

APPENDIX A

Valuation Tables

Note: New valuation tables were issued in 2009. See heading below for effective date and transitional rules.

The value of an annuity, a unitrust interest, an estate (income or use interest) for life or term of years, or a remainder or a reversionary interest is valued for most income, estate, gift, and generation-skipping transfer tax purposes using the following valuation tables and the current IRC Section 7520 interest rate for the month in which the valuation date occurs. If a charitable deduction is involved, the taxpayer can use the interest rate for either of the two preceding months or the current month.

The Section 7520 interest rate for each month is published in a revenue ruling. The Section 7520 interest rate can be found at www.TaxFactsOnline.com.

Selected single life and term certain annuity tables and single life and term certain unitrust remainder tables are provided here. [See Appendix C of *Tax Facts on Insurance & Employee Benefits* for selected remainder tables.] For purposes of these tables, round the age of any person whose life is used to measure an interest to the age of such person on his birthday nearest the valuation date.

Both the single life and term certain annuity tables provide factors for annuity interests which can be converted into an income factor or a remainder factor following an income interest. An annuity factor is converted into an income factor by multiplying the annuity factor by the interest rate. An income factor is converted into a remainder factor following an income interest by subtracting the income factor from 1.

The value of an income interest or a remainder interest following an income interest is equal to the principal amount multiplied by the appropriate income or remainder factor. See Q 7988 for examples of the calculation of a remainder interest in the context of charitable pooled income funds.

The value of an annuity payable *at the end of each period* is equal to the aggregate payment received during the year multiplied by the annuity factor multiplied by the appropriate Table A annuity adjustment factor. The value of an annuity payable *at the beginning of each period during the life of a person* is equal to the sum of the value of an annuity payable at the end of each period plus the amount of one additional payment. The value of an annuity payable *at the beginning of each period during a term certain* is equal to the aggregate payment received during the year multiplied by the annuity factor multiplied by the appropriate Table B annuity adjustment factor.

The value of a remainder interest following an annuity interest is equal to the value of the annuity subtracted from the value of the property transferred out of which (or in return for which) the annuity is payable.

See Q 7997 for examples illustrating the calculation of the value of annuity interests and remainder interests following an annuity interest in the context of charitable lead annuity trusts, and Q 7990 for examples in the context of charitable remainder annuity trusts.

Both the single life and term certain unitrust remainder tables provide factors for unitrust remainder interests which can be converted into a unitrust factor. A unitrust remainder factor is converted into a unitrust factor by subtracting the unitrust remainder factor from 1.

In general, the value of a unitrust or a unitrust remainder interest is equal to the principal amount multiplied by the appropriate unitrust or unitrust remainder factor. However, see Q 7997 for examples illustrating the calculation of unitrust and unitrust remainder interests in the context of charitable lead unitrusts, and Q 7990 for examples in the context of charitable remainder unitrusts.

2009 Change in Valuation Tables

The valuation tables underlying Section 7520 have been updated with new valuation factors based on Mortality Table 2000CM. The most recent valuation tables are generally effective for valuation dates after April 2009. However, May and June 2009 are transitional months. A person with a valuation date in May or June 2009 can elect to use either the new or the prior valuation tables (based on Table 90CM). If a person was mentally incompetent on May 1, 2009, such person's executor may be able to elect later to use either the new or the prior valuation tables.

If a charitable deduction is involved, a person can use the Section 7520 interest rate for either of the two preceding months or the current month. If a person made a charitable gift during May or June 2009 and elected to use a Section 7520 rate for a month before May 2009, the prior valuation tables must be used. If a person made a charitable gift during May or June 2009 and elected to use a Section 7520 rate for May or June 2009, the person can elect to use either the new or the prior valuation tables. If a person makes a charitable gift after June 2009, the person must use the new valuation tables.

Planning Point: During this valuation table's transitional phase, it is probably more important than ever to run the numbers as planners attempt to increase charitable deductions and reduce taxable gifts.



APPENDIX A: VALUATION TABLES

ANNUITY ADJUSTMENT FACTORS TABLE A*

FREQUENCY OF PAYMENTS

INTEREST RATE	ANNUALLY	SEMI ANNUALLY	QUARTERLY	MONTHLY	WEEKLY
1.0%	1.0000	1.0025	1.0037	1.0046	1.0049
1.2%	1.0000	1.0030	1.0045	1.0055	1.0059
1.4%	1.0000	1.0035	1.0052	1.0064	1.0068
1.6%	1.0000	1.0040	1.0060	1.0073	1.0078
1.8%	1.0000	1.0045	1.0067	1.0082	1.0088
2.0%	1.0000	1.0050	1.0075	1.0091	1.0098
2.2%	1.0000	1.0055	1.0082	1.0100	1.0107
2.4%	1.0000	1.0060	1.0090	1.0110	1.0117
2.6%	1.0000	1.0065	1.0097	1.0119	1.0127
2.8%	1.0000	1.0070	1.0104	1.0128	1.0137
3.0%	1.0000	1.0074	1.0112	1.0137	1.0146
3.2%	1.0000	1.0079	1.0119	1.0146	1.0156
3.4%	1.0000	1.0084	1.0127	1.0155	1.0166
3.6%	1.0000	1.0089	1.0134	1.0164	1.0175
3.8%	1.0000	1.0094	1.0141	1.0173	1.0185
4.0%	1.0000	1.0099	1.0149	1.0182	1.0195
4.2%	1.0000	1.0104	1.0156	1.0191	1.0205
4.4%	1.0000	1.0109	1.0164	1.0200	1.0214
4.6%	1.0000	1.0114	1.0171	1.0209	1.0224
4.8%	1.0000	1.0119	1.0178	1.0218	1.0234

*For use in calculating the value of an annuity payable at the end of each period or, if the term of the annuity is determined with respect to one or more lives, an annuity payable at the beginning of each period.

ANNUITY ADJUSTMENT FACTORS TABLE B*

FREQUENCY OF PAYMENTS

INTEREST RATE	ANNUALLY	SEMI ANNUALLY	QUARTERLY	MONTHLY	WEEKLY
1.0%	1.0100	1.0075	1.0062	1.0054	1.0051
1.2%	1.0120	1.0090	1.0075	1.0065	1.0061
1.4%	1.0140	1.0105	1.0087	1.0076	1.0071
1.6%	1.0160	1.0120	1.0100	1.0086	1.0081
1.8%	1.0180	1.0135	1.0112	1.0097	1.0091
2.0%	1.0200	1.0150	1.0125	1.0108	1.0102
2.2%	1.0220	1.0165	1.0137	1.0119	1.0112
2.4%	1.0240	1.0180	1.0150	1.0130	1.0122
2.6%	1.0260	1.0195	1.0162	1.0140	1.0132
2.8%	1.0280	1.0210	1.0174	1.0151	1.0142
3.0%	1.0300	1.0224	1.0187	1.0162	1.0152
3.2%	1.0320	1.0239	1.0199	1.0172	1.0162
3.4%	1.0340	1.0254	1.0212	1.0183	1.0172
3.6%	1.0360	1.0269	1.0224	1.0194	1.0182
3.8%	1.0380	1.0284	1.0236	1.0205	1.0192
4.0%	1.0400	1.0299	1.0249	1.0215	1.0203
4.2%	1.0420	1.0314	1.0261	1.0226	1.0213
4.4%	1.0440	1.0329	1.0274	1.0237	1.0223
4.6%	1.0460	1.0344	1.0286	1.0247	1.0233
4.8%	1.0480	1.0359	1.0298	1.0258	1.0243

*For use in calculating the value of a term certain annuity payable at the beginning of each period.

APPENDIX A: VALUATION TABLES

TERM CERTAIN ANNUITY FACTORS

YEARS	INTEREST RATE									
	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
1	0.9901	0.9881	0.9862	0.9843	0.9823	0.9804	0.9785	0.9766	0.9747	0.9728
2	1.9704	1.9646	1.9588	1.9530	1.9473	1.9416	1.9359	1.9302	1.9246	1.9190
3	2.9410	2.9294	2.9179	2.9065	2.8952	2.8839	2.8727	2.8616	2.8505	2.8395
4	3.9020	3.8828	3.8638	3.8450	3.8263	3.8077	3.7893	3.7711	3.7529	3.7349
5	4.8534	4.8249	4.7967	4.7687	4.7409	4.7135	4.6862	4.6592	4.6325	4.6060
6	5.7955	5.7559	5.7166	5.6778	5.6394	5.6014	5.5638	5.5266	5.4898	5.4533
7	6.7282	6.6757	6.6239	6.5727	6.5220	6.4720	6.4225	6.3736	6.3253	6.2775
8	7.6517	7.5847	7.5186	7.4534	7.3890	7.3255	7.2627	7.2008	7.1397	7.0793
9	8.5660	8.4829	8.4010	8.3203	8.2407	8.1622	8.0849	8.0086	7.9334	7.8592
10	9.4713	9.3705	9.2712	9.1735	9.0773	8.9826	8.8893	8.7975	8.7070	8.6179
11	10.3676	10.2475	10.1294	10.0133	9.8991	9.7868	9.6764	9.5678	9.4610	9.3560
12	11.2551	11.1141	10.9758	10.8399	10.7064	10.5753	10.4466	10.3202	10.1959	10.0739
13	12.1337	11.9705	11.8104	11.6534	11.4994	11.3484	11.2002	11.0548	10.9122	10.7723
14	13.0037	12.8167	12.6335	12.4541	12.2784	12.1062	11.9376	11.7723	11.6103	11.4516
15	13.8651	13.6529	13.4453	13.2423	13.0436	12.8493	12.6591	12.4729	12.2908	12.1125
16	14.7179	14.4791	14.2459	14.0180	13.7953	13.5777	13.3650	13.1572	12.9540	12.7553
17	15.5623	15.2956	15.0354	14.7815	14.5337	14.2919	14.0558	13.8254	13.6004	13.3807
18	16.3983	16.1023	15.8140	15.5330	15.2590	14.9920	14.7317	14.4779	14.2304	13.9890
19	17.2260	16.8995	16.5818	16.2726	15.9716	15.6785	15.3931	15.1151	14.8444	14.5807
20	18.0456	17.6873	17.3391	17.0006	16.6715	16.3514	16.0402	15.7374	15.4429	15.1563

YEARS	INTEREST RATE									
	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
1	0.9709	0.9690	0.9671	0.9653	0.9634	0.9615	0.9597	0.9579	0.9560	0.9542
2	1.9135	1.9079	1.9024	1.8970	1.8915	1.8861	1.8807	1.8753	1.8700	1.8647
3	2.8286	2.8178	2.8070	2.7963	2.7857	2.7751	2.7646	2.7542	2.7438	2.7335
4	3.7171	3.6994	3.6818	3.6644	3.6471	3.6299	3.6129	3.5959	3.5791	3.5625
5	4.5797	4.5537	4.5279	4.5023	4.4769	4.4518	4.4269	4.4022	4.3778	4.3535
6	5.4172	5.3815	5.3461	5.3111	5.2764	5.2421	5.2082	5.1746	5.1413	5.1083
7	6.2303	6.1836	6.1374	6.0918	6.0467	6.0021	5.9579	5.9143	5.8712	5.8285
8	7.0197	6.9608	6.9027	6.8454	6.7887	6.7327	6.6775	6.6229	6.5690	6.5158
9	7.7861	7.7140	7.6429	7.5727	7.5036	7.4353	7.3680	7.3016	7.2362	7.1716
10	8.5302	8.4438	8.3587	8.2748	8.1923	8.1109	8.0307	7.9518	7.8740	7.7973
11	9.2526	9.1510	9.0510	8.9526	8.8557	8.7605	8.6667	8.5745	8.4837	8.3944
12	9.9540	9.8362	9.7205	9.6067	9.4949	9.3851	9.2771	9.1710	9.0666	8.9641
13	10.6350	10.5002	10.3679	10.2381	10.1107	9.9856	9.8629	9.7423	9.6239	9.5077
14	11.2961	11.1436	10.9941	10.8476	10.7040	10.5631	10.4250	10.2896	10.1567	10.0264
15	11.9379	11.7671	11.5998	11.4359	11.2755	11.1184	10.9645	10.8138	10.6661	10.5214
16	12.5611	12.3712	12.1854	12.0038	11.8261	11.6523	11.4822	11.3159	11.1530	10.9937
17	13.1661	12.9566	12.7519	12.5519	12.3566	12.1657	11.9791	11.7968	11.6186	11.4444
18	13.7535	13.5238	13.2997	13.0810	12.8676	12.6593	12.4560	12.2575	12.0637	11.8744
19	14.3238	14.0735	13.8295	13.5917	13.3599	13.1339	12.9136	12.6987	12.4892	12.2847
20	14.8775	14.6061	14.3419	14.0847	13.8342	13.5903	13.3528	13.1214	12.8960	12.6763

SINGLE LIFE ANNUITY FACTORS

(For valuation dates occurring after April 30, 2009)

AGE	INTEREST RATE									
	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
35	34.5859	33.1229	31.7505	30.4621	29.2515	28.1130	27.0414	26.0319	25.0801	24.1821
36	33.9793	32.5660	31.2388	29.9916	28.8184	27.7141	26.6737	25.6928	24.7671	23.8928
37	33.3694	32.0050	30.7225	29.5160	28.3800	27.3097	26.3003	25.3477	24.4480	23.5976
38	32.7559	31.4398	30.2014	29.0351	27.9360	26.8994	25.9209	24.9966	24.1228	23.2961
39	32.1398	30.8712	29.6763	28.5498	27.4872	26.4839	25.5361	24.6399	23.7919	22.9890
40	31.5212	30.2994	29.1473	28.0601	27.0335	26.0634	25.1459	24.2777	23.4554	22.6761
41	30.9002	29.7244	28.6145	27.5662	26.5752	25.6378	24.7505	23.9100	23.1132	22.3575
42	30.2774	29.1467	28.0784	27.0682	26.1124	25.2075	24.3500	23.5370	22.7657	22.0334
43	29.6517	28.5655	27.5381	26.5656	25.6446	24.7716	23.9437	23.1581	22.4120	21.7030
44	29.0244	27.9817	26.9945	26.0591	25.1724	24.3311	23.5325	22.7739	22.0529	21.3671
45	28.3954	27.3955	26.4477	25.5489	24.6959	23.8859	23.1162	22.3844	21.6882	21.0255
46	27.7645	26.8065	25.8975	25.0346	24.2149	23.4357	22.6946	21.9894	21.3179	20.6781
47	27.1326	26.2156	25.3447	24.5171	23.7301	22.9813	22.2685	21.5895	20.9423	20.3252
48	26.4995	25.6227	24.7890	23.9960	23.2412	22.5224	21.8374	21.1843	20.5614	19.9668
49	25.8651	25.0276	24.2305	23.4714	22.7483	22.0589	21.4014	20.7740	20.1749	19.6025
50	25.2289	24.4298	23.6684	22.9428	22.2507	21.5904	20.9599	20.3578	19.7823	19.2320
51	24.5914	23.8298	23.1035	22.4105	21.7489	21.1171	20.5133	19.9361	19.3839	18.8555
52	23.9525	23.2275	22.5354	21.8744	21.2429	20.6390	20.0615	19.5088	18.9797	18.4729
53	23.3129	22.6237	21.9650	21.3353	20.7331	20.1567	19.6049	19.0765	18.5700	18.0845
54	22.6736	22.0191	21.3931	20.7939	20.2203	19.6709	19.1444	18.6397	18.1555	17.6910
55	22.0357	21.4149	20.8206	20.2512	19.7056	19.1825	18.6808	18.1993	17.7371	17.2932
56	21.4011	20.8131	20.2495	19.7091	19.1907	18.6933	18.2157	17.7570	17.3162	16.8926
57	20.7700	20.2137	19.6800	19.1677	18.6758	18.2034	17.7494	17.3129	16.8932	16.4893
58	20.1434	19.6178	19.1129	18.6279	18.1618	17.7136	17.2826	16.8678	16.4686	16.0842
59	19.5208	19.0247	18.5479	18.0893	17.6482	17.2236	16.8149	16.4213	16.0421	15.6767
60	18.9016	18.4341	17.9844	17.5514	17.1345	16.7330	16.3460	15.9730	15.6134	15.2664
61	18.2866	17.8468	17.4232	17.0150	16.6216	16.2423	15.8765	15.5236	15.1829	14.8541
62	17.6771	17.2638	16.8654	16.4812	16.1105	15.7528	15.4075	15.0740	14.7519	14.4407
63	17.0735	16.6858	16.3116	15.9505	15.6017	15.2649	14.9394	14.6248	14.3207	14.0266
64	16.4760	16.1128	15.7620	15.4230	15.0954	14.7787	14.4724	14.1761	13.8894	13.6119
65	15.8843	15.5447	15.2163	14.8987	14.5915	14.2943	14.0065	13.7279	13.4581	13.1967
66	15.2944	14.9774	14.6707	14.3737	14.0862	13.8077	13.5380	13.2765	13.0231	12.7774
67	14.7079	14.4126	14.1266	13.8495	13.5810	13.3206	13.0682	12.8234	12.5859	12.3554
68	14.1264	13.8519	13.5858	13.3277	13.0774	12.8345	12.5988	12.3700	12.1478	11.9321
69	13.5514	13.2967	13.0496	12.8097	12.5768	12.3507	12.1310	11.9176	11.7102	11.5086
70	12.9838	12.7480	12.5189	12.2964	12.0802	11.8701	11.6658	11.4671	11.2739	11.0860
71	12.4234	12.2055	11.9937	11.7877	11.5874	11.3926	11.2030	11.0185	10.8389	10.6640
72	11.8712	11.6703	11.4748	11.2845	11.0993	10.9190	10.7435	10.5725	10.4059	10.2436
73	11.3287	11.1438	10.9637	10.7884	10.6175	10.4510	10.2888	10.1307	9.9765	9.8261
74	10.7976	10.6278	10.4623	10.3010	10.1437	9.9903	9.8407	9.6947	9.5523	9.4133
75	10.2797	10.1240	9.9722	9.8241	9.6796	9.5385	9.4008	9.2663	9.1350	9.0068
76	9.7756	9.6332	9.4942	9.3585	9.2259	9.0964	8.9699	8.8463	8.7255	8.6074
77	9.2855	9.1554	9.0284	8.9043	8.7829	8.6643	8.5483	8.4349	8.3240	8.2155
78	8.8096	8.6911	8.5752	8.4618	8.3510	8.2425	8.1364	8.0326	7.9310	7.8315
79	8.3482	8.2404	8.1349	8.0316	7.9306	7.8316	7.7347	7.6398	7.5469	7.4558
80	7.9021	7.8042	7.7083	7.6144	7.5225	7.4324	7.3440	7.2575	7.1727	7.0895
81	7.4713	7.3826	7.2956	7.2104	7.1269	7.0450	6.9646	6.8859	6.8086	6.7328
82	7.0559	6.9757	6.8970	6.8198	6.7441	6.6698	6.5968	6.5253	6.4550	6.3861
83	6.6565	6.5841	6.5130	6.4432	6.3746	6.3073	6.2413	6.1764	6.1126	6.0500
84	6.2731	6.2078	6.1436	6.0806	6.0187	5.9579	5.8981	5.8394	5.7816	5.7249

APPENDIX A: VALUATION TABLES

SINGLE LIFE ANNUITY FACTORS
(For valuation dates occurring after April 30, 2009)

AGE	INTEREST RATE									
	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
35	23.3341	22.5326	21.7745	21.0568	20.3770	19.7324	19.1209	18.5402	17.9884	17.4637
36	23.0666	22.2850	21.5452	20.8443	20.1798	19.5494	18.9508	18.3820	17.8411	17.3265
37	22.7931	22.0316	21.3101	20.6260	19.9770	19.3608	18.7753	18.2186	17.6888	17.1844
38	22.5135	21.7720	21.0689	20.4018	19.7684	19.1665	18.5942	18.0496	17.5311	17.0371
39	22.2281	21.5067	20.8220	20.1719	19.5542	18.9667	18.4078	17.8755	17.3684	16.8849
40	21.9370	21.2356	20.5695	19.9364	19.3344	18.7615	18.2160	17.6962	17.2005	16.7277
41	21.6401	20.9588	20.3111	19.6952	19.1090	18.5507	18.0187	17.5114	17.0274	16.5653
42	21.3377	20.6763	20.0472	19.4484	18.8780	18.3344	17.8160	17.3214	16.8490	16.3978
43	21.0289	20.3876	19.7769	19.1953	18.6408	18.1120	17.6073	17.1253	16.6649	16.2246
44	20.7145	20.0931	19.5009	18.9364	18.3979	17.8839	17.3929	16.9238	16.4752	16.0461
45	20.3943	19.7927	19.2191	18.6717	18.1491	17.6499	17.1728	16.7166	16.2800	15.8620
46	20.0681	19.4863	18.9311	18.4008	17.8942	17.4099	16.9467	16.5033	16.0788	15.6721
47	19.7364	19.1743	18.6374	18.1242	17.6336	17.1641	16.7148	16.2844	15.8720	15.4767
48	19.3989	18.8564	18.3377	17.8416	17.3669	16.9123	16.4769	16.0595	15.6593	15.2754
49	19.0555	18.5324	18.0319	17.5528	17.0940	16.6543	16.2328	15.8285	15.4405	15.0680
50	18.7057	18.2019	17.7195	17.2573	16.8143	16.3895	15.9819	15.5907	15.2150	14.8540
51	18.3496	17.8650	17.4005	16.9552	16.5280	16.1180	15.7244	15.3462	14.9828	14.6335
52	17.9872	17.5216	17.0749	16.6464	16.2349	15.8397	15.4600	15.0949	14.7439	14.4061
53	17.6188	17.1720	16.7431	16.3311	15.9353	15.5548	15.1890	14.8370	14.4983	14.1721
54	17.2451	16.8169	16.4054	16.0099	15.6296	15.2638	14.9118	14.5728	14.2464	13.9318
55	16.8667	16.4568	16.0626	15.6835	15.3186	14.9673	14.6289	14.3029	13.9887	13.6857
56	16.4852	16.0933	15.7162	15.3530	15.0033	14.6664	14.3416	14.0285	13.7264	13.4349
57	16.1007	15.7265	15.3661	15.0188	14.6841	14.3613	14.0499	13.7495	13.4595	13.1795
58	15.7139	15.3570	15.0130	14.6813	14.3613	14.0525	13.7545	13.4666	13.1885	12.9198
59	15.3243	14.9845	14.6567	14.3403	14.0348	13.7398	13.4548	13.1793	12.9130	12.6555
60	14.9317	14.6085	14.2965	13.9952	13.7040	13.4225	13.1504	12.8873	12.6327	12.3863
61	14.5365	14.2297	13.9332	13.6466	13.3694	13.1014	12.8420	12.5909	12.3478	12.1124
62	14.1398	13.8489	13.5676	13.2954	13.0320	12.7771	12.5301	12.2910	12.0593	11.8347
63	13.7420	13.4667	13.2001	12.9421	12.6921	12.4500	12.2153	11.9879	11.7673	11.5534
64	13.3432	13.0830	12.8309	12.5866	12.3498	12.1203	11.8976	11.6816	11.4720	11.2686
65	12.9434	12.6979	12.4598	12.2290	12.0051	11.7878	11.5769	11.3721	11.1733	10.9802
66	12.5391	12.3080	12.0837	11.8660	11.6546	11.4494	11.2500	11.0563	10.8681	10.6852
67	12.1317	11.9145	11.7035	11.4987	11.2996	11.1061	10.9181	10.7352	10.5574	10.3845
68	11.7225	11.5188	11.3208	11.1284	10.9413	10.7593	10.5823	10.4101	10.2425	10.0793
69	11.3126	11.1220	10.9367	10.7563	10.5808	10.4100	10.2437	10.0818	9.9241	9.7705
70	10.9031	10.7251	10.5519	10.3832	10.2189	10.0589	9.9030	9.7511	9.6030	9.4587
71	10.4937	10.3279	10.1663	10.0089	9.8555	9.7059	9.5601	9.4179	9.2792	9.1439
72	10.0854	9.9312	9.7808	9.6342	9.4913	9.3518	9.2157	9.0829	8.9533	8.8267
73	9.6795	9.5364	9.3968	9.2606	9.1277	8.9979	8.8711	8.7474	8.6265	8.5084
74	9.2777	9.1452	9.0159	8.8896	8.7662	8.6457	8.5279	8.4129	8.3004	8.1904
75	8.8816	8.7592	8.6396	8.5227	8.4085	8.2968	8.1876	8.0808	7.9763	7.8741
76	8.4920	8.3792	8.2688	8.1609	8.0553	7.9520	7.8510	7.7521	7.6553	7.5605
77	8.1094	8.0055	7.9039	7.8044	7.7071	7.6117	7.5184	7.4270	7.3375	7.2498
78	7.7341	7.6387	7.5453	7.4538	7.3642	7.2764	7.1904	7.1061	7.0235	6.9425
79	7.3666	7.2792	7.1936	7.1096	7.0273	6.9466	6.8675	6.7900	6.7139	6.6393
80	7.0080	6.9280	6.8496	6.7727	6.6973	6.6233	6.5507	6.4795	6.4096	6.3409
81	6.6584	6.5854	6.5138	6.4435	6.3746	6.3068	6.2403	6.1751	6.1109	6.0480
82	6.3184	6.2519	6.1866	6.1225	6.0595	5.9976	5.9369	5.8772	5.8185	5.7608
83	5.9885	5.9280	5.8686	5.8103	5.7529	5.6965	5.6411	5.5866	5.5330	5.4803
84	5.6691	5.6142	5.5603	5.5072	5.4551	5.4038	5.3533	5.3036	5.2548	5.2067

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
1.0%	..	1	1.000000	.997519	.996279	.995454
	1	2	.999171	.996692	.995454	.994629
	2	3	.998343	.995866	.994629	
	3	4	.997515	.995040	.993804	
	4	5	.996689	.994215		
	5	6	.995863	.993391		
	6	7	.995037	.992568		
	7	8	.994212			
	8	9	.993388			
	9	10	.992565			
	10	11	.991742			
	11	12	.990920			
	12	.	.990099			
1.2%	..	1	1.000000	.997027	.995542	.994554
	1	2	.999006	.996036	.994553	.993565
	2	3	.998014	.995047	.993565	
	3	4	.997022	.994058	.992578	
	4	5	.996032	.993070		
	5	6	.995042	.992084		
	6	7	.994054	.991098		
	7	8	.993066			
	8	9	.992079			
	9	10	.991093			
	10	11	.990109			
	11	12	.989125			
	12	.	.988142			
1.4%	..	1	1.000000	.996536	.994808	.993656
	1	2	.998842	.995382	.993656	.992505
	2	3	.997686	.994230	.992505	
	3	4	.996530	.993079	.991356	
	4	5	.995376	.991929		
	5	6	.994224	.990780		
	6	7	.993073	.989633		
	7	8	.991923			
	8	9	.990774			
	9	10	.989627			
	10	11	.988481			
	11	12	.987336			
	12	.	.986193			

APPENDIX A: VALUATION TABLES

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
1.6%	..	1	1.000000	.996047	.994075	.992761
	1	2	.998678	.994731	.992761	.991449
	2	3	.997358	.993416	.991449	
	3	4	.996040	.992102	.990138	
	4	5	.994723	.990791		
	5	6	.993408	.989481		
	6	7	.992095	.988173		
	7	8	.990783			
	8	9	.989474			
	9	10	.988166			
	10	11	.986859			
	11	12	.985555			
12	.	.984252				
1.8%	..	1	1.000000	.995560	.993345	.991870
	1	2	.998514	.994081	.991869	.990396
	2	3	.997031	.992604	.990396	
	3	4	.995550	.991130	.988924	
	4	5	.994071	.989657		
	5	6	.992594	.988187		
	6	7	.991120	.986719		
	7	8	.989647			
	8	9	.988177			
	9	10	.986709			
	10	11	.985243			
	11	12	.983780			
12	.	.982318				
2.0%	..	1	1.000000	.995074	.992617	.990981
	1	2	.998351	.993433	.990980	.989347
	2	3	.996705	.991795	.989346	
	3	4	.995062	.990160	.987715	
	4	5	.993421	.988527		
	5	6	.991783	.986897		
	6	7	.990148	.985270		
	7	8	.988515			
	8	9	.986885			
	9	10	.985258			
	10	11	.983633			
	11	12	.982011			
12	.	.980392				

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
2.2%	..	1	1.000000	.994589	.991891	.990095
	1	2	.998188	.992787	.990094	.988301
	2	3	.996380	.990988	.988300	
	3	4	.994574	.989193	.986509	
	4	5	.992772	.987401		
	5	6	.990974	.985612		
	6	7	.989178	.983826		
	7	8	.987386			
	8	9	.985597			
	9	10	.983811			
	10	11	.982029			
	11	12	.980250			
	12	.	.978474			
2.4%	..	1	1.000000	.994106	.991168	.989212
	1	2	.998026	.992143	.989210	.987259
	2	3	.996055	.990184	.987257	
	3	4	.994088	.988229	.985308	
	4	5	.992126	.986278		
	5	6	.990167	.984331		
	6	7	.988212	.982387		
	7	8	.986261			
	8	9	.984313			
	9	10	.982370			
	10	11	.980430			
	11	12	.978494			
	12	.	.976562			
2.6%	..	1	1.000000	.993624	.990446	.988331
	1	2	.997863	.991501	.988330	.986220
	2	3	.995731	.989382	.986218	
	3	4	.993604	.987268	.984111	
	4	5	.991481	.985159		
	5	6	.989362	.983054		
	6	7	.987248	.980953		
	7	8	.985139			
	8	9	.983034			
	9	10	.980933			
	10	11	.978837			
	11	12	.976746			
	12	.	.974659			

APPENDIX A: VALUATION TABLES

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
2.8%	..	1	1.000000	.993144	.989727	.987454
	1	2	.997701	.990861	.987452	.985184
	2	3	.995408	.988583	.985182	
	3	4	.993120	.986311	.982918	
	4	5	.990837	.984044		
	5	6	.988560	.981782		
	6	7	.986287	.979525		
	7	8	.984020			
	8	9	.981758			
	9	10	.979502			
	10	11	.977250			
	11	12	.975004			
	12	.	.972763			
3.0%	..	1	1.000000	.992665	.989010	.986579
	1	2	.997540	.990222	.986577	.984152
	2	3	.995086	.987786	.984150	
	3	4	.992638	.985356	.981729	
	4	5	.990195	.982932		
	5	6	.987759	.980514		
	6	7	.985329	.978102		
	7	8	.982905			
	8	9	.980487			
	9	10	.978075			
	10	11	.975669			
	11	12	.973268			
	12	.	.970874			
3.2%	..	1	1.000000	.992187	.988296	.985707
	1	2	.997379	.989586	.985705	.983123
	2	3	.994764	.986992	.983121	
	3	4	.992156	.984405	.980544	
	4	5	.989555	.981824		
	5	6	.986961	.979250		
	6	7	.984374	.976683		
	7	8	.981794			
	8	9	.979220			
	9	10	.976653			
	10	11	.974093			
	11	12	.971539			
	12	.	.968992			

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
3.4%	..	1	1.000000	.991711	.987583	.984838
	1	2	.997218	.988951	.984836	.982098
	2	3	.994443	.986200	.982095	
	3	4	.991676	.983456	.979363	
	4	5	.988917	.980720		
	5	6	.986165	.977991		
	6	7	.983422	.975270		
	7	8	.980685			
	8	9	.977957			
	9	10	.975236			
	10	11	.972522			
	11	12	.969816			
	12	.	.967118			
3.6%	..	1	1.000000	.991236	.986873	.983972
	1	2	.997057	.988319	.983969	.981076
	2	3	.994123	.985410	.981073	
	3	4	.991197	.982510	.978186	
	4	5	.988280	.979619		
	5	6	.985372	.976736		
	6	7	.982472	.973861		
	7	8	.979581			
	8	9	.976698			
	9	10	.973823			
	10	11	.970957			
	11	12	.968100			
	12	.	.965251			
3.8%	..	1	1.000000	.990762	.986165	.983108
	1	2	.996897	.987688	.983105	.980057
	2	3	.993803	.984623	.980054	
	3	4	.990719	.981568	.977013	
	4	5	.987645	.978522		
	5	6	.984580	.975485		
	6	7	.981525	.972458		
	7	8	.978479			
	8	9	.975443			
	9	10	.972416			
	10	11	.969398			
	11	12	.966390			
	12	.	.963391			

APPENDIX A: VALUATION TABLES

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
4.0%	..	1	1.000000	.990290	.985459	.982247
	1	2	.996737	.987059	.982244	.979042
	2	3	.993485	.983838	.979038	
	3	4	.990243	.980628	.975844	
	4	5	.987011	.977428		
	5	6	.983791	.974239		
	6	7	.980581	.971060		
	7	8	.977381			
	8	9	.974192			
	9	10	.971013			
	10	11	.967844			
	11	12	.964686			
	12	.	.961538			
4.2%	..	1	1.000000	.989820	.984755	.981389
	1	2	.996577	.986432	.981385	.978030
	2	3	.993166	.983056	.978026	
	3	4	.989767	.979691	.974679	
	4	5	.986380	.976338		
	5	6	.983004	.972996		
	6	7	.979639	.969666		
	7	8	.976286			
	8	9	.972945			
	9	10	.969615			
	10	11	.966296			
	11	12	.962989			
	12	.	.959693			
4.4%	..	1	1.000000	.989350	.984054	.980533
	1	2	.996418	.985806	.980529	.977021
	2	3	.992849	.982275	.977017	
	3	4	.989293	.978757	.973517	
	4	5	.985749	.975251		
	5	6	.982219	.971758		
	6	7	.978700	.968277		
	7	8	.975195			
	8	9	.971702			
	9	10	.968221			
	10	11	.964753			
	11	12	.961298			
	12	.	.957854			

UNITRUST PAYOUT ADJUSTMENT FACTORS

Interest Rate	Number of Months That Valuation Date Precedes First Payout		Factors For Payout At The End Of Each			
	At Least	But Less Than	Annual Period	Semiannual Period	Quarterly Period	Monthly Period
4.6%	..	1	1.000000	.988882	.983354	.979680
	1	2	.996259	.985183	.979676	.976015
	2	3	.992532	.981498	.976011	
	3	4	.988820	.977826	.972360	
	4	5	.985121	.974168		
	5	6	.981436	.970524		
	6	7	.977764	.966894		
	7	8	.974107			
	8	9	.970463			
	9	10	.966832			
	10	11	.963216			
	11	12	.959613			
	12	.	.956023			
4.8%	..	1	1.000000	.988415	.982657	.978830
	1	2	.996101	.984561	.978825	.975013
	2	3	.992217	.980722	.975008	
	3	4	.988348	.976898	.971206	
	4	5	.984494	.973089		
	5	6	.980655	.969294		
	6	7	.976831	.965515		
	7	8	.973022			
	8	9	.969228			
	9	10	.965448			
	10	11	.961684			
	11	12	.957934			
	12	.	.954199			
5.0%	..	1	1.000000	.987950	.981961	.977982
	1	2	.995942	.983941	.977977	.974014
	2	3	.991901	.979949	.974009	
	3	4	.987877	.975973	.970057	
	4	5	.983868	.972013		
	5	6	.979876	.968069		
	6	7	.975900	.964141		
	7	8	.971940			
	8	9	.967997			
	9	10	.964069			
	10	11	.960157			
	11	12	.956261			
	12	.	.952381			

APPENDIX A: VALUATION TABLES

TERM CERTAIN UNITRUST REMAINDER FACTORS

ADJUSTED PAYOUT RATE										
YEARS	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
1	.990000	.988000	.986000	.984000	.982000	.980000	.978000	.976000	.974000	.972000
2	.980100	.976144	.972196	.968256	.964324	.960400	.956484	.952576	.948676	.944784
3	.970299	.964430	.958585	.952764	.946966	.941192	.935441	.929714	.924010	.918330
4	.960596	.952857	.945165	.937520	.929921	.922368	.914862	.907401	.899986	.892617
5	.950990	.941423	.931933	.922519	.913182	.903921	.894735	.885623	.876587	.867624
6	.941480	.930126	.918886	.907759	.896745	.885842	.875051	.864368	.853795	.843330
7	.932065	.918964	.906021	.893235	.880604	.868126	.855799	.843624	.831597	.819717
8	.922745	.907937	.893337	.878943	.864753	.850763	.836972	.823377	.809975	.796765
9	.913517	.897041	.880830	.864880	.849187	.833748	.818558	.803616	.788916	.774455
10	.904382	.886277	.868499	.851042	.833902	.817073	.800550	.784329	.768404	.752771
11	.895338	.875642	.856340	.837425	.818892	.800731	.782938	.765505	.748425	.731693
12	.886385	.865134	.844351	.824026	.804151	.784717	.765713	.747133	.728966	.711206
13	.877521	.854752	.832530	.810842	.789677	.769022	.748868	.729202	.710013	.691292
14	.868746	.844495	.820875	.797869	.775463	.753642	.732393	.711701	.691553	.671936
15	.860058	.834361	.809382	.785103	.761504	.738569	.716280	.694620	.673573	.653121
16	.851458	.824349	.798051	.772541	.747797	.723798	.700522	.677949	.656060	.634834
17	.842943	.814457	.786878	.760180	.734337	.709322	.685110	.661678	.639002	.617059
18	.834514	.804683	.775862	.748018	.721119	.695135	.670038	.645798	.622388	.599781
19	.826169	.795027	.765000	.736049	.708139	.681233	.655297	.630299	.606206	.582987
20	.817907	.785487	.754290	.724272	.695392	.667608	.640881	.615172	.590445	.566664

ADJUSTED PAYOUT RATE										
YEARS	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
1	.970000	.968000	.966000	.964000	.962000	.960000	.958000	.956000	.954000	.952000
2	.940900	.937024	.933156	.929296	.925444	.921600	.917764	.913936	.910116	.906304
3	.912673	.907039	.901429	.895841	.890277	.884736	.879218	.873723	.868251	.862801
4	.885293	.878014	.870780	.863591	.856447	.849347	.842291	.835279	.828311	.821387
5	.858734	.849918	.841174	.832502	.823902	.815373	.806915	.798527	.790209	.781960
6	.832972	.822720	.812574	.802532	.792593	.782758	.773024	.763392	.753859	.744426
7	.807983	.796393	.784946	.773641	.762475	.751447	.740557	.729802	.719182	.708694
8	.783743	.770909	.758258	.745790	.733501	.721390	.709454	.697691	.686099	.674677
9	.760231	.746239	.732477	.718941	.705628	.692534	.679657	.666993	.654539	.642292
10	.737424	.722360	.707573	.693059	.678814	.664833	.651111	.637645	.624430	.611462
11	.715301	.699244	.683516	.668109	.653019	.638239	.623764	.609589	.595706	.582112
12	.693842	.676868	.660276	.644057	.628204	.612710	.597566	.582767	.568304	.554170
13	.673027	.655209	.637827	.620871	.604332	.588201	.572469	.557125	.542162	.527570
14	.652836	.634242	.616141	.598520	.581368	.564673	.548425	.532611	.517222	.502247
15	.633251	.613946	.595192	.576973	.559276	.542086	.525391	.509177	.493430	.478139
16	.614254	.594300	.574955	.556202	.538023	.520403	.503325	.486773	.470732	.455188
17	.595826	.575282	.555407	.536179	.517579	.499587	.482185	.465355	.449079	.433339
18	.577951	.556873	.536523	.516876	.497911	.479603	.461933	.444879	.428421	.412539
19	.560613	.539053	.518281	.498269	.478990	.460419	.442532	.425304	.408714	.392737
20	.543794	.521804	.500660	.480331	.460788	.442002	.423946	.406591	.389913	.373886

SINGLE LIFE UNITRUST REMAINDER FACTORS

(For valuation dates occurring after April 30, 2009)

AGE	ADJUSTED PAYOUT RATE									
	1.0%	1.2%	1.4%	1.6%	1.8%	2.0%	2.2%	2.4%	2.6%	2.8%
35	.65142	.59895	.55105	.50731	.46735	.43084	.39745	.36692	.33899	.31342
36	.65752	.60567	.55826	.51488	.47518	.43884	.40556	.37507	.34712	.32149
37	.66365	.61244	.56553	.52253	.48311	.44696	.41380	.38335	.35541	.32973
38	.66982	.61927	.57287	.53027	.49115	.45520	.42217	.39180	.36386	.33816
39	.67602	.62613	.58027	.53808	.49927	.46355	.43066	.40037	.37247	.34675
40	.68225	.63304	.58772	.54596	.50748	.47200	.43928	.40909	.38123	.35550
41	.68849	.63998	.59523	.55392	.51578	.48056	.44801	.41794	.39014	.36442
42	.69476	.64696	.60278	.56194	.52416	.48921	.45687	.42692	.39919	.37350
43	.70106	.65398	.61040	.57003	.53264	.49798	.46585	.43605	.40841	.38276
44	.70737	.66104	.61806	.57819	.54119	.50684	.47494	.44531	.41778	.39218
45	.71370	.66812	.62577	.58642	.54983	.51580	.48415	.45470	.42729	.40177
46	.72005	.67524	.63353	.59471	.55855	.52487	.49349	.46423	.43696	.41152
47	.72641	.68238	.64133	.60305	.56734	.53402	.50292	.47389	.44677	.42144
48	.73279	.68955	.64917	.61145	.57621	.54327	.51247	.48367	.45673	.43151
49	.73917	.69674	.65705	.61991	.58515	.55261	.52213	.49358	.46683	.44176
50	.74558	.70397	.66498	.62844	.59418	.56205	.53192	.50364	.47710	.45219
51	.75200	.71123	.67296	.63703	.60329	.57160	.54182	.51384	.48753	.46279
52	.75843	.71851	.68098	.64568	.61248	.58124	.55185	.52417	.49812	.47357
53	.76488	.72581	.68903	.65438	.62174	.59098	.56198	.53464	.50885	.48452
54	.77131	.73313	.69711	.66312	.63105	.60078	.57220	.54521	.51972	.49563
55	.77774	.74044	.70519	.67189	.64041	.61064	.58250	.55588	.53069	.50686
56	.78413	.74772	.71326	.68064	.64977	.62053	.59283	.56660	.54173	.51817
57	.79049	.75497	.72130	.68939	.65913	.63042	.60320	.57736	.55284	.52956
58	.79680	.76218	.72932	.69811	.66847	.64032	.61357	.58815	.56399	.54102
59	.80308	.76936	.73730	.70681	.67781	.65023	.62397	.59898	.57520	.55255
60	.80932	.77651	.74527	.71551	.68716	.66015	.63440	.60986	.58647	.56416
61	.81551	.78362	.75320	.72418	.69649	.67007	.64485	.62078	.59779	.57583
62	.82166	.79068	.76108	.73281	.70579	.67997	.65529	.63169	.60913	.58754
63	.82774	.79768	.76891	.74139	.71505	.68985	.66571	.64261	.62048	.59928
64	.83376	.80461	.77668	.74992	.72427	.69969	.67611	.65351	.63183	.61104
65	.83973	.81149	.78440	.75840	.73345	.70949	.68649	.66441	.64320	.62282
66	.84568	.81836	.79212	.76690	.74265	.71935	.69694	.67539	.65466	.63472
67	.85159	.82520	.79982	.77538	.75186	.72921	.70741	.68641	.66619	.64671
68	.85745	.83200	.80747	.78383	.76104	.73906	.71788	.69745	.67774	.65873
69	.86325	.83872	.81506	.79221	.77016	.74887	.72831	.70846	.68929	.67077
70	.86897	.84537	.82256	.80052	.77921	.75861	.73870	.71944	.70081	.68279
71	.87462	.85194	.83000	.80876	.78820	.76830	.74903	.73037	.71230	.69480
72	.88019	.85843	.83734	.81691	.79710	.77790	.75929	.74124	.72374	.70677
73	.88566	.86481	.84458	.82495	.80589	.78740	.76944	.75201	.73509	.71866
74	.89102	.87107	.85168	.83284	.81453	.79675	.77945	.76265	.74631	.73042
75	.89625	.87717	.85862	.84057	.82301	.80592	.78929	.77310	.75735	.74201
76	.90133	.88312	.86539	.84811	.83129	.81489	.79892	.78335	.76818	.75340
77	.90627	.88891	.87198	.85547	.83937	.82367	.80834	.79340	.77881	.76458
78	.91108	.89454	.87840	.86265	.84726	.83223	.81755	.80322	.78922	.77554
79	.91573	.90001	.88464	.86962	.85494	.84058	.82654	.81281	.79939	.78627
80	.92023	.90530	.89068	.87638	.86239	.84869	.83528	.82216	.80931	.79673
81	.92458	.91041	.89653	.88294	.86961	.85656	.84377	.83124	.81896	.80692
82	.92877	.91535	.90218	.88927	.87661	.86419	.85201	.84006	.82833	.81683
83	.93280	.92009	.90762	.89538	.88336	.87156	.85997	.84859	.83741	.82644
84	.93667	.92466	.91286	.90126	.88986	.87866	.86765	.85683	.84619	.83574

APPENDIX A: VALUATION TABLES

SINGLE LIFE UNITRUST REMAINDER FACTORS
(For valuation dates occurring after April 30, 2009)

AGE	ADJUSTED PAYOUT RATE									
	3.0%	3.2%	3.4%	3.6%	3.8%	4.0%	4.2%	4.4%	4.6%	4.8%
35	.29000	.26855	.24889	.23086	.21432	.19914	.18520	.17239	.16062	.14979
36	.29798	.27641	.25660	.23841	.22169	.20632	.19218	.17916	.16718	.15614
37	.30614	.28446	.26451	.24616	.22927	.21372	.19938	.18617	.17398	.16274
38	.31450	.29271	.27264	.25414	.23708	.22135	.20683	.19342	.18103	.16958
39	.32303	.30115	.28097	.26233	.24511	.22921	.21450	.20090	.18832	.17667
40	.33174	.30978	.28949	.27072	.25336	.23729	.22241	.20862	.19585	.18400
41	.34063	.31861	.29822	.27933	.26183	.24560	.23055	.21659	.20362	.19158
42	.34969	.32761	.30714	.28814	.27051	.25414	.23892	.22479	.21164	.19942
43	.35895	.33683	.31629	.29719	.27944	.26293	.24756	.23326	.21994	.20753
44	.36838	.34624	.32563	.30645	.28859	.27195	.25644	.24198	.22849	.21590
45	.37799	.35584	.33519	.31593	.29797	.28121	.26557	.25096	.23731	.22455
46	.38779	.36564	.34496	.32564	.30760	.29073	.27496	.26021	.24641	.23349
47	.39776	.37563	.35493	.33557	.31745	.30049	.28460	.26972	.25578	.24270
48	.40791	.38581	.36511	.34572	.32754	.31049	.29451	.27950	.26542	.25220
49	.41825	.39620	.37551	.35610	.33787	.32076	.30468	.28957	.27536	.26201
50	.42879	.40681	.38615	.36673	.34848	.33131	.31515	.29994	.28562	.27214
51	.43952	.41762	.39702	.37761	.35934	.34213	.32591	.31062	.29620	.28260
52	.45045	.42866	.40812	.38875	.37048	.35324	.33697	.32161	.30710	.29340
53	.46157	.43990	.41945	.40013	.38187	.36463	.34832	.33291	.31833	.30453
54	.47286	.45133	.43098	.41173	.39351	.37627	.35995	.34449	.32985	.31598
55	.48429	.46293	.44270	.42353	.40536	.38815	.37183	.35635	.34166	.32773
56	.49583	.47464	.45455	.43548	.41739	.40021	.38390	.36841	.35370	.33971
57	.50746	.48647	.46653	.44759	.42958	.41246	.39618	.38069	.36596	.35194
58	.51917	.49840	.47863	.45981	.44191	.42486	.40862	.39316	.37842	.36438
59	.53097	.51042	.49084	.47218	.45440	.43743	.42126	.40583	.39110	.37705
60	.54288	.52257	.50320	.48471	.46706	.45020	.43410	.41873	.40403	.38999
61	.55486	.53482	.51567	.49737	.47987	.46314	.44714	.43183	.41718	.40316
62	.56690	.54714	.52823	.51014	.49281	.47622	.46033	.44510	.43052	.41653
63	.57897	.55952	.54087	.52299	.50585	.48942	.47366	.45853	.44402	.43010
64	.59109	.57194	.55357	.53593	.51900	.50274	.48712	.47212	.45770	.44385
65	.60324	.58443	.56635	.54896	.53225	.51618	.50073	.48586	.47156	.45779
66	.61554	.59707	.57931	.56220	.54574	.52988	.51461	.49990	.48573	.47207
67	.62794	.60985	.59241	.57561	.55941	.54379	.52872	.51419	.50018	.48665
68	.64039	.62270	.60562	.58913	.57322	.55785	.54302	.52869	.51484	.50147
69	.65288	.63559	.61888	.60274	.58713	.57204	.55744	.54333	.52968	.51648
70	.66536	.64850	.63218	.61639	.60110	.58630	.57198	.55810	.54467	.53165
71	.67785	.66142	.64551	.63009	.61515	.60066	.58662	.57300	.55980	.54700
72	.69031	.67434	.65885	.64382	.62923	.61508	.60134	.58800	.57505	.56247
73	.70270	.68720	.67215	.65752	.64331	.62950	.61608	.60303	.59035	.57803
74	.71497	.69995	.68534	.67113	.65731	.64386	.63077	.61804	.60565	.59358
75	.72708	.71254	.69839	.68460	.67118	.65810	.64536	.63295	.62085	.60907
76	.73899	.72494	.71125	.69790	.68488	.67218	.65980	.64772	.63594	.62445
77	.75069	.73714	.72391	.71100	.69840	.68609	.67408	.66234	.65089	.63970
78	.76218	.74912	.73636	.72390	.71171	.69981	.68817	.67679	.66567	.65479
79	.77343	.76087	.74859	.73657	.72481	.71331	.70205	.69104	.68026	.66971
80	.78441	.77235	.76054	.74898	.73765	.72655	.71568	.70504	.69461	.68439
81	.79512	.78356	.77222	.76111	.75021	.73953	.72905	.71878	.70871	.69883
82	.80555	.79447	.78361	.77294	.76248	.75221	.74213	.73224	.72252	.71299
83	.81566	.80508	.79468	.78446	.77443	.76457	.75489	.74538	.73603	.72684
84	.82546	.81535	.80542	.79565	.78604	.77660	.76731	.75818	.74919	.74036

