

## Appendix B. Life Expectancy Tables (Continued)

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

<b>Table II (continued)</b>										
<b>(Joint Life and Last Survivor Expectancy)</b>										
<b>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</b>										
<b>Ages</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>49</b>	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
<b>50</b>	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
<b>51</b>	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
<b>52</b>	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
<b>53</b>	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
<b>54</b>	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
<b>55</b>	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
<b>56</b>	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
<b>57</b>	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
<b>58</b>	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
<b>59</b>	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
<b>60</b>	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7
<b>61</b>	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
<b>62</b>	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
<b>63</b>	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
<b>64</b>	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
<b>65</b>	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
<b>66</b>	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
<b>67</b>	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
<b>68</b>	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
<b>69</b>	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
<b>70</b>	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
<b>71</b>	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
<b>72</b>	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
<b>73</b>	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
<b>74</b>	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
<b>75</b>	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
<b>76</b>	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
<b>77</b>	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
<b>78</b>	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
<b>79</b>	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
<b>80</b>	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
<b>81</b>	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
<b>82</b>	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
<b>83</b>	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
<b>84</b>	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
<b>85</b>	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
<b>86</b>	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
<b>87</b>	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
<b>88</b>	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)										
<b>Ages</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>33</b>	<b>34</b>	<b>35</b>	<b>36</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>89</b>	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
<b>90</b>	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>91</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>92</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>93</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>94</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>95</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>96</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>97</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>98</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>99</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>100</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>101</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>102</b>	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
<b>103</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>104</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>105</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>106</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>107</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>108</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>109</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>110</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>111</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>112</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>113</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>114</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>115</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>116</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>117</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>118</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>119</b>	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
<b>120+</b>	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)										
<b>Ages</b>	<b>40</b>	<b>41</b>	<b>42</b>	<b>43</b>	<b>44</b>	<b>45</b>	<b>46</b>	<b>47</b>	<b>48</b>	<b>49</b>
<b>40</b>	52.2	51.7	51.2	50.8	50.4	50.0	49.7	49.3	49.0	48.8
<b>41</b>	51.7	51.2	50.7	50.2	49.8	49.4	49.0	48.7	48.4	48.1
<b>42</b>	51.2	50.7	50.2	49.7	49.2	48.8	48.4	48.0	47.7	47.4
<b>43</b>	50.8	50.2	49.7	49.2	48.7	48.3	47.8	47.4	47.1	46.7
<b>44</b>	50.4	49.8	49.2	48.7	48.2	47.7	47.3	46.8	46.4	46.1
<b>45</b>	50.0	49.4	48.8	48.3	47.7	47.2	46.7	46.3	45.9	45.5
<b>46</b>	49.7	49.0	48.4	47.8	47.3	46.7	46.2	45.7	45.3	44.9
<b>47</b>	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2	44.8	44.3

**Appendix B. (Continued)**

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

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



**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

## Appendix B. (Continued)

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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

**Appendix B. (Continued)**

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