

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%																													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%																												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%																											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%																										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%																									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%																							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%																						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%	5.03%	5.03%																						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%	5.02%	5.02%	5.03%	5.04%	5.04%																					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%	5.03%	5.04%	5.04%	5.05%	5.05%																				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%	5.02%	5.03%	5.03%	5.04%	5.05%	5.05%	5.06%	5.06%																			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%	5.03%	5.04%	5.04%	5.05%	5.06%	5.06%	5.07%	5.07%																		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%	5.07%	5.07%	5.08%	5.08%																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%	5.03%	5.04%	5.04%	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%	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%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%															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%	5.04%	5.05%	5.06%	5.06%	5.07%	5.08%	5.08%	5.09%	5.09%	5.10%	5.10%	5.10%	5.11%													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%	5.05%	5.06%	5.07%	5.07%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.11%	5.12%	5.12%											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%	5.06%	5.07%	5.08%	5.08%	5.09%	5.10%	5.10%	5.11%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%										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%	5.08%	5.09%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%											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%	5.08%	5.09%	5.09%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.13%	5.14%									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%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.13%	5.14%	5.14%								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%	5.09%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.13%	5.14%	5.14%								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%	5.10%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%						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%	5.10%	5.10%	5.11%	5.12%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%						75
76	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%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%					76
77	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%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%				77
78	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%	5.09%	5.09%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%		78
79	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%	5.09%	5.09%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%		79
80	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%	5.09%	5.09%	5.10%	5.11%	5.11%	5.12%	5.12%	5.12%	5.13%	5.13%	5.13%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	5.14%	80