

Option 2: Joint Life Survivor Annuity with Return of 100% of Purchase Price on death of last survivor

Age	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	Age																	
40	4.82%																																										40																
41	4.82%	4.83%																																											41														
42	4.83%	4.83%	4.84%																																										42														
43	4.83%	4.84%	4.84%	4.85%																																									43														
44	4.83%	4.84%	4.85%	4.85%	4.86%																																									44													
45	4.84%	4.84%	4.85%	4.86%	4.86%	4.87%																																								45													
46	4.84%	4.85%	4.85%	4.86%	4.87%	4.87%	4.88%																																							46													
47	4.85%	4.85%	4.86%	4.86%	4.87%	4.88%	4.88%	4.89%																																							47												
48	4.85%	4.86%	4.86%	4.87%	4.88%	4.88%	4.89%	4.89%	4.90%																																						48												
49	4.85%	4.86%	4.87%	4.87%	4.88%	4.89%	4.89%	4.90%	4.91%	4.91%																																					49												
50	4.86%	4.86%	4.87%	4.88%	4.88%	4.89%	4.90%	4.90%	4.91%	4.92%	4.92%																																				50												
51	4.86%	4.87%	4.87%	4.88%	4.89%	4.90%	4.90%	4.91%	4.92%	4.92%	4.93%	4.93%																																				51											
52	4.86%	4.87%	4.88%	4.88%	4.89%	4.90%	4.91%	4.91%	4.92%	4.93%	4.93%	4.94%	4.95%	4.95%	4.96%																																	52											
53	4.87%	4.87%	4.88%	4.89%	4.90%	4.90%	4.91%	4.92%	4.93%	4.93%	4.94%	4.95%	4.95%	4.96%	4.97%	4.98%	4.98%	4.99%	5.00%																														53										
54	4.87%	4.88%	4.88%	4.89%	4.90%	4.91%	4.91%	4.92%	4.93%	4.94%	4.94%	4.95%	4.96%	4.96%	4.97%	4.98%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%																											54										
55	4.87%	4.88%	4.89%	4.89%	4.90%	4.91%	4.92%	4.93%	4.93%	4.94%	4.95%	4.96%	4.96%	4.97%	4.98%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.03%																									55										
56	4.87%	4.88%	4.89%	4.90%	4.91%	4.91%	4.92%	4.93%	4.94%	4.95%	4.95%	4.96%	4.97%	4.98%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%																						56											
57	4.87%	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%	4.93%	4.94%	4.95%	4.96%	4.97%	4.97%	4.98%	4.99%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%																				57											
58	4.88%	4.89%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.95%	4.96%	4.97%	4.98%	4.99%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%																			58											
59	4.88%	4.89%	4.90%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.97%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%																		59											
60	4.88%	4.89%	4.90%	4.91%	4.92%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%																60											
61	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%																61										
62	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.98%	4.99%	5.00%	5.01%	5.01%	5.02%	5.03%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%															62									
63	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.00%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%															63								
64	4.88%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%															64							
65	4.89%	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%																65						
66	4.89%	4.90%	4.91%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%																66						
67	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.00%	5.01%	5.02%	5.03%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%																67						
68	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%																68						
69	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.04%	5.05%	5.05%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%																69					
70	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.05%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%	5.16%	5.16%															70					
71	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%	5.16%	5.16%	5.17%	5.17%														71				
72	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%	5.16%	5.16%	5.17%	5.17%	5.18%	5.18%														72			
73	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%	5.16%	5.16%	5.17%	5.17%	5.18%	5.18%	5.19%	5.19%														73	
74	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13%	5.14%	5.14%	5.15%	5.15%	5.16%	5.16%	5.17%	5.17%	5.18%	5.18%	5.19%	5.19%	5.20%	5.20%														74
75	4.89%	4.90%	4.91%	4.92%	4.93%	4.94%	4.95%	4.96%	4.97%	4.98%	4.99%	5.00%	5.01%	5.02%	5.03%	5.04%	5.05%	5.06%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.13%	5.13																												