Life expectancies and $1 per week factors to death (2010 values)

It is recommended that appropriate professional advice be obtained regarding the application of these tables.

(1) Life expectancies in 2010 allow for assumed mortality improvements (a principle accepted in Golden Eagle International Trading Pty Ltd v Zhang [2007] HCA 15).

Life expectancies were derived from the medium rates used by the Australian Bureau of Statistics in "Population Projections Australia 2006-2101" Cat. No. 3222.0.

(2) $1 pw factors till death are the expected present value of $52.18 received continuously throughout the year, commencing immediately and payable for a duration equal to life expectancy.

Age	Male					Female				
	Life exp-ectancy, years [1]	$1 pw for life expectancy [2] 3%	5%	6%	7%	Life exp-ectancy, years [1]	$1 pw for life expectancy [2] 3%	5%	6%	7%
0	84.73	1,621.0	1,052.3	889.1	768.7	87.85	1,633.8	1,054.8	890.1	769.2
1	84.16	1,618.6	1,051.9	888.9	768.6	87.22	1,631.3	1,054.3	889.9	769.1
2	83.18	1,614.3	1,051.0	888.5	768.5	86.24	1,627.3	1,053.6	889.6	769.0
3	82.18	1,609.7	1,050.1	888.0	768.3	85.25	1,623.3	1,052.8	889.3	768.8
4	81.18	1,605.1	1,049.1	887.6	768.0	84.26	1,619.0	1,051.9	888.9	768.6
5	80.18	1,600.3	1,048.1	887.1	767.8	83.26	1,614.6	1,051.1	888.5	768.5
6	79.17	1,595.3	1,047.0	886.6	767.6	82.26	1,610.1	1,050.2	888.1	768.3
7	78.16	1,590.1	1,045.9	886.1	767.3	81.26	1,605.5	1,049.2	887.6	768.1
8	77.15	1,584.8	1,044.7	885.5	767.1	80.26	1,600.6	1,048.2	887.2	767.8
9	76.14	1,579.4	1,043.4	884.9	766.8	79.26	1,595.7	1,047.1	886.7	767.6
10	75.13	1,573.7	1,042.1	884.3	766.4	78.26	1,590.6	1,046.0	886.1	767.4
11	74.12	1,567.9	1,040.7	883.6	766.1	77.24	1,585.3	1,044.8	885.6	767.1
12	73.10	1,561.9	1,039.3	882.9	765.7	76.24	1,579.9	1,043.6	885.0	766.8
13	72.09	1,555.7	1,037.7	882.1	765.3	75.24	1,574.3	1,042.3	884.3	766.5
14	71.07	1,549.3	1,036.1	881.3	764.9	74.24	1,568.6	1,040.9	883.7	766.1
15	70.06	1,542.7	1,034.4	880.4	764.5	73.23	1,562.7	1,039.5	882.9	765.8
16	69.05	1,536.0	1,032.7	879.5	764.0	72.23	1,556.6	1,038.0	882.2	765.4
17	68.04	1,529.0	1,030.8	878.5	763.5	71.24	1,550.3	1,036.4	881.4	765.0
18	67.04	1,522.0	1,028.9	877.5	763.0	70.24	1,543.9	1,034.7	880.6	764.6
19	66.05	1,514.7	1,026.9	876.4	762.4	69.24	1,537.3	1,033.0	879.7	764.1
20	65.06	1,507.3	1,024.8	875.3	761.8	68.25	1,530.5	1,031.2	878.7	763.6
21	64.08	1,499.7	1,022.6	874.1	761.1	67.25	1,523.5	1,029.3	877.7	763.1
22	63.10	1,491.9	1,020.3	872.8	760.4	66.26	1,516.3	1,027.3	876.7	762.5
23	62.11	1,483.8	1,017.8	871.5	759.7	65.26	1,508.8	1,025.2	875.5	761.9
24	61.12	1,475.5	1,015.3	870.1	758.9	64.27	1,501.2	1,023.0	874.3	761.3
25	60.14	1,466.9	1,012.6	868.6	758.0	63.27	1,493.3	1,020.7	873.1	760.6
26	59.15	1,458.1	1,009.8	867.0	757.1	62.27	1,485.1	1,018.2	871.7	759.8
27	58.17	1,449.0	1,006.9	865.3	756.2	61.27	1,476.7	1,015.7	870.3	759.0
28	57.18	1,439.6	1,003.8	863.5	755.1	60.28	1,468.1	1,013.0	868.8	758.2
29	56.20	1,430.0	1,000.5	861.6	754.0	59.28	1,459.2	1,010.2	867.2	757.2
30	55.21	1,420.1	997.1	859.6	752.8	58.28	1,450.0	1,007.2	865.5	756.3
31	54.22	1,409.9	993.6	857.5	751.5	57.28	1,440.6	1,004.1	863.7	755.2
32	53.23	1,399.3	989.8	855.2	750.2	56.28	1,430.8	1,000.8	861.8	754.1
33	52.25	1,388.5	985.9	852.9	748.7	55.28	1,420.8	997.4	859.8	752.9
34	51.25	1,377.3	981.8	850.3	747.2	54.28	1,410.5	993.8	857.6	751.6
35	50.26	1,365.7	977.4	847.6	745.5	53.28	1,399.8	990.0	855.3	750.3
36	49.27	1,353.8	972.8	844.8	743.7	52.28	1,388.9	986.0	852.9	748.8
37	48.27	1,341.5	968.0	841.7	741.8	51.28	1,377.6	981.9	850.4	747.2
38	47.28	1,328.9	963.0	838.5	739.7	50.28	1,366.0	977.5	847.7	745.5
39	46.28	1,315.8	957.6	835.1	737.5	49.28	1,354.0	972.9	844.8	743.7
40	45.28	1,302.3	952.1	831.5	735.2	48.28	1,341.7	968.1	841.8	741.8
41	44.28	1,288.4	946.2	827.6	732.7	47.28	1,329.0	963.0	838.6	739.8
42	43.28	1,274.1	940.0	823.6	730.0	46.29	1,315.9	957.7	835.1	737.6
43	42.27	1,259.3	933.5	819.2	727.1	45.29	1,302.4	952.1	831.5	735.2
44	41.27	1,244.1	926.7	814.7	724.0	44.29	1,288.6	946.2	827.7	732.7
45	40.27	1,228.4	919.5	809.8	720.6	43.29	1,274.3	940.1	823.6	730.0

Life expectancies and $1 per week factors to death (2010 values) (cont.)

Age	Male					Female				
	Life exp-ectancy, years [1]	$1 pw for life expectancy [2] 3%	5%	6%	7%	Life exp-ectancy, years [1]	$1 pw for life expectancy [2] 3%	5%	6%	7%
46	39.27	1,212.3	912.0	804.6	717.1	42.29	1,259.6	933.6	819.3	727.1
47	38.26	1,195.6	904.1	799.2	713.3	41.29	1,244.4	926.9	814.8	724.0
48	37.26	1,178.5	895.9	793.4	709.2	40.30	1,228.9	919.7	809.9	720.7
49	36.26	1,160.9	887.2	787.2	704.9	39.30	1,212.8	912.3	804.8	717.2
50	35.26	1,142.8	878.0	780.8	700.3	38.30	1,196.3	904.4	799.4	713.4
51	34.26	1,124.1	868.5	773.9	695.3	37.30	1,179.2	896.2	793.6	709.4
52	33.26	1,104.9	858.4	766.6	690.0	36.31	1,161.8	887.6	787.6	705.1
53	32.27	1,085.1	847.9	758.9	684.3	35.32	1,143.8	878.6	781.1	700.5
54	31.27	1,064.8	836.9	750.7	678.3	34.32	1,125.3	869.1	774.3	695.6
55	30.28	1,044.0	825.4	742.1	671.8	33.33	1,106.3	859.2	767.1	690.4
56	29.29	1,022.6	813.3	733.0	664.9	32.34	1,086.7	848.8	759.5	684.8
57	28.30	1,000.6	800.7	723.4	657.6	31.36	1,066.7	837.9	751.5	678.8
58	27.32	978.1	787.5	713.3	649.8	30.38	1,046.1	826.6	743.0	672.5
59	26.35	955.1	773.8	702.6	641.5	29.40	1,025.1	814.7	734.1	665.7
60	25.38	931.6	759.5	691.4	632.7	28.43	1,003.4	802.3	724.6	658.5
61	24.42	907.6	744.6	679.7	623.4	27.46	981.4	789.4	714.7	650.9
62	23.47	883.2	729.2	667.4	613.6	26.50	958.7	775.9	704.3	642.8
63	22.53	858.3	713.2	654.5	603.3	25.54	935.6	761.9	693.3	634.2
64	21.60	833.0	696.6	641.1	592.4	24.59	912.0	747.3	681.8	625.2
65	20.68	807.3	679.6	627.1	580.9	23.65	887.8	732.1	669.7	615.5
66	19.77	781.3	661.9	612.6	568.8	22.71	863.1	716.3	657.0	605.3
67	18.88	755.0	643.8	597.5	556.2	21.78	837.9	699.8	643.7	594.5
68	18.00	728.4	625.1	581.8	543.1	20.85	812.2	682.8	629.8	583.1
69	17.14	701.6	606.0	565.6	529.3	19.93	786.0	665.1	615.2	571.0
70	16.29	674.6	586.4	548.9	515.1	19.03	759.4	646.8	600.0	558.4
71	15.46	647.5	566.4	531.7	500.3	18.13	732.4	627.9	584.2	545.1
72	14.65	620.4	546.1	514.1	485.0	17.25	705.1	608.5	567.7	531.1
73	13.86	593.3	525.6	496.1	469.2	16.38	677.4	588.5	550.7	516.6
74	13.09	566.3	504.7	477.8	453.1	15.52	649.6	568.0	533.1	501.4
75	12.34	539.6	483.8	459.3	436.6	14.68	621.6	547.0	514.9	485.7
76	11.62	513.2	462.8	440.5	419.9	13.86	593.5	525.7	496.2	469.3
77	10.92	487.1	441.8	421.6	402.9	13.06	565.4	504.0	477.2	452.5
78	10.25	461.5	420.9	402.7	385.8	12.28	537.4	482.1	457.7	435.3
79	9.61	436.4	400.2	383.8	368.6	11.53	509.7	460.0	438.0	417.6
80	8.99	411.8	379.7	365.1	351.4	10.80	482.3	437.9	418.1	399.7
81	8.40	387.9	359.4	346.4	334.2	10.09	455.4	415.9	398.2	381.6
82	7.83	364.9	339.7	328.2	317.3	9.42	429.0	394.1	378.3	363.5
83	7.30	342.8	320.6	310.4	300.7	8.78	403.4	372.5	358.5	345.3
84	6.81	322.0	302.5	293.4	284.8	8.16	378.5	351.4	339.0	327.3
85	6.35	301.9	284.7	276.8	269.2	7.58	354.5	330.8	319.9	309.6
86	5.90	282.5	267.5	260.5	253.8	7.04	331.6	310.8	301.3	292.2
87	5.48	264.1	251.0	244.9	239.0	6.53	309.7	291.7	283.3	275.3
88	5.10	247.0	235.6	230.2	225.0	6.05	289.2	273.5	266.2	259.2
89	4.75	231.5	221.4	216.7	212.2	5.62	270.2	256.5	250.1	243.9
90	4.45	217.5	208.7	204.5	200.5	5.22	252.6	240.7	235.0	229.7
91	4.18	205.3	197.4	193.7	190.1	4.87	236.6	226.2	221.2	216.5
92	3.96	194.8	187.7	184.3	181.1	4.55	222.3	213.0	208.7	204.4
93	3.76	185.9	179.5	176.4	173.4	4.27	209.5	201.3	197.4	193.7
94	3.61	178.5	172.6	169.7	167.0	4.04	198.6	191.2	187.7	184.3
95	3.48	172.6	167.0	164.4	161.8	3.84	189.4	182.7	179.5	176.4
96	3.38	167.7	162.5	160.0	157.6	3.68	182.1	175.9	173.0	170.1
97	3.30	164.0	159.0	156.6	154.3	3.58	177.4	171.6	168.8	166.1
98	3.23	160.8	155.9	153.6	151.4	3.51	174.0	168.3	165.6	163.0
99	3.18	158.2	153.5	151.3	149.1	3.47	171.9	166.4	163.8	161.2
100	3.14	156.5	151.9	149.7	147.6	3.46	171.4	166.0	163.3	160.8

$1 per week factors to ages 55, 60, 65 and 70

(1) No allowance is made for mortality in the factors to ages 55, 60, 65 or 70, as the expected age at death is greater than 70. Any adjustment for mortality should be included in the overall allowance for vicissitudes.

Age	To age 55				To age 60			
	3%	5%	6%	7%	3%	5%	6%	7%
0	1,417.9	996.4	859.2	752.6	1,465.7	1,012.2	868.4	757.9
1	1,407.5	992.8	857.0	751.3	1,456.7	1,009.4	866.7	757.0
2	1,396.8	988.9	854.7	749.9	1,447.4	1,006.4	865.0	756.0
3	1,385.7	984.9	852.2	748.4	1,437.9	1,003.2	863.2	754.9
4	1,374.3	980.7	849.6	746.8	1,428.1	999.9	861.2	753.8
5	1,362.6	976.2	846.9	745.0	1,417.9	996.4	859.2	752.6
6	1,350.5	971.6	844.0	743.2	1,407.5	992.8	857.0	751.3
7	1,338.1	966.7	840.9	741.2	1,396.8	988.9	854.7	749.9
8	1,325.3	961.5	837.6	739.2	1,385.7	984.9	852.2	748.4
9	1,312.1	956.1	834.1	736.9	1,374.3	980.7	849.6	746.8
10	1,298.5	950.4	830.4	734.5	1,362.6	976.2	846.9	745.0
11	1,284.5	944.5	826.5	731.9	1,350.5	971.6	844.0	743.2
12	1,270.1	938.2	822.4	729.2	1,338.1	966.7	840.9	741.2
13	1,255.2	931.7	818.0	726.2	1,325.3	961.5	837.6	739.2
14	1,239.9	924.8	813.4	723.1	1,312.1	956.1	834.1	736.9
15	1,224.1	917.6	808.4	719.7	1,298.5	950.4	830.4	734.5
16	1,207.9	910.0	803.2	716.1	1,284.5	944.5	826.5	731.9
17	1,191.2	902.0	797.7	712.3	1,270.1	938.2	822.4	729.2
18	1,174.0	893.6	791.8	708.1	1,255.2	931.7	818.0	726.2
19	1,156.2	884.8	785.6	703.7	1,239.9	924.8	813.4	723.1
20	1,137.9	875.6	779.0	699.0	1,224.1	917.6	808.4	719.7
21	1,119.1	865.9	772.0	693.9	1,207.9	910.0	803.2	716.1
22	1,099.7	855.7	764.6	688.5	1,191.2	902.0	797.7	712.3
23	1,079.8	845.0	756.7	682.7	1,174.0	893.6	791.8	708.1
24	1,059.2	833.8	748.4	676.5	1,156.2	884.8	785.6	703.7
25	1,038.0	822.0	739.6	669.9	1,137.9	875.6	779.0	699.0
26	1,016.2	809.7	730.2	662.8	1,119.1	865.9	772.0	693.9
27	993.7	796.7	720.3	655.2	1,099.7	855.7	764.6	688.5
28	970.6	783.0	709.8	647.1	1,079.8	845.0	756.7	682.7
29	946.7	768.7	698.7	638.4	1,059.2	833.8	748.4	676.5
30	922.2	753.7	686.9	629.1	1,038.0	822.0	739.6	669.9
31	896.9	737.9	674.3	619.2	1,016.2	809.7	730.2	662.8
32	870.8	721.3	661.1	608.5	993.7	796.7	720.3	655.2
33	844.0	703.9	647.0	597.1	970.6	783.0	709.8	647.1
34	816.4	685.6	632.1	585.0	946.7	768.7	698.7	638.4
35	787.9	666.4	616.3	571.9	922.2	753.7	686.9	629.1
36	758.6	646.2	599.5	558.0	896.9	737.9	674.3	619.2
37	728.4	625.1	581.8	543.0	870.8	721.3	661.1	608.5
38	697.3	602.9	562.9	527.1	844.0	703.9	647.0	597.1
39	665.2	579.5	543.0	510.0	816.4	685.6	632.1	585.0
40	632.2	555.0	521.8	491.7	787.9	666.4	616.3	571.9
41	598.2	529.3	499.4	472.1	758.6	646.2	599.5	558.0
42	563.2	502.3	475.7	451.2	728.4	625.1	581.8	543.0
43	527.2	474.0	450.5	428.8	697.3	602.9	562.9	527.1
44	490.0	444.2	423.8	404.8	665.2	579.5	543.0	510.0
45	451.7	412.9	395.5	379.2	632.2	555.0	521.8	491.7
46	412.3	380.1	365.5	351.7	598.2	529.3	499.4	472.1
47	371.8	345.6	333.7	322.4	563.2	502.3	475.7	451.2
48	329.9	309.4	299.9	290.9	527.2	474.0	450.5	428.8
49	286.9	271.4	264.2	257.3	490.0	444.2	423.8	404.8
50	242.5	231.5	226.3	221.4	451.7	412.9	395.5	379.2
51	196.9	189.6	186.2	182.9	412.3	380.1	365.5	351.7
52	149.8	145.6	143.6	141.7	371.8	345.6	333.7	322.4
53	101.3	99.4	98.5	97.6	329.9	309.4	299.9	290.9
54	51.4	50.9	50.7	50.5	286.9	271.4	264.2	257.3
55					242.5	231.5	226.3	221.4
56					196.9	189.6	186.2	182.9
57					149.8	145.6	143.6	141.7
58					101.3	99.4	98.5	97.6
59					51.4	50.9	50.7	50.5

$1 per week factors to ages 55, 60, 65 and 70 (cont.)

Age	To age 65				To age 70			
	3%	5%	6%	7%	3%	5%	6%	7%
0	1,506.8	1,024.6	875.2	761.7	1,542.3	1,034.3	880.3	764.5
1	1,499.1	1,022.4	874.0	761.1	1,535.7	1,032.6	879.4	764.0
2	1,491.1	1,020.0	872.7	760.4	1,528.8	1,030.7	878.5	763.5
3	1,482.9	1,017.5	871.3	759.6	1,521.7	1,028.8	877.4	762.9
4	1,474.4	1,014.9	869.9	758.8	1,514.4	1,026.8	876.4	762.4
5	1,465.7	1,012.2	868.4	757.9	1,506.8	1,024.6	875.2	761.7
6	1,456.7	1,009.4	866.7	757.0	1,499.1	1,022.4	874.0	761.1
7	1,447.4	1,006.4	865.0	756.0	1,491.1	1,020.0	872.7	760.4
8	1,437.9	1,003.2	863.2	754.9	1,482.9	1,017.5	871.3	759.6
9	1,428.1	999.9	861.2	753.8	1,474.4	1,014.9	869.9	758.8
10	1,417.9	996.4	859.2	752.6	1,465.7	1,012.2	868.4	757.9
11	1,407.5	992.8	857.0	751.3	1,456.7	1,009.4	866.7	757.0
12	1,396.8	988.9	854.7	749.9	1,447.4	1,006.4	865.0	756.0
13	1,385.7	984.9	852.2	748.4	1,437.9	1,003.2	863.2	754.9
14	1,374.3	980.7	849.6	746.8	1,428.1	999.9	861.2	753.8
15	1,362.6	976.2	846.9	745.0	1,417.9	996.4	859.2	752.6
16	1,350.5	971.6	844.0	743.2	1,407.5	992.8	857.0	751.3
17	1,338.1	966.7	840.9	741.2	1,396.8	988.9	854.7	749.9
18	1,325.3	961.5	837.6	739.2	1,385.7	984.9	852.2	748.4
19	1,312.1	956.1	834.1	736.9	1,374.3	980.7	849.6	746.8
20	1,298.5	950.4	830.4	734.5	1,362.6	976.2	846.9	745.0
21	1,284.5	944.5	826.5	731.9	1,350.5	971.6	844.0	743.2
22	1,270.1	938.2	822.4	729.2	1,338.1	966.7	840.9	741.2
23	1,255.2	931.7	818.0	726.2	1,325.3	961.5	837.6	739.2
24	1,239.9	924.8	813.4	723.1	1,312.1	956.1	834.1	736.9
25	1,224.1	917.6	808.4	719.7	1,298.5	950.4	830.4	734.5
26	1,207.9	910.0	803.2	716.1	1,284.5	944.5	826.5	731.9
27	1,191.2	902.0	797.7	712.3	1,270.1	938.2	822.4	729.2
28	1,174.0	893.6	791.8	708.1	1,255.2	931.7	818.0	726.2
29	1,156.2	884.8	785.6	703.7	1,239.9	924.8	813.4	723.1
30	1,137.9	875.6	779.0	699.0	1,224.1	917.6	808.4	719.7
31	1,119.1	865.9	772.0	693.9	1,207.9	910.0	803.2	716.1
32	1,099.7	855.7	764.6	688.5	1,191.2	902.0	797.7	712.3
33	1,079.8	845.0	756.7	682.7	1,174.0	893.6	791.8	708.1
34	1,059.2	833.8	748.4	676.5	1,156.2	884.8	785.6	703.7
35	1,038.0	822.0	739.6	669.9	1,137.9	875.6	779.0	699.0
36	1,016.2	809.7	730.2	662.8	1,119.1	865.9	772.0	693.9
37	993.7	796.7	720.3	655.2	1,099.7	855.7	764.6	688.5
38	970.6	783.0	709.8	647.1	1,079.8	845.0	756.7	682.7
39	946.7	768.7	698.7	638.4	1,059.2	833.8	748.4	676.5
40	922.2	753.7	686.9	629.1	1,038.0	822.0	739.6	669.9
41	896.9	737.9	674.3	619.2	1,016.2	809.7	730.2	662.8
42	870.8	721.3	661.1	608.5	993.7	796.7	720.3	655.2
43	844.0	703.9	647.0	597.1	970.6	783.0	709.8	647.1
44	816.4	685.6	632.1	585.0	946.7	768.7	698.7	638.4
45	787.9	666.4	616.3	571.9	922.2	753.7	686.9	629.1
46	758.6	646.2	599.5	558.0	896.9	737.9	674.3	619.2
47	728.4	625.1	581.8	543.0	870.8	721.3	661.1	608.5
48	697.3	602.9	562.9	527.1	844.0	703.9	647.0	597.1
49	665.2	579.5	543.0	510.0	816.4	685.6	632.1	585.0
50	632.2	555.0	521.8	491.7	787.9	666.4	616.3	571.9
51	598.2	529.3	499.4	472.1	758.6	646.2	599.5	558.0
52	563.2	502.3	475.7	451.2	728.4	625.1	581.8	543.0
53	527.2	474.0	450.5	428.8	697.3	602.9	562.9	527.1
54	490.0	444.2	423.8	404.8	665.2	579.5	543.0	510.0
55	451.7	412.9	395.5	379.2	632.2	555.0	521.8	491.7
56	412.3	380.1	365.5	351.7	598.2	529.3	499.4	472.1
57	371.8	345.6	333.7	322.4	563.2	502.3	475.7	451.2
58	329.9	309.4	299.9	290.9	527.2	474.0	450.5	428.8
59	286.9	271.4	264.2	257.3	490.0	444.2	423.8	404.8
60	242.5	231.5	226.3	221.4	451.7	412.9	395.5	379.2
61	196.9	189.6	186.2	182.9	412.3	380.1	365.5	351.7
62	149.8	145.6	143.6	141.7	371.8	345.6	333.7	322.4
63	101.3	99.4	98.5	97.6	329.9	309.4	299.9	290.9
64	51.4	50.9	50.7	50.5	286.9	271.4	264.2	257.3
65					242.5	231.5	226.3	221.4
66					196.9	189.6	186.2	182.9
67					149.8	145.6	143.6	141.7
68					101.3	99.4	98.5	97.6
69					51.4	50.9	50.7	50.5

Fixed term factors

This table of fixed term factors is more flexible than the tables to specific retirement ages. It can be used to estimate the multiplier for any number of years into the future. See below for illustrations of its use.

Fixed	Value $1 pw for fixed term				Fixed	Value $1 pw for fixed term			
term	3%	5%	6%	7%	term	3%	5%	6%	7%
1	51.4	50.9	50.7	50.5	36	1,156.2	884.8	785.6	703.7
2	101.3	99.4	98.5	97.6	37	1,174.0	893.6	791.8	708.1
3	149.8	145.6	143.6	141.7	38	1,191.2	902.0	797.7	712.3
4	196.9	189.6	186.2	182.9	39	1,207.9	910.0	803.2	716.1
5	242.5	231.5	226.3	221.4	40	1,224.1	917.6	808.4	719.7
6	286.9	271.4	264.2	257.3	41	1,239.9	924.8	813.4	723.1
7	329.9	309.4	299.9	290.9	42	1,255.2	931.7	818.0	726.2
8	371.8	345.6	333.7	322.4	43	1,270.1	938.2	822.4	729.2
9	412.3	380.1	365.5	351.7	44	1,284.5	944.5	826.5	731.9
10	451.7	412.9	395.5	379.2	45	1,298.5	950.4	830.4	734.5
11	490.0	444.2	423.8	404.8	46	1,312.1	956.1	834.1	736.9
12	527.2	474.0	450.5	428.8	47	1,325.3	961.5	837.6	739.2
13	563.2	502.3	475.7	451.2	48	1,338.1	966.7	840.9	741.2
14	598.2	529.3	499.4	472.1	49	1,350.5	971.6	844.0	743.2
15	632.2	555.0	521.8	491.7	50	1,362.6	976.2	846.9	745.0
16	665.2	579.5	543.0	510.0	51	1,374.3	980.7	849.6	746.8
17	697.3	602.9	562.9	527.1	52	1,385.7	984.9	852.2	748.4
18	728.4	625.1	581.8	543.0	53	1,396.8	988.9	854.7	749.9
19	758.6	646.2	599.5	558.0	54	1,407.5	992.8	857.0	751.3
20	787.9	666.4	616.3	571.9	55	1,417.9	996.4	859.2	752.6
21	816.4	685.6	632.1	585.0	56	1,428.1	999.9	861.2	753.8
22	844.0	703.9	647.0	597.1	57	1,437.9	1,003.2	863.2	754.9
23	870.8	721.3	661.1	608.5	58	1,447.4	1,006.4	865.0	756.0
24	896.9	737.9	674.3	619.2	59	1,456.7	1,009.4	866.7	757.0
25	922.2	753.7	686.9	629.1	60	1,465.7	1,012.2	868.4	757.9
26	946.7	768.7	698.7	638.4	61	1,474.4	1,014.9	869.9	758.8
27	970.6	783.0	709.8	647.1	62	1,482.9	1,017.5	871.3	759.6
28	993.7	796.7	720.3	655.2	63	1,491.1	1,020.0	872.7	760.4
29	1,016.2	809.7	730.2	662.8	64	1,499.1	1,022.4	874.0	761.1
30	1,038.0	822.0	739.6	669.9	65	1,506.8	1,024.6	875.2	761.7
31	1,059.2	833.8	748.4	676.5	66	1,514.4	1,026.8	876.4	762.4
32	1,079.8	845.0	756.7	682.7	67	1,521.7	1,028.8	877.4	762.9
33	1,099.7	855.7	764.6	688.5	68	1,528.8	1,030.7	878.5	763.5
34	1,119.1	865.9	772.0	693.9	69	1,535.7	1,032.6	879.4	764.0
35	1,137.9	875.6	779.0	699.0	70	1,542.3	1,034.3	880.3	764.5

Example 1
A child age 5 requires an item of equipment to age 18

i. Obtain the fixed term
18 - 5 = **13** year fixed term.

ii. Look up the multiplier
Looking down the "Fixed term" column, for a fixed term of 13 years, at say 5% discount rate: **502.3**

Example 2
An injured individual is now age 40, and loss of earnings is claimed to age 67

i. Obtain the fixed term
67 - 40 = **27** year fixed term.

ii. Look up the multiplier
Looking down the "Fixed term" column, for a fixed term of 27 years, at say 6% discount rate: **709.8**

Deferral factors

The previous tables assume that the period of payment commences immediately. However this will not always be the case. This table of deferral factors can be used to modify retirement age or fixed term factors to allow for deferred commencement of payment.

Years	Deferral factor				Years	Deferral factor			
	3%	5%	6%	7%		3%	5%	6%	7%
1	0.971	0.952	0.943	0.935	36	0.345	0.173	0.123	0.088
2	0.943	0.907	0.890	0.873	37	0.335	0.164	0.116	0.082
3	0.915	0.864	0.840	0.816	38	0.325	0.157	0.109	0.076
4	0.888	0.823	0.792	0.763	39	0.316	0.149	0.103	0.071
5	0.863	0.784	0.747	0.713	40	0.307	0.142	0.097	0.067
6	0.837	0.746	0.705	0.666	41	0.298	0.135	0.092	0.062
7	0.813	0.711	0.665	0.623	42	0.289	0.129	0.087	0.058
8	0.789	0.677	0.627	0.582	43	0.281	0.123	0.082	0.055
9	0.766	0.645	0.592	0.544	44	0.272	0.117	0.077	0.051
10	0.744	0.614	0.558	0.508	45	0.264	0.111	0.073	0.048
11	0.722	0.585	0.527	0.475	46	0.257	0.106	0.069	0.044
12	0.701	0.557	0.497	0.444	47	0.249	0.101	0.065	0.042
13	0.681	0.530	0.469	0.415	48	0.242	0.096	0.061	0.039
14	0.661	0.505	0.442	0.388	49	0.235	0.092	0.058	0.036
15	0.642	0.481	0.417	0.362	50	0.228	0.087	0.054	0.034
16	0.623	0.458	0.394	0.339	51	0.221	0.083	0.051	0.032
17	0.605	0.436	0.371	0.317	52	0.215	0.079	0.048	0.030
18	0.587	0.416	0.350	0.296	53	0.209	0.075	0.046	0.028
19	0.570	0.396	0.331	0.277	54	0.203	0.072	0.043	0.026
20	0.554	0.377	0.312	0.258	55	0.197	0.068	0.041	0.024
21	0.538	0.359	0.294	0.242	56	0.191	0.065	0.038	0.023
22	0.522	0.342	0.278	0.226	57	0.185	0.062	0.036	0.021
23	0.507	0.326	0.262	0.211	58	0.180	0.059	0.034	0.020
24	0.492	0.310	0.247	0.197	59	0.175	0.056	0.032	0.018
25	0.478	0.295	0.233	0.184	60	0.170	0.054	0.030	0.017
26	0.464	0.281	0.220	0.172	61	0.165	0.051	0.029	0.016
27	0.450	0.268	0.207	0.161	62	0.160	0.049	0.027	0.015
28	0.437	0.255	0.196	0.150	63	0.155	0.046	0.025	0.014
29	0.424	0.243	0.185	0.141	64	0.151	0.044	0.024	0.013
30	0.412	0.231	0.174	0.131	65	0.146	0.042	0.023	0.012
31	0.400	0.220	0.164	0.123	66	0.142	0.040	0.021	0.011
32	0.388	0.210	0.155	0.115	67	0.138	0.038	0.020	0.011
33	0.377	0.200	0.146	0.107	68	0.134	0.036	0.019	0.010
34	0.366	0.190	0.138	0.100	69	0.130	0.035	0.018	0.009
35	0.355	0.181	0.130	0.094	70	0.126	0.033	0.017	0.009

Note: When allowing for a delay in payment:

- the period used for the deferral factors is the period of delay, that is between the current age and the age payment commences.
- the period used for the fixed term or retirement age factors is the period of payment, that is from the age payment commences to the age payment ceased.

Two examples on the use of deferral factors are on the next page.

Example 1

A child age 5 has been injured, and would have worked from age 18 to age 65:

i. Obtain the period of deferral

18- 5 = **13** year deferral

ii. Obtain the period of payment

65- 18 = **47** years of payment

iii. Calculate the deferred multiplier

Fixed term multiplier for 47 years payment, at 5%:	961.5	times
Deferal factor for 13 years delay, at 5%:	0.530	
Deferred multiplier	**509.6**	

Example 2

Due to an injury a worker aged 30 is expected to retire early, at age 55, rather than at age 65. Loss is then claimed from age 55 to age 65:

i. Obtain the period of deferral

55- 30 = **25** year deferral

ii. Obtain the period of payment

65- 55 = **10** years of payment

iii. Calculate the deferred multiplier

Fixed term multiplier for 10 years payment, at 6%:	395.5	times
Deferal factor for 25 years delay, at 6%:	0.233	
Deferred multiplier	**92.2**	