

Term and Life Factors

Default Case

John Doe

Assumptions				
7520 Rate	8.0%	Term		10
Annuity Increase	0.0%	Age 1		55
Annuity Frequency	Annual	Age 2		0
Annuity Type	End	Age 3		0
Years Deferred	0	Age 4		0
*Applicable only for the annuity factor		Age 5		0

IRS Rounded Results	Income	Remainder	Reversion	Annuity
Term Status				
Term Certain	0.536807	0.463193	N/A	7.2469
Life Statuses				
Last to Die	0.78834	0.21166	N/A	10.8543
First to Die	0.78834	0.21166	N/A	10.8543
TermLife Statuses				
Shorter of Term and Last to Die	0.51396	0.41081	0.07523	7.0101
Shorter of Term and First to Die	0.51396	0.41081	0.07523	7.0101
Greater of Term and Last to Die	0.81120	0.05238	0.13642	11.0911
Greater of Term and First to Die	0.81120	0.05238	0.13642	11.0911

Unrounded Results	Income	Remainder	Reversion	Annuity
Term Status				
Term Certain	0.536806512	0.463193488	N/A	7.246887911
Life Statuses				
Last to Die	0.788344961	0.211655039	N/A	10.854312015
First to Die	0.788344961	0.211655039	N/A	10.854312015
TermLife Statuses				
Shorter of Term and Last to Die	0.513955131	0.410813123	0.075231746	7.010092320
Shorter of Term and First to Die	0.513955131	0.410813123	0.075231746	7.010092320
Greater of Term and Last to Die	0.811196342	0.052380365	0.136423293	11.091107606
Greater of Term and First to Die	0.811196342	0.052380365	0.136423293	11.091107606