Life Expectancy Report for Sam Sample
Report produced January 24, 2003

Life Expectancy Age at Specified Levels of Probability

	Individual Life Expectancy		Joint Life Expectancy	
Probability of Survival	Male born Dec 18, 1946, Non-Smoker, Normal Mortality	Female born Jan 24, 1949, Non-Smoker, Normal Mortality	Age of Male born Dec 18, 1946 at 1st death	Age of Male born Dec 18, 1946 at 2nd death
1%	**100.9**	**105.6**	**96.1**	**106.6**
2%	99.3	104.0	93.3	104.3
3%	98.0	102.9	92.9	104.0
4%	96.3	101.5	92.8	103.9
5%	**96.1**	**101.3**	**92.3**	**103.4**
6%	95.6	100.8	91.3	102.4
7%	94.8	100.1	91.3	102.4
8%	94.6	99.7	90.6	101.7
9%	94.0	99.2	90.6	101.6
10%	**93.7**	**98.8**	**90.1**	**101.1**
15%	92.0	97.0	88.5	99.5
20%	90.4	95.3	87.1	98.0
25%	**89.1**	**94.0**	**85.9**	**96.9**
30%	88.0	92.5	84.8	95.8
35%	87.0	91.2	83.7	94.7
40%	85.9	89.8	82.6	93.8
45%	84.8	88.8	81.4	92.7
50%	**83.7**	**87.4**	**80.2**	**91.8**
55%	82.6	85.9	78.8	90.8
60%	81.4	84.7	77.3	89.9
65%	79.6	83.2	75.6	88.9
70%	78.2	81.4	74.0	87.7
75%	76.2	79.3	71.8	86.5
80%	73.6	76.8	70.0	85.2
85%	71.4	73.6	67.5	83.7
90%	66.9	68.9	64.6	81.4
95%	63.1	63.4	58.8	77.2

For consistency, life expectancy ages for the second death are expressed in terms of the first individual, even though that individual may not be the second to die. Life expectancy calculations use the 1990-1995 Individual Life Insurance Experience table(s), adjusted for decreases in mortality over time.