64    | 65    | 66    | 67    | 68    | 69    | 70    | 71    | 72    | 73    | 74    | 75    | 76    | 77    | 78    | 79    | 80    |       |       |       |  |  |  |
| 37                                                                                              | 60.07 | 60.13 | 60.18 | 60.24 | 60.29 | 60.34 | 60.39 | 60.44 | 60.48 | 60.53 | 60.57 | 60.61 | 60.64 | 60.68 | 60.71 | 60.74 | 60.77 | 60.80 | 60.82 | 60.84 | 60.86 | 60.88 | 60.90 | 60.92 | 60.93 | 60.94 | 60.95 | 60.96 | 60.97 | 60.98 | 60.98 | 60.99 | 60.99 | 60.99 | 61.00 | 61.00 | 61.00 | 61.00 | 61.00 | 61.00 | 60.99 | 60.99 | 60.99 | 60.99 |       |       |       |  |  |  |
| 38                                                                                              | 60.13 | 60.19 | 60.25 | 60.31 | 60.37 | 60.42 | 60.47 | 60.52 | 60.57 | 60.62 | 60.66 | 60.71 | 60.75 | 60.78 | 60.82 | 60.85 | 60.88 | 60.91 | 60.94 | 60.96 | 60.99 | 61.01 | 61.03 | 61.05 | 61.06 | 61.07 | 61.09 | 61.10 | 61.11 | 61.11 | 61.12 | 61.12 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 | 61.13 |       |       |       |  |  |  |
| 39                                                                                              | 60.18 | 60.25 | 60.31 | 60.37 | 60.43 | 60.49 | 60.55 | 60.60 | 60.66 | 60.71 | 60.75 | 60.80 | 60.84 | 60.88 | 60.92 | 60.96 | 60.99 | 61.03 | 61.06 | 61.08 | 61.11 | 61.13 | 61.15 | 61.17 | 61.19 | 61.20 | 61.22 | 61.23 | 61.24 | 61.25 | 61.25 | 61.26 | 61.26 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 | 61.27 |       |       |  |  |  |
| 40                                                                                              | 60.24 | 60.31 | 60.37 | 60.44 | 60.50 | 60.57 | 60.63 | 60.69 | 60.74 | 60.80 | 60.85 | 60.90 | 60.95 | 60.99 | 61.03 | 61.07 | 61.11 | 61.15 | 61.18 | 61.21 | 61.24 | 61.26 | 61.29 | 61.31 | 61.33 | 61.34 | 61.36 | 61.37 | 61.38 | 61.39 | 61.40 | 61.40 | 61.41 | 61.41 | 61.41 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 | 61.42 |       |       |  |  |  |
| 41                                                                                              | 60.29 | 60.37 | 60.43 | 60.50 | 60.58 | 60.65 | 60.71 | 60.78 | 60.84 | 60.89 | 60.95 | 61.01 | 61.06 | 61.11 | 61.15 | 61.20 | 61.24 | 61.27 | 61.31 | 61.34 | 61.37 | 61.40 | 61.43 | 61.45 | 61.47 | 61.49 | 61.51 | 61.52 | 61.53 | 61.54 | 61.55 | 61.56 | 61.56 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 | 61.57 |       |       |  |  |  |
| 42                                                                                              | 60.34 | 60.42 | 60.49 | 60.57 | 60.65 | 60.72 | 60.79 | 60.86 | 60.92 | 60.99 | 61.05 | 61.10 | 61.16 | 61.21 | 61.26 | 61.31 | 61.36 | 61.40 | 61.44 | 61.47 | 61.51 | 61.54 | 61.57 | 61.59 | 61.61 | 61.63 | 61.65 | 61.67 | 61.68 | 61.69 | 61.70 | 61.71 | 61.72 | 61.72 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 | 61.73 |       |  |  |  |
| 43                                                                                              | 60.39 | 60.47 | 60.55 | 60.63 | 60.71 | 60.79 | 60.86 | 60.93 | 61.00 | 61.07 | 61.14 | 61.20 | 61.26 | 61.32 | 61.37 | 61.42 | 61.47 | 61.52 | 61.56 | 61.60 | 61.64 | 61.67 | 61.70 | 61.73 | 61.75 | 61.78 | 61.80 | 61.81 | 61.83 | 61.84 | 61.85 | 61.86 | 61.87 | 61.87 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 | 61.88 |       |  |  |  |
| 44                                                                                              | 60.44 | 60.52 | 60.60 | 60.69 | 60.78 | 60.86 | 60.93 | 61.01 | 61.08 | 61.16 | 61.23 | 61.29 | 61.36 | 61.42 | 61.48 | 61.54 | 61.59 | 61.64 | 61.69 | 61.73 | 61.77 | 61.81 | 61.84 | 61.87 | 61.90 | 61.93 | 61.95 | 61.97 | 61.98 | 62.00 | 62.01 | 62.02 | 62.03 | 62.03 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 | 62.04 |       |  |  |  |
| 45                                                                                              | 60.48 | 60.57 | 60.66 | 60.74 | 60.84 | 60.92 | 61.00 | 61.08 | 61.17 | 61.25 | 61.32 | 61.39 | 61.46 | 61.53 | 61.60 | 61.66 | 61.71 | 61.77 | 61.82 | 61.87 | 61.91 | 61.95 | 61.99 | 62.02 | 62.05 | 62.08 | 62.11 | 62.13 | 62.15 | 62.16 | 62.17 | 62.18 | 62.19 | 62.20 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 | 62.21 |       |  |  |  |
| 46                                                                                              | 60.53 | 60.62 | 60.71 | 60.80 | 60.89 | 60.99 | 61.07 | 61.16 | 61.25 | 61.32 | 61.40 | 61.48 | 61.55 | 61.62 | 61.69 | 61.76 | 61.82 | 61.88 | 61.94 | 61.99 | 62.04 | 62.08 | 62.12 | 62.16 | 62.19 | 62.22 | 62.25 | 62.27 | 62.29 | 62.31 | 62.33 | 62.34 | 62.35 | 62.36 | 62.36 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 | 62.37 |       |  |  |  |
| 47                                                                                              | 60.57 | 60.66 | 60.75 | 60.85 | 60.95 | 61.05 | 61.14 | 61.23 | 61.32 | 61.40 | 61.49 | 61.57 | 61.65 | 61.73 | 61.80 | 61.88 | 61.94 | 62.01 | 62.07 | 62.12 | 62.18 | 62.23 | 62.27 | 62.31 | 62.35 | 62.38 | 62.41 | 62.44 | 62.46 | 62.48 | 62.50 | 62.51 | 62.52 | 62.53 | 62.54 | 62.54 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 | 62.55 |       |  |  |  |
| 48                                                                                              | 60.61 | 60.71 | 60.80 | 60.90 | 61.01 | 61.10 | 61.20 | 61.29 | 61.39 | 61.48 | 61.57 | 61.66 | 61.75 | 61.83 | 61.91 | 61.98 | 62.06 | 62.13 | 62.19 | 62.25 | 62.31 | 62.36 | 62.41 | 62.46 | 62.50 | 62.54 | 62.57 | 62.60 | 62.62 | 62.64 | 62.66 | 62.68 | 62.69 | 62.70 | 62.71 | 62.71 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 | 62.72 |       |  |  |  |
| 49                                                                                              | 60.64 | 60.75 | 60.84 | 60.95 | 61.06 | 61.16 | 61.26 | 61.36 | 61.46 | 61.55 | 61.65 | 61.75 | 61.83 | 61.92 | 62.00 | 62.09 | 62.16 | 62.24 | 62.31 | 62.38 | 62.44 | 62.50 | 62.55 | 62.60 | 62.64 | 62.69 | 62.72 | 62.75 | 62.78 | 62.80 | 62.82 | 62.84 | 62.85 | 62.86 | 62.87 | 62.88 | 62.88 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 | 62.89 |  |  |  |
| 50                                                                                              | 60.68 | 60.78 | 60.88 | 60.99 | 61.11 | 61.21 | 61.32 | 61.42 | 61.53 | 61.62 | 61.73 | 61.83 | 61.92 | 62.01 | 62.10 | 62.19 | 62.27 | 62.35 | 62.43 | 62.50 | 62.57 | 62.63 | 62.69 | 62.75 | 62.79 | 62.84 | 62.88 | 62.91 | 62.94 | 62.97 | 62.99 | 63.01 | 63.03 | 63.04 | 63.05 | 63.06 | 63.06 | 63.07 | 63.07 | 63.07 | 63.07 | 63.07 | 63.07 | 63.07 | 63.07 | 63.07 |       |  |  |  |
| 51                                                                                              | 60.71 | 60.82 | 60.92 | 61.03 | 61.15 | 61.26 | 61.37 | 61.48 | 61.60 | 61.69 | 61.80 | 61.91 | 62.00 | 62.10 | 62.19 | 62.28 | 62.37 | 62.46 | 62.54 | 62.62 | 62.69 | 62.76 | 62.83 | 62.88 | 62.94 | 62.99 | 63.03 | 63.07 | 63.10 | 63.13 | 63.16 | 63.18 | 63.19 | 63.21 | 63.22 | 63.23 | 63.23 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 | 63.24 |  |  |  |
| 52                                                                                              | 60.74 | 60.85 | 60.96 | 61.07 | 61.20 | 61.31 | 61.42 | 61.54 | 61.66 | 61.76 | 61.88 | 61.98 | 62.09 | 62.19 | 62.28 | 62.38 | 62.48 | 62.57 | 62.66 | 62.74 | 62.82 | 62.89 | 62.96 | 63.03 | 63.08 | 63.14 | 63.19 | 63.23 | 63.26 | 63.30 | 63.32 | 63.35 | 63.37 | 63.38 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 | 63.39 |  |  |  |
| 53                                                                                              | 60.77 | 60.88 | 60.99 | 61.11 | 61.24 | 61.36 | 61.47 | 61.59 | 61.71 | 61.82 | 61.94 | 62.06 | 62.16 | 62.27 | 62.37 | 62.48 | 62.57 | 62.67 | 62.76 | 62.85 | 62.94 | 63.02 | 63.09 | 63.16 | 63.22 | 63.28 | 63.33 | 63.38 | 63.42 | 63.46 | 63.49 | 63.51 | 63.53 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 | 63.54 |  |  |  |
| 54                                                                                              | 60.80 | 60.91 | 61.03 | 61.15 | 61.27 | 61.40 | 61.52 | 61.64 | 61.77 | 61.88 | 62.01 | 62.13 | 62.24 | 62.35 | 62.46 | 62.57 | 62.67 | 62.76 | 62.86 | 62.96 | 63.05 | 63.13 | 63.21 | 63.29 | 63.36 | 63.42 | 63.48 | 63.53 | 63.57 | 63.61 | 63.64 | 63.67 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 | 63.69 |       |  |  |  |
| 55                                                                                              | 60.82 | 60.94 | 61.06 | 61.18 | 61.31 | 61.44 | 61.56 | 61.69 | 61.82 | 61.94 | 62.07 | 62.19 | 62.31 | 62.43 | 62.54 | 62.66 | 62.76 | 62.86 | 62.95 | 63.05 | 63.15 | 63.24 | 63.33 | 63.41 | 63.48 | 63.55 | 63.61 | 63.67 | 63.72 | 63.76 | 63.80 | 63.83 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 | 63.84 |  |  |  |
| 56                                                                                              | 60.84 | 60.96 | 61.08 | 61.21 | 61.34 | 61.47 | 61.60 | 61.73 | 61.87 | 61.99 | 62.12 | 62.25 | 62.38 | 62.50 | 62.62 | 62.74 | 62.85 | 62.96 | 63.05 | 63.15 | 63.25 | 63.35 | 63.44 | 63.53 | 63.61 | 63.68 | 63.75 | 63.81 | 63.86 | 63.91 | 63.95 | 63.99 | 64.01 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 | 64.03 |       |  |  |  |
| 57                                                                                              | 60.86 | 60.99 | 61.11 | 61.24 | 61.37 | 61.51 | 61.64 | 61.77 | 61.91 | 62.04 | 62.18 | 62.31 | 62.44 | 62.57 | 62.69 | 62.82 | 62.94 | 63.05 | 63.15 | 63.25 | 63.34 | 63.44 | 63.54 | 63.64 | 63.72 | 63.80 | 63.87 | 63.94 | 64.00 | 64.05 | 64.09 | 64.13 | 64.16 | 64.19 |       |       |       |       |       |       |       |       |       |       |       |       |       |  |  |  |