

Appendix B. Life Expectancy Tables (Continued)

Table III (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
20	72.0	71.5	71.0	70.6	70.2	69.8	69.5	69.1	68.8	68.5
21	71.5	71.0	70.5	70.0	69.6	69.2	68.8	68.5	68.1	67.8
22	71.0	70.5	70.0	69.5	69.0	68.6	68.2	67.8	67.5	67.1
23	70.6	70.0	69.5	69.0	68.5	68.0	67.6	67.2	66.8	66.5
24	70.2	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8
25	69.8	69.2	68.6	68.0	67.5	67.0	66.5	66.1	65.6	65.2
26	69.5	68.8	68.2	67.6	67.1	66.5	66.0	65.5	65.1	64.6
27	69.1	68.5	67.8	67.2	66.6	66.1	65.5	65.0	64.5	64.1
28	68.8	68.1	67.5	66.8	66.2	65.6	65.1	64.5	64.0	63.5
29	68.5	67.8	67.1	66.5	65.8	65.2	64.6	64.1	63.5	63.0
30	68.3	67.5	66.8	66.2	65.5	64.9	64.2	63.7	63.1	62.6
31	68.0	67.3	66.6	65.8	65.2	64.5	63.9	63.2	62.7	62.1
32	67.8	67.0	66.3	65.6	64.9	64.2	63.5	62.9	62.3	61.7
33	67.6	66.8	66.0	65.3	64.6	63.9	63.2	62.5	61.9	61.3
34	67.4	66.6	65.8	65.1	64.3	63.6	62.9	62.2	61.5	60.9
35	67.2	66.4	65.6	64.8	64.1	63.3	62.6	61.9	61.2	60.5
36	67.1	66.2	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.2
37	66.9	66.1	65.2	64.4	63.6	62.8	62.1	61.3	60.6	59.9
38	66.8	65.9	65.1	64.2	63.4	62.6	61.9	61.1	60.3	59.6
39	66.6	65.8	64.9	64.1	63.3	62.4	61.6	60.9	60.1	59.4
40	66.5	65.6	64.8	63.9	63.1	62.3	61.5	60.7	59.9	59.1
41	66.4	65.5	64.6	63.8	62.9	62.1	61.3	60.5	59.7	58.9
42	66.3	65.4	64.5	63.6	62.8	61.9	61.1	60.3	59.5	58.7
43	66.2	65.3	64.4	63.5	62.7	61.8	61.0	60.1	59.3	58.5
44	66.1	65.2	64.3	63.4	62.5	61.7	60.8	60.0	59.1	58.3
45	66.0	65.1	64.2	63.3	62.4	61.5	60.7	59.8	59.0	58.1
46	65.9	65.0	64.1	63.2	62.3	61.4	60.6	59.7	58.8	58.0
47	65.9	65.0	64.0	63.1	62.2	61.3	60.5	59.6	58.7	57.9
48	65.8	64.9	64.0	63.0	62.1	61.2	60.3	59.5	58.6	57.7
49	65.7	64.8	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.6
50	65.7	64.8	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5
51	65.6	64.7	63.8	62.8	61.9	61.0	60.1	59.2	58.3	57.4
52	65.6	64.7	63.7	62.8	61.9	60.9	60.0	59.1	58.2	57.3
53	65.5	64.6	63.7	62.7	61.8	60.9	59.9	59.0	58.1	57.2
54	65.5	64.6	63.6	62.7	61.7	60.8	59.9	59.0	58.0	57.1
55	65.5	64.5	63.6	62.6	61.7	60.8	59.8	58.9	58.0	57.1
56	65.4	64.5	63.5	62.6	61.6	60.7	59.8	58.8	57.9	57.0
57	65.4	64.5	63.5	62.5	61.6	60.7	59.7	58.8	57.9	56.9
58	65.4	64.4	63.5	62.5	61.6	60.6	59.7	58.7	57.8	56.9
59	65.4	64.4	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
60	65.3	64.4	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8
61	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7
62	65.3	64.3	63.4	62.4	61.4	60.5	59.5	58.6	57.6	56.7
63	65.3	64.3	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7
64	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6
65	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.5	56.6
66	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6
67	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.5
68	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
69	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
70	65.2	64.2	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5
71	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
100	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
101	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
102	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
103	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
104	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
105	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
106	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
107	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
108	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
109	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
110	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
111	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
112	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
113	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
114	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
115	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
116	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
117	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
118	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
119	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
120+	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
30	62.0	61.6	61.1	60.7	60.3	59.9	59.5	59.2	58.9	58.6
31	61.6	61.1	60.6	60.1	59.7	59.3	58.9	58.6	58.2	57.9
32	61.1	60.6	60.1	59.6	59.1	58.7	58.3	57.9	57.6	57.2
33	60.7	60.1	59.6	59.1	58.6	58.1	57.7	57.3	56.9	56.6
34	60.3	59.7	59.1	58.6	58.1	57.6	57.2	56.7	56.3	55.9
35	59.9	59.3	58.7	58.1	57.6	57.1	56.6	56.2	55.7	55.3
36	59.5	58.9	58.3	57.7	57.2	56.6	56.1	55.6	55.2	54.7
37	59.2	58.6	57.9	57.3	56.7	56.2	55.6	55.1	54.6	54.2
38	58.9	58.2	57.6	56.9	56.3	55.7	55.2	54.6	54.1	53.6
39	58.6	57.9	57.2	56.6	55.9	55.3	54.7	54.2	53.6	53.1
40	58.4	57.6	56.9	56.3	55.6	55.0	54.3	53.8	53.2	52.7
41	58.1	57.4	56.7	56.0	55.3	54.6	54.0	53.4	52.8	52.2
42	57.9	57.1	56.4	55.7	55.0	54.3	53.6	53.0	52.4	51.8
43	57.7	56.9	56.2	55.4	54.7	54.0	53.3	52.6	52.0	51.4
44	57.5	56.7	55.9	55.2	54.4	53.7	53.0	52.3	51.6	51.0
45	57.3	56.5	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7
46	57.2	56.3	55.5	54.7	54.0	53.2	52.4	51.7	51.0	50.3
47	57.0	56.2	55.4	54.5	53.7	53.0	52.2	51.5	50.7	50.0
48	56.9	56.0	55.2	54.4	53.6	52.8	52.0	51.2	50.5	49.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
49	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
50	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
51	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
52	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
53	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
54	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
55	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
56	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
57	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
58	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
59	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
60	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7
61	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
62	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
63	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
64	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
65	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
66	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
67	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
68	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
69	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
70	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
71	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
72	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
73	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
74	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
75	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
76	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
77	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
78	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
79	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
80	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
81	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
82	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
83	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
84	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
85	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
86	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
87	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
88	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
89	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
90	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
91	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
92	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
93	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
94	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
95	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
96	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
97	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
98	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
99	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
100	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
101	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
102	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
103	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
104	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
105	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
106	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
107	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
108	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
109	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
110	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
111	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
112	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
113	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
114	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
115	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
116	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
117	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
118	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
119	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
120+	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	40	41	42	43	44	45	46	47	48	49
40	52.2	51.7	51.2	50.8	50.4	50.0	49.7	49.3	49.0	48.8
41	51.7	51.2	50.7	50.2	49.8	49.4	49.0	48.7	48.4	48.1
42	51.2	50.7	50.2	49.7	49.2	48.8	48.4	48.0	47.7	47.4
43	50.8	50.2	49.7	49.2	48.7	48.3	47.8	47.4	47.1	46.7
44	50.4	49.8	49.2	48.7	48.2	47.7	47.3	46.8	46.4	46.1
45	50.0	49.4	48.8	48.3	47.7	47.2	46.7	46.3	45.9	45.5
46	49.7	49.0	48.4	47.8	47.3	46.7	46.2	45.7	45.3	44.9
47	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2	44.8	44.3

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	40	41	42	43	44	45	46	47	48	49
48	49.0	48.4	47.7	47.1	46.4	45.9	45.3	44.8	44.3	43.8
49	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.3	43.8	43.3
50	48.5	47.8	47.1	46.4	45.7	45.1	44.5	43.9	43.3	42.8
51	48.3	47.5	46.8	46.1	45.4	44.7	44.1	43.5	42.9	42.3
52	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.1	42.5	41.9
53	47.8	47.1	46.3	45.6	44.8	44.1	43.4	42.8	42.1	41.5
54	47.7	46.9	46.1	45.3	44.6	43.8	43.1	42.5	41.8	41.2
55	47.5	46.7	45.9	45.1	44.3	43.6	42.9	42.2	41.5	40.8
56	47.3	46.5	45.7	44.9	44.1	43.4	42.6	41.9	41.2	40.5
57	47.2	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2
58	47.1	46.2	45.4	44.5	43.7	42.9	42.2	41.4	40.7	39.9
59	46.9	46.1	45.2	44.4	43.6	42.8	42.0	41.2	40.4	39.7
60	46.8	46.0	45.1	44.3	43.4	42.6	41.8	41.0	40.2	39.5
61	46.7	45.8	45.0	44.1	43.3	42.4	41.6	40.8	40.0	39.2
62	46.6	45.7	44.9	44.0	43.1	42.3	41.5	40.6	39.8	39.0
63	46.5	45.7	44.8	43.9	43.0	42.2	41.3	40.5	39.7	38.9
64	46.5	45.6	44.7	43.8	42.9	42.1	41.2	40.4	39.5	38.7
65	46.4	45.5	44.6	43.7	42.8	41.9	41.1	40.2	39.4	38.6
66	46.3	45.4	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.4
67	46.3	45.4	44.4	43.5	42.6	41.8	40.9	40.0	39.1	38.3
68	46.2	45.3	44.4	43.5	42.6	41.7	40.8	39.9	39.0	38.2
69	46.2	45.2	44.3	43.4	42.5	41.6	40.7	39.8	38.9	38.1
70	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0
71	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9
72	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8
73	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7
74	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7
75	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6
76	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5
77	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5
78	45.9	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5
79	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4
80	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4
81	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
82	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
83	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3
84	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3
85	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3
86	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2
87	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	40	41	42	43	44	45	46	47	48	49
88	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2
89	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
90	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
91	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
92	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
93	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
94	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
95	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
96	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
97	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
98	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
99	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
100	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
101	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
102	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
103	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
104	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
105	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
106	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
107	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
108	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
109	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
110	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
111	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
112	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
113	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
114	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
115	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
116	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
117	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
118	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
119	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
120+	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
50	42.3	41.8	41.4	40.9	40.6	40.2	39.8	39.5	39.2	39.0
51	41.8	41.3	40.8	40.4	40.0	39.6	39.2	38.9	38.6	38.3
52	41.4	40.8	40.3	39.9	39.4	39.0	38.6	38.2	37.9	37.6
53	40.9	40.4	39.9	39.4	38.9	38.4	38.0	37.6	37.3	36.9
54	40.6	40.0	39.4	38.9	38.4	37.9	37.5	37.1	36.7	36.3
55	40.2	39.6	39.0	38.4	37.9	37.4	36.9	36.5	36.1	35.7
56	39.8	39.2	38.6	38.0	37.5	36.9	36.5	36.0	35.5	35.1

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
57	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5	35.0	34.6
58	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5	34.1
59	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6
60	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1
61	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7
62	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3
63	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9
64	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5
65	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2
66	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9
67	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6
68	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4
69	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
97	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
98	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
99	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
100	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
101	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
102	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
103	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
104	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
105	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
106	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
107	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
108	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
109	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
110	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
111	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
112	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
113	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
114	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
115	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
116	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
117	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
118	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
119	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
120+	36.2	35.3	34.3	33.4	32.5	31.6	30.6	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	60	61	62	63	64	65	66	67	68	69
60	32.6	32.2	31.7	31.3	31.0	30.6	30.3	30.0	29.7	29.4
61	32.2	31.7	31.2	30.8	30.4	30.0	29.7	29.4	29.1	28.8
62	31.7	31.2	30.8	30.3	29.9	29.5	29.1	28.7	28.4	28.1
63	31.3	30.8	30.3	29.8	29.4	28.9	28.5	28.2	27.8	27.5
64	31.0	30.4	29.9	29.4	28.9	28.4	28.0	27.6	27.2	26.9
65	30.6	30.0	29.5	28.9	28.4	28.0	27.5	27.1	26.7	26.3
66	30.3	29.7	29.1	28.5	28.0	27.5	27.0	26.6	26.2	25.8
67	30.0	29.4	28.7	28.2	27.6	27.1	26.6	26.1	25.7	25.3
68	29.7	29.1	28.4	27.8	27.2	26.7	26.2	25.7	25.2	24.8
69	29.4	28.8	28.1	27.5	26.9	26.3	25.8	25.3	24.8	24.3
70	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9
71	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4
72	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1
73	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7
74	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4
75	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	60	61	62	63	64	65	66	67	68	69
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
115	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
116	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
117	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.2	20.4	19.6
118	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
119	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
120+	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	70	71	72	73	74	75	76	77	78	79
70	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	19.1	18.4	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8
91	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	70	71	72	73	74	75	76	77	78	79
110	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
111	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
112	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
113	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
114	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
115	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
116	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
117	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
118	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.6	11.9
119	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.4	12.6	11.9
120+	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.3	12.6	11.9

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	80	81	82	83	84	85	86	87	88	89
80	14.7	14.4	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3
81	14.4	14.0	13.6	13.2	12.9	12.6	12.4	12.2	12.0	11.8
82	14.0	13.6	13.2	12.8	12.5	12.2	11.9	11.7	11.5	11.3
83	13.7	13.2	12.8	12.4	12.1	11.8	11.5	11.2	11.0	10.8
84	13.4	12.9	12.5	12.1	11.7	11.4	11.1	10.8	10.5	10.3
85	13.1	12.6	12.2	11.8	11.4	11.0	10.7	10.4	10.1	9.9
86	12.9	12.4	11.9	11.5	11.1	10.7	10.4	10.0	9.8	9.5
87	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7	9.4	9.1
88	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1	8.8
89	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5
90	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3
91	12.1	11.5	10.9	10.4	9.9	9.5	9.1	8.7	8.3	8.0
92	11.9	11.4	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.8
93	11.9	11.3	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.6
94	11.8	11.2	10.6	10.0	9.5	9.0	8.6	8.2	7.8	7.4
95	11.7	11.1	10.5	9.9	9.4	8.9	8.5	8.0	7.6	7.3
96	11.6	11.0	10.4	9.9	9.3	8.8	8.4	7.9	7.5	7.1
97	11.6	11.0	10.4	9.8	9.2	8.7	8.3	7.8	7.4	7.0
98	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.9
99	11.5	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.8
100	11.5	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8
101	11.4	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7
102	11.4	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6
103	11.4	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6
104	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6
105	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
106	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
107	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
108	11.4	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
109	11.3	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
110	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5
111	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
112	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
113	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
114	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
115	11.3	10.7	10.0	9.4	8.8	8.3	7.8	7.3	6.8	6.4
116	11.3	10.6	10.0	9.4	8.8	8.3	7.7	7.3	6.8	6.4
117	11.3	10.6	10.0	9.4	8.8	8.2	7.7	7.2	6.8	6.3
118	11.3	10.6	10.0	9.3	8.8	8.2	7.7	7.2	6.7	6.3
119	11.2	10.6	9.9	9.3	8.7	8.2	7.6	7.1	6.6	6.2
120+	11.2	10.5	9.9	9.3	8.7	8.1	7.6	7.1	6.6	6.1

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	90	91	92	93	94	95	96	97	98	99
90	8.0	7.7	7.5	7.3	7.1	6.9	6.8	6.7	6.6	6.5
91	7.7	7.5	7.2	7.0	6.8	6.6	6.5	6.4	6.2	6.1
92	7.5	7.2	7.0	6.7	6.5	6.4	6.2	6.1	5.9	5.8
93	7.3	7.0	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.5
94	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.3
95	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0
96	6.8	6.5	6.2	5.9	5.7	5.5	5.3	5.1	5.0	4.8
97	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9	4.8	4.6
98	6.6	6.2	5.9	5.7	5.4	5.2	5.0	4.8	4.6	4.5
99	6.5	6.1	5.8	5.5	5.3	5.0	4.8	4.6	4.5	4.3
100	6.4	6.0	5.7	5.4	5.2	4.9	4.7	4.5	4.3	4.2
101	6.3	6.0	5.6	5.3	5.1	4.8	4.6	4.4	4.2	4.1
102	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.3	4.1	4.0
103	6.2	5.9	5.5	5.2	4.9	4.7	4.5	4.2	4.1	3.9
104	6.2	5.8	5.5	5.2	4.9	4.6	4.4	4.2	4.0	3.8
105	6.1	5.8	5.4	5.1	4.9	4.6	4.4	4.1	4.0	3.8
106	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.8
107	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7
108	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
109	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
110	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
111	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
112	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.7
113	6.1	5.7	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6
114	6.0	5.7	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
115	6.0	5.6	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
116	6.0	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.7	3.5
117	5.9	5.5	5.2	4.9	4.6	4.3	4.0	3.8	3.6	3.4
118	5.8	5.5	5.1	4.8	4.5	4.2	3.9	3.7	3.5	3.3
119	5.8	5.4	5.0	4.7	4.4	4.1	3.8	3.6	3.3	3.1
120+	5.7	5.3	4.9	4.6	4.3	4.0	3.7	3.4	3.2	3.0

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	100	101	102	103	104	105	106	107	108	109
100	4.1	3.9	3.8	3.7	3.7	3.6	3.6	3.6	3.6	3.6
101	3.9	3.8	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4
102	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.3	3.3	3.3
103	3.7	3.6	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.2
104	3.7	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1
105	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.1	3.1	3.1
106	3.6	3.5	3.3	3.2	3.2	3.1	3.1	3.1	3.0	3.0
107	3.6	3.4	3.3	3.2	3.2	3.1	3.1	3.0	3.0	3.0
108	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
109	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
110	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
111	3.5	3.4	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
112	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
113	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
114	3.5	3.3	3.2	3.1	3.0	3.0	2.9	2.9	2.9	2.9
115	3.4	3.3	3.2	3.1	3.0	2.9	2.9	2.9	2.8	2.8
116	3.3	3.2	3.1	3.0	2.9	2.8	2.8	2.8	2.8	2.8
117	3.3	3.1	3.0	2.9	2.8	2.7	2.7	2.7	2.7	2.6
118	3.1	3.0	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.5
119	2.9	2.8	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.3
120+	2.8	2.6	2.5	2.3	2.2	2.1	2.1	2.1	2.0	2.0

Appendix B. (Continued)

Table II (continued)											
(Joint Life and Last Survivor Expectancy)											
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)											
Ages	110	111	112	113	114	115	116	117	118	119	120+
110	3.0	2.9	2.9	2.9	2.9	2.8	2.7	2.6	2.5	2.2	2.0
111	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
112	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
113	2.9	2.9	2.9	2.8	2.8	2.8	2.7	2.6	2.4	2.2	1.9
114	2.9	2.8	2.8	2.8	2.8	2.7	2.6	2.5	2.4	2.1	1.9
115	2.8	2.8	2.8	2.8	2.7	2.7	2.6	2.5	2.3	2.1	1.8
116	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.2	2.0	1.8
117	2.6	2.6	2.6	2.6	2.5	2.5	2.4	2.3	2.1	1.9	1.6
118	2.5	2.4	2.4	2.4	2.4	2.3	2.2	2.1	1.9	1.7	1.4
119	2.2	2.2	2.2	2.2	2.1	2.1	2.0	1.9	1.7	1.3	1.1
120+	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.6	1.4	1.1	1.0