

## Life Expectancy And Present Value Calculator- 2008

Normal Life Expectancy At Various Ages (in years)- per the Life Tables, Canada, 2000-2002						Present Value Of \$1 Per Annum, payable monthly (discounted at 0.75% per annum for initial 15 years, and 2.5% per annum thereafter)			
Age	Male	Female	Age	Male	Female	Years	Present Value	Years	Present Value
0	76.92	81.15	41	37.70	42.17				
1	76.36	80.57	42	36.76	41.21	1	0.996	41	31.320
2	75.39	79.60	43	35.83	40.26	2	1.985	42	31.784
3	74.41	78.62	44	34.89	39.30	3	2.966	43	32.237
4	73.42	77.64	45	33.97	38.36	4	3.940	44	32.679
5	72.44	76.66	46	33.05	37.41	5	4.906	45	33.110
6	71.45	75.67	47	32.13	36.47	6	5.866	46	33.531
7	70.46	74.68	48	31.22	35.53	7	6.818	47	33.941
8	69.46	73.69	49	30.31	34.60	8	7.763	48	34.341
9	68.47	72.69	50	29.41	33.67	9	8.701	49	34.732
10	67.48	71.70	51	28.51	32.75	10	9.633	50	35.113
11	66.48	70.71	52	27.63	31.83	11	10.557	51	35.484
12	65.49	69.72	53	26.74	30.92	12	11.474	52	35.847
13	64.50	68.73	54	25.87	30.01	13	12.385	53	36.201
14	63.51	67.74	55	25.01	29.11	14	13.288	54	36.546
15	62.53	66.76	56	24.15	28.22	15	14.186	55	36.883
16	61.56	65.77	57	23.31	27.33	16	15.068	56	37.211
17	60.60	64.79	58	22.47	26.45	17	15.928	57	37.532
18	59.64	63.82	59	21.65	25.58	18	16.676	58	37.844
19	58.68	62.84	60	20.84	24.72	19	17.587	59	38.150
20	57.72	62.65	61	20.04	23.86	20	18.386	60	38.447
21	56.77	61.68	62	19.26	23.01	21	19.166	61	38.738
22	55.82	60.70	63	18.49	22.17	22	19.926	62	39.021
23	54.87	59.72	64	17.73	21.34	23	20.669	63	39.297
24	53.92	58.74	65	16.98	20.52	24	21.393	64	39.567
25	52.96	57.76	66	16.25	19.70	25	22.099	65	39.830
26	52.00	56.77	67	15.53	18.90	26	22.788	66	40.087
27	51.05	55.79	68	14.82	18.11	27	23.460	67	40.337
28	50.09	54.81	69	14.14	17.34	28	24.116	68	40.581
29	49.13	53.83	70	13.46	16.57	29	24.756	69	40.820
30	48.17	52.85	71	12.80	15.81	30	25.380	70	41.052
31	47.21	51.87	72	12.16	15.07	31	25.989	71	41.279
32	46.25	50.89	73	11.53	14.34	32	26.584	72	41.500
33	45.30	49.91	74	10.92	13.62	33	27.163	73	41.716
34	44.34	48.94	75	10.33	12.92	34	27.729	74	41.927
35	43.39	47.97	76	9.76	12.24	35	28.281	75	42.132
36	42.43	46.99	77	9.20	11.57	36	28.819	76	42.333
37	41.48	46.03	78	8.67	10.92	37	29.344	77	42.528
38	40.53	45.06	79	8.16	10.29	38	29.857	78	42.719
39	39.59	44.09	80	7.67	9.67	39	30.357	79	42.905
40	38.64	43.13	81	7.19	9.08	40	30.844	80	43.087

Prepared By Rich Rotstein, Chartered Accountants.