

Table "X"
 Annuity Factors For Use with Installment Settlements
 (Disability Retirement)

Mortality: UP94 50% Male + 50% Female (both lives)
 Interest: 7.75% per year
 COLA: 0.0% per year

Age	Column A	Column B	Age	Column A	Column B
30	95342.4204	1061592.1261	68	2493.0890	18367.7162
31	87595.7492	969800.2633	69	2218.6850	16000.3957
32	80445.5785	885481.6757	70	1970.2375	13895.5825
33	73847.9958	808059.9893	71	1745.5701	12028.3175
34	67762.2356	737001.3002	72	1542.3096	10375.9085
35	62149.0698	671811.7656	73	1358.6166	8917.7915
36	56977.9788	612032.7791	74	1192.8364	7635.1575
37	52215.1486	557237.7641	75	1043.4335	6510.7974
38	47830.0453	507032.4545	76	909.5515	5528.7265
39	43794.2105	461052.1668	77	790.0512	4673.9459
40	40081.1117	418959.7933	78	683.7107	3932.6341
41	36666.0894	380443.9001	79	589.3599	3292.1675
42	33526.1791	345216.9363	80	505.8923	2741.0636
43	30640.1273	313013.5310	81	432.2762	2268.9120
44	27988.2136	283588.8641	82	367.5543	1866.3000
45	25552.1871	256717.1626	83	310.8466	1524.7368
46	23315.1198	232190.2981	84	261.3468	1236.5776
47	21261.3769	209816.4771	85	218.3188	994.9520
48	19376.5238	189418.9913	86	181.0911	793.6958
49	17647.2207	170835.0647	87	149.0514	627.2896
50	16061.1655	153914.7860	88	121.6406	490.8015
51	14606.9406	138520.1403	89	98.3479	379.8367
52	13274.4352	124523.9313	90	78.7051	290.4918
53	12052.7190	111809.4494	91	62.2820	219.3139
54	10933.7233	100269.6034	92	48.6836	163.2645
55	9909.7788	89805.1880	93	37.5609	119.6788
56	8973.5600	80324.5095	94	28.5575	86.2445
57	8118.1444	71743.0150	95	21.3580	60.9868
58	7337.0169	63982.8873	96	15.6728	42.2345
59	6624.1108	56972.6190	97	11.2714	28.5790
60	5973.8537	50646.5427	98	7.9188	18.8442
61	5381.1642	44944.3383	99	5.4211	12.0702
62	4841.3748	39810.5776	100	3.6040	7.4819
63	4350.2010	35194.3241	101	2.3173	4.4676
64	3903.6786	31048.7792	102	1.4341	2.5551
65	3498.0801	27330.9999	103	0.8492	1.3890
66	3129.9100	24001.6644	104	0.4772	0.7103
67	2795.9145	21024.8357	105	0.2512	0.3367

Table "Y"
Annuity Factors For Use with Installment Settlements
Corresponding with Number of Months in Term Certain

Mortality: None
Interest: 7.75% per year
COLA: 0.0% per year

No. of Months	Annuity Factor	No. of Months	Annuity Factor	No. of Months	Annuity Factor	No. of Months	Annuity Factor
1	0.083333	46	3.344060	91	5.808677	136	7.671557
2	0.166150	47	3.406656	92	5.855991	137	7.707319
3	0.248453	48	3.468865	93	5.903011	138	7.742859
4	0.330246	49	3.530688	94	5.949740	139	7.778179
5	0.411531	50	3.592128	95	5.996179	140	7.813280
6	0.492313	51	3.653186	96	6.042330	141	7.848163
7	0.572593	52	3.713866	97	6.088195	142	7.882830
8	0.652376	53	3.774170	98	6.133776	143	7.917282
9	0.731664	54	3.834100	99	6.179074	144	7.951521
10	0.810460	55	3.893658	100	6.224091	145	7.985547
11	0.888768	56	3.952847	101	6.268828	146	8.019362
12	0.966590	57	4.011668	102	6.313289	147	8.052967
13	1.043929	58	4.070125	103	6.357473	148	8.086364
14	1.120789	59	4.128220	104	6.401384	149	8.119554
15	1.197173	60	4.185954	105	6.445023	150	8.152538
16	1.273082	61	4.243330	106	6.488390	151	8.185317
17	1.348521	62	4.300351	107	6.531489	152	8.217894
18	1.423492	63	4.357018	108	6.574321	153	8.250268
19	1.497999	64	4.413333	109	6.616887	154	8.282441
20	1.572043	65	4.469300	110	6.659189	155	8.314415
21	1.645628	66	4.524919	111	6.701229	156	8.346191
22	1.718757	67	4.580193	112	6.743008	157	8.377770
23	1.791432	68	4.635125	113	6.784528	158	8.409153
24	1.863657	69	4.689716	114	6.825791	159	8.440341
25	1.935434	70	4.743968	115	6.866797	160	8.471336
26	2.006765	71	4.797884	116	6.907550	161	8.502139
27	2.077655	72	4.851466	117	6.948049	162	8.532750
28	2.148105	73	4.904715	118	6.988298	163	8.563172
29	2.218118	74	4.957635	119	7.028297	164	8.593405
30	2.287696	75	5.010226	120	7.068048	165	8.623451
31	2.356844	76	5.062491	121	7.107552	166	8.653310
32	2.425562	77	5.114432	122	7.146812	167	8.682985
33	2.493855	78	5.166050	123	7.185828	168	8.712475
34	2.561724	79	5.217349	124	7.224602	169	8.741782
35	2.629172	80	5.268330	125	7.263135	170	8.770908
36	2.696202	81	5.318994	126	7.301430	171	8.799853
37	2.762816	82	5.369345	127	7.339487	172	8.828618
38	2.829017	83	5.419383	128	7.377309	173	8.857206
39	2.894808	84	5.469110	129	7.414895	174	8.885616
40	2.960190	85	5.518530	130	7.452249	175	8.913849
41	3.025168	86	5.567643	131	7.489371	176	8.941908
42	3.089742	87	5.616451	132	7.526263	177	8.969793
43	3.153916	88	5.664957	133	7.562926	178	8.997504
44	3.217692	89	5.713162	134	7.599362	179	9.025044
45	3.281072	90	5.761068	135	7.635571	180	9.052413

Table "Y"
Annuity Factors For Use with Installment Settlements
Corresponding with Number of Months in Term Certain

Mortality: None
Interest: 7.75% per year
COLA: 0.0% per year

181	9.079613	226	10.143891	271	10.948325	316	11.556356
182	9.106643	227	10.164322	272	10.963768	317	11.568028
183	9.133507	228	10.184627	273	10.979115	318	11.579628
184	9.160203	229	10.204805	274	10.994367	319	11.591156
185	9.186734	230	10.224859	275	11.009524	320	11.602613
186	9.213101	231	10.244788	276	11.024588	321	11.613999
187	9.239304	232	10.264593	277	11.039558	322	11.625314
188	9.265344	233	10.284276	278	11.054435	323	11.636559
189	9.291223	234	10.303837	279	11.069220	324	11.647734
190	9.316942	235	10.323276	280	11.083913	325	11.658840
191	9.342501	236	10.342595	281	11.098515	326	11.669877
192	9.367901	237	10.361794	282	11.113027	327	11.680845
193	9.393145	238	10.380874	283	11.127448	328	11.691746
194	9.418231	239	10.399835	284	11.141780	329	11.702579
195	9.443162	240	10.418679	285	11.156024	330	11.713345
196	9.467938	241	10.437407	286	11.170178	331	11.724044
197	9.492561	242	10.456018	287	11.184246	332	11.734676
198	9.517031	243	10.474513	288	11.198226	333	11.745243
199	9.541350	244	10.492894	289	11.212119	334	11.755744
200	9.565517	245	10.511161	290	11.225926	335	11.766180
201	9.589535	246	10.529315	291	11.239647	336	11.776552
202	9.613403	247	10.547356	292	11.253284	337	11.786859
203	9.637124	248	10.565286	293	11.266836	338	11.797102
204	9.660698	249	10.583104	294	11.280303	339	11.807281
205	9.684125	250	10.600811	295	11.293688	340	11.817398
206	9.707407	251	10.618409	296	11.306989	341	11.827452
207	9.730545	252	10.635898	297	11.320208	342	11.837443
208	9.753540	253	10.653278	298	11.333345	343	11.847373
209	9.776391	254	10.670551	299	11.346400	344	11.857241
210	9.799101	255	10.687716	300	11.359375	345	11.867047
211	9.821671	256	10.704775	301	11.372269	346	11.876793
212	9.844100	257	10.721728	302	11.385083	347	11.886479
213	9.866390	258	10.738576	303	11.397817	348	11.896104
214	9.888542	259	10.755320	304	11.410473	349	11.905670
215	9.910557	260	10.771959	305	11.423050	350	11.915176
216	9.932435	261	10.788496	306	11.435549	351	11.924624
217	9.954177	262	10.804930	307	11.447971	352	11.934012
218	9.975785	263	10.821262	308	11.460315	353	11.943343
219	9.997258	264	10.837493	309	11.472583	354	11.952616
220	10.018599	265	10.853623	310	11.484775	355	11.961831
221	10.039807	266	10.869653	311	11.496892	356	11.970989
222	10.060883	267	10.885584	312	11.508933	357	11.980091
223	10.081829	268	10.901416	313	11.520899	358	11.989136
224	10.102645	269	10.917149	314	11.532792	359	11.998124
225	10.123332	270	10.932786	315	11.544610	360	12.007058