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 0	68 69	70	71	72	73	74	75	76	77 7	8 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%	6																														_	43
44	4.83% 4.84%	4.85% 4.85%	64.86%																														-	44
45	4.84% 4.84%	4.85% 4.86%	64.86%	4.87%																														45
46	4.84% 4.85%	4.85% 4.86%	6 4.87%	4.87% 4.88%	0																													46
47	4.85% 4.85%	4.86% 4.86%	6 4.87%	4.88% 4.88%	6 4.89%	, D																												47
48	4.85% 4.86%	4.86% 4.87%	6 4.88%	4.88% 4.89%	6 4.89%	4.90%																												48
49	4.85% 4.86%	4.87% 4.87%	6 4.88%	4.89% 4.89%	6 4.90%	4.91%	4.91%																											49
50	4.86% 4.86%	4.87% 4.88%	6 4.88%	4.89% 4.90%	6 4.90%	4.91%	4.92%	4.92%																										50
51	4.86% 4.87%	4.87% 4.88%	6 4.89%	4.90% 4.90%	6 4.91%	4.92%	4.92%	4.93% 4.93%	6																									51
52	4.86% 4.87%	4.88% 4.88%	6 4.89%	4.90% 4.91%	6 4.91%	4.92%	4.93%	4.93% 4.94%	6 4.95%																									52
53	4.87% 4.87%	4.88% 4.89%	6 4.90%	4.90% 4.91%	6 4.92%	4.93%	4.93%	4.94% 4.95%	6 4.95%	4.96%																								53
54	4.87% 4.88%	4.88% 4.89%	6 4.90%	4.91% 4.91%	6 4.92%	4.93%	4.94%	4.94% 4.95%	6 4.96%	4.96%	4.97%																							54
55	4.87% 4.88%	4.89% 4.89%	6 4.90%	4.91% 4.92%	6 4.93%	4.93%	4.94%	4.95% 4.96%	6 4.96%	4.97%	4.98%	4.98%																						55
56	4.87% 4.88%	4.89% 4.90%	6 4.91%	4.91% 4.92%	6 4.93%	4.94%	4.95%	4.95% 4.96%	6 4.97%	4.98%	4.98%	4.99% 5.00%																						56
57	4.87% 4.88%	4.89% 4.90%	6 4.91%	4.92% 4.93%	6 4.93%	6 4.94%	4.95%	4.96% 4.97%	6 4.97%	4.98%	4.99%	4.99% 5.00%	5.019	6																				57
58	4.88% 4.89%	4.89% 4.90%	6 4.91%	4.92% 4.93%	6 4.94%	4.95%	4.95%	4.96% 4.97%	6 4.98%	4.99%	4.99%	5.00% 5.01%	5.01%	6 5.02%																				58
59	4.88% 4.89%	4.90% 4.90%	6 4.91%	4.92% 4.93%	6 4.94%	4.95%	4.96%	4.97% 4.97%	6 4.98%	4.99%	5.00%	5.01% 5.01%	5.02%	6 5.03%	5.03%																			59
60	4.88% 4.89%	4.90% 4.91%	6 4.92%	4.92% 4.93%	6 4.94%	4.95%	4.96%	4.97% 4.98%	6 4.99%	4.99%	5.00%	5.01% 5.02%	5.02%	6 5.03%	5.04%	5.04%																		60
61	4.88% 4.89%	4.90% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.95%	4.96%	4.97% 4.98%	6 4.99%	5.00%	5.01%	5.01% 5.02%	5.03%	6 5.04%	5.04%	5.05%	5.05%																	61
62	4.88% 4.89%	4.90% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.96%	4.97%	4.98% 4.98%	6 4.99%	5.00%	5.01%	5.02% 5.03%	5.03%	6 5.04%	5.05%	5.05%	5.06%	5.06%																62
63	4.88% 4.89%	4.90% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.96%	4.97%	4.98% 4.99%	6 5.00%	5.00%	5.01%	5.02% 5.03%	5.04%	6 5.04%	5.05%	5.06% \$	5.06%	5.07% 5.07%	, D															63
64	4.88% 4.89%	4.90% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.96%	4.97%	4.98% 4.99%	6 5.00%	5.01%	5.02%	5.02% 5.03%	5.04%	6 5.05%	5.05%	5.06%	5.07%	5.07% 5.08%	5.08%															64
65	4.89% 4.89%	4.90% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.96%	4.97%	4.98% 4.99%	6 5.00%	5.01%	5.02%	5.03% 5.04%	5.04%	6 5.05%	5.06%	5.07%	5.07%	5.08% 5.08%	5.09%	5.09%														65
66	4.89% 4.90%	4.91% 4.91%	6 4.92%	4.93% 4.94%	6 4.95%	4.96%	4.97%	4.98% 4.99%	6 5.00%	5.01%	5.02%	5.03% 5.04%	5.05%	6 5.05%	5.06%	5.07% 5	5.08%	5.08% 5.09%	5.09%	5.10%	5.10%													66
67	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.00%	5.01%	5.02%	5.03% 5.04%	5.05%	6 5.06%	5.06%	5.07% 5	5.08%	5.08% 5.09%	5.10%	5.10%	5.10%	5.11%												67
68	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.03% 5.04%	5.05%	6 5.06%	5.07%	5.07% \$	5.08%	5.09% 5.09%	5.10%	5.10%	5.11%	5.11% 5.1	12%											68
69	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.04%	5.05%	6 5.06%	5.07%	5.08% \$	5.08%	5.09% 5.10%	5.10%	5.11%	5.11%	5.11% 5.1	12% 5.12	%										69
70	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.05%	6 5.06%	5.07%	5.08% \$	5.09%	5.09% 5.10%	5.10%	5.11%	5.11%	5.12% 5.1	12% 5.12	% 5.139	6									70
71	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.06%	5.07%	5.08% \$	5.09%	5.09% 5.10%	5.11%	5.11%	5.12%	5.12% 5.1	12% 5.13	% 5.139	% 5.13%									71
72	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.07%	5.08% \$	5.09%	5.10% 5.10%	5.11%	5.11%	5.12%	5.12% 5.1	13% 5.13	% 5.139	% 5.13%	5.14%								72
73	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.07%	5.08% \$	5.09%	5.10% 5.10%	5.11%	5.11%	5.12%	5.12% 5.1	13% 5.13	% 5.139	% 5.13%	5.14%	5.14%							73
74	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.08% 5	5.09%	5.10% 5.10%	5.11%	5.11%	5.12%	5.12% 5.1	13% 5.13	% 5.139	% 5.14%	5.14%	5.14%	5.14%						74
75	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.08% 5	5.09%	5.10% 5.10%	5.11%	5.12%	5.12%	5.12% 5.1	13% 5.13	% 5.139	% 5.14%	5.14%	5.14%	5.14%	5.14%					75
76	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.08% \$	5.09%	5.10% 5.11%	5.11%	5.12%	5.12%	5.13% 5.1	13% 5.13	% 5.149	% 5.14%	5.14%	5.14%	5.14%	5.14%	5.14%				76
77	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.08% \$	5.09%	5.10% 5.11%	5.11%	5.12%	5.12%	5.13% 5.1	13% 5.13	% 5.149	% 5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%			77
78	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.09% \$	5.09%	5.10% 5.11%	5.11%	5.12%	5.12%	5.13% 5.1	13% 5.13	% 5.149	% 5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14% 5.1	4%		78
79	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	6 4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.09% \$	5.09%	5.10% 5.11%	5.11%	5.12%	5.12%	5.13% 5.1	13% 5.13	% 5.149	% 5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14% 5.1	4% 5.14	%	79
80	4.89% 4.90%	4.91% 4.92%	6 4.93%	4.94% 4.95%	6 4.96%	4.97%	4.98%	4.99% 5.00%	6 5.01%	5.02%	5.03%	5.04% 5.05%	5.06%	6 5.07%	5.08%	5.09% 5	5.09%	5.10% 5.11%	5.11%	5.12%	5.12%	5.13% 5.1	13% 5.13	% 5.149	% 5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14% 5.1	4% 5.14	% 5.14%	% 80