

## \$1 per week factors - Improving mortality rates (2009 values)

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

- (1) Life expectancy rates in 2009 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 in the Australian Bureau of Statistics Population Projections, 2006 to 2101 (release 4 September 2008).

- (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.
- (3) No allowance is made for mortality in the fixed term factors. Any adjustment for mortality should be included in the overall allowance for vicissitudes.

DEATH										
Age	Life expectancy <sup>(1)</sup>	Males \$1 pw <sup>(2)</sup>				Life expectancy <sup>(1)</sup>	Females \$1 pw <sup>(2)</sup>			
		3%	5%	6%	7%		3%	5%	6%	7%
0	84.71	1,621.0	1,052.3	889.1	768.7	87.84	1,633.7	1,054.8	890.1	769.2
1	84.14	1,618.5	1,051.8	888.9	768.6	87.22	1,631.3	1,054.3	889.9	769.1
2	83.16	1,614.2	1,051.0	888.5	768.4	86.24	1,627.3	1,053.6	889.6	769.0
3	82.17	1,609.7	1,050.1	888.0	768.3	85.24	1,623.2	1,052.8	889.3	768.8
4	81.16	1,605.0	1,049.1	887.6	768.0	84.25	1,619.0	1,051.9	888.9	768.6
5	80.16	1,600.2	1,048.1	887.1	767.8	83.25	1,614.6	1,051.1	888.5	768.5
6	79.16	1,595.2	1,047.0	886.6	767.6	82.25	1,610.1	1,050.1	888.1	768.3
7	78.15	1,590.1	1,045.9	886.1	767.3	81.25	1,605.4	1,049.2	887.6	768.1
8	77.13	1,584.7	1,044.7	885.5	767.0	80.25	1,600.6	1,048.2	887.2	767.8
9	76.12	1,579.3	1,043.4	884.9	766.8	79.25	1,595.7	1,047.1	886.7	767.6
10	75.11	1,573.6	1,042.1	884.2	766.4	78.24	1,590.5	1,046.0	886.1	767.4
11	74.10	1,567.8	1,040.7	883.6	766.1	77.24	1,585.3	1,044.8	885.6	767.1
12	73.08	1,561.7	1,039.2	882.8	765.7	76.23	1,579.9	1,043.5	885.0	766.8
13	72.06	1,555.5	1,037.7	882.1	765.3	75.23	1,574.3	1,042.2	884.3	766.5
14	71.05	1,549.1	1,036.1	881.2	764.9	74.22	1,568.5	1,040.9	883.7	766.1
15	70.03	1,542.6	1,034.4	880.4	764.5	73.22	1,562.6	1,039.4	882.9	765.8
16	69.02	1,535.8	1,032.6	879.5	764.0	72.22	1,556.5	1,037.9	882.2	765.4
17	68.01	1,528.8	1,030.7	878.5	763.5	71.22	1,550.2	1,036.4	881.4	765.0
18	67.01	1,521.8	1,028.8	877.5	762.9	70.23	1,543.8	1,034.7	880.5	764.6
19	66.02	1,514.5	1,026.8	876.4	762.4	69.23	1,537.2	1,033.0	879.7	764.1
20	65.03	1,507.1	1,024.7	875.3	761.8	68.24	1,530.4	1,031.2	878.7	763.6
21	64.05	1,499.5	1,022.5	874.1	761.1	67.24	1,523.4	1,029.3	877.7	763.1
22	63.07	1,491.6	1,020.2	872.8	760.4	66.25	1,516.2	1,027.3	876.6	762.5
23	62.08	1,483.5	1,017.7	871.5	759.7	65.25	1,508.7	1,025.2	875.5	761.9
24	61.09	1,475.2	1,015.2	870.0	758.9	64.25	1,501.1	1,023.0	874.3	761.2
25	60.11	1,466.6	1,012.5	868.5	758.0	63.25	1,493.1	1,020.6	873.0	760.5
26	59.12	1,457.8	1,009.7	866.9	757.1	62.26	1,485.0	1,018.2	871.7	759.8
27	58.13	1,448.7	1,006.8	865.2	756.1	61.26	1,476.6	1,015.6	870.3	759.0
28	57.15	1,439.3	1,003.7	863.4	755.1	60.26	1,468.0	1,012.9	868.8	758.1
29	56.16	1,429.6	1,000.4	861.5	754.0	59.26	1,459.0	1,010.1	867.2	757.2
30	55.17	1,419.7	997.0	859.5	752.8	58.26	1,449.8	1,007.1	865.5	756.3
31	54.18	1,409.4	993.4	857.4	751.5	57.26	1,440.4	1,004.0	863.7	755.2
32	53.19	1,398.9	989.7	855.1	750.1	56.26	1,430.6	1,000.8	861.7	754.1
33	52.20	1,388.0	985.7	852.7	748.7	55.26	1,420.6	997.3	859.7	752.9
34	51.21	1,376.8	981.6	850.2	747.1	54.26	1,410.2	993.7	857.6	751.6
35	50.22	1,365.2	977.2	847.5	745.4	53.25	1,399.5	989.9	855.3	750.2
36	49.22	1,353.2	972.6	844.6	743.6	52.25	1,388.6	985.9	852.9	748.7
37	48.22	1,340.9	967.8	841.6	741.7	51.25	1,377.2	981.7	850.3	747.2
38	47.22	1,328.1	962.7	838.3	739.6	50.25	1,365.6	977.3	847.6	745.5
39	46.22	1,315.0	957.3	834.9	737.4	49.25	1,353.6	972.7	844.7	743.7

DEATH												
Age	Life expectancy <sup>(1)</sup>	Males \$1 pw <sup>(2)</sup>					Life expectancy <sup>(1)</sup>	Females \$1 pw <sup>(2)</sup>				
		3%	5%	6%	7%	3%		5%	6%	7%		
40	45.22	1,301.4	951.7	831.3	735.0	48.25	1,341.2	967.9	841.7	741.7		
41	44.21	1,287.5	945.8	827.4	732.5	47.25	1,328.5	962.8	838.4	739.7		
42	43.21	1,273.1	939.6	823.3	729.8	46.25	1,315.4	957.5	835.0	737.5		
43	42.20	1,258.2	933.0	818.9	726.8	45.24	1,301.8	951.9	831.4	735.1		
44	41.19	1,242.9	926.2	814.3	723.7	44.24	1,287.9	946.0	827.5	732.6		
45	40.19	1,227.1	918.9	809.4	720.4	43.24	1,273.6	939.8	823.4	729.9		
46	39.18	1,210.9	911.4	804.2	716.8	42.24	1,258.8	933.3	819.1	727.0		
47	38.18	1,194.2	903.4	798.7	713.0	41.24	1,243.6	926.5	814.5	723.9		
48	37.17	1,176.9	895.1	792.8	708.9	40.24	1,227.9	919.3	809.6	720.5		
49	36.17	1,159.2	886.3	786.7	704.5	39.24	1,211.8	911.8	804.5	717.0		
50	35.16	1,141.0	877.1	780.1	699.8	38.24	1,195.2	903.9	799.0	713.2		
51	34.16	1,122.2	867.5	773.2	694.8	37.24	1,178.2	895.7	793.3	709.2		
52	33.16	1,102.9	857.4	765.8	689.4	36.24	1,160.6	887.0	787.1	704.8		
53	32.16	1,083.0	846.8	758.0	683.7	35.25	1,142.5	877.9	780.7	700.2		
54	31.16	1,062.6	835.7	749.8	677.6	34.25	1,123.9	868.4	773.8	695.2		
55	30.17	1,041.6	824.0	741.1	671.0	33.26	1,104.8	858.4	766.6	690.0		
56	29.17	1,020.1	811.9	731.9	664.1	32.27	1,085.3	848.0	758.9	684.3		
57	28.19	998.0	799.1	722.2	656.7	31.29	1,065.1	837.1	750.8	678.4		
58	27.21	975.4	785.9	712.0	648.8	30.30	1,044.5	825.7	742.3	672.0		
59	26.23	952.3	772.0	701.3	640.5	29.32	1,023.4	813.7	733.3	665.2		
60	25.26	928.6	757.6	690.0	631.6	28.35	1,001.7	801.3	723.9	658.0		
61	24.30	904.5	742.7	678.2	622.2	27.38	979.5	788.3	713.9	650.3		
62	23.35	880.0	727.2	665.8	612.3	26.42	956.8	774.8	703.4	642.1		
63	22.41	855.0	711.1	652.8	601.9	25.46	933.6	760.7	692.4	633.5		
64	21.48	829.6	694.4	639.3	590.9	24.51	909.9	746.0	680.8	624.3		
65	20.56	803.9	677.2	625.2	579.3	23.56	885.6	730.7	668.6	614.6		
66	19.65	777.8	659.5	610.6	567.2	22.62	860.8	714.8	655.9	604.3		
67	18.76	751.4	641.3	595.4	554.5	21.69	835.5	698.3	642.5	593.5		
68	17.88	724.8	622.6	579.6	541.2	20.76	809.7	681.2	628.4	582.0		
69	17.02	697.9	603.4	563.4	527.4	19.85	783.5	663.4	613.8	569.9		
70	16.18	670.9	583.7	546.6	513.1	18.94	756.8	645.0	598.5	557.1		
71	15.35	643.8	563.7	529.4	498.2	18.05	729.8	626.1	582.6	543.8		
72	14.54	616.7	543.4	511.7	482.9	17.16	702.4	606.6	566.1	529.7		
73	13.75	589.7	522.8	493.7	467.1	16.29	674.7	586.5	549.0	515.1		
74	12.99	562.8	502.0	475.4	450.9	15.44	646.9	566.0	531.3	499.9		
75	12.25	536.1	481.1	456.8	434.4	14.60	618.8	545.0	513.1	484.1		
76	11.53	509.8	460.1	438.1	417.7	13.78	590.8	523.6	494.4	467.7		
77	10.84	483.8	439.1	419.2	400.7	12.99	562.7	501.9	475.3	450.9		
78	10.17	458.3	418.3	400.3	383.6	12.21	534.8	480.0	455.8	433.6		
79	9.53	433.3	397.6	381.5	366.5	11.46	507.1	457.9	436.1	415.9		
80	8.91	408.9	377.2	362.8	349.3	10.73	479.8	435.9	416.3	398.0		
81	8.33	385.2	357.1	344.3	332.2	10.03	452.9	413.8	396.3	379.9		
82	7.77	362.2	337.4	326.1	315.3	9.36	426.6	392.1	376.4	361.8		
83	7.25	340.4	318.5	308.4	298.9	8.72	401.1	370.6	356.7	343.7		
84	6.76	319.7	300.4	291.5	283.1	8.11	376.3	349.5	337.3	325.7		
85	6.30	299.8	282.9	275.0	267.5	7.54	352.5	329.0	318.2	308.0		
86	5.85	280.5	265.7	258.8	252.2	6.99	329.6	309.1	299.7	290.7		
87	5.44	262.2	249.3	243.3	237.5	6.48	307.9	290.0	281.8	273.9		
88	5.06	245.3	234.0	228.7	223.6	6.01	287.5	272.0	264.7	257.8		
89	4.72	229.8	219.9	215.3	210.8	5.58	268.6	255.0	248.7	242.6		
90	4.42	216.0	207.3	203.1	199.2	5.19	251.1	239.3	233.7	228.4		
91	4.15	203.9	196.1	192.4	188.9	4.84	235.2	224.9	220.0	215.3		
92	3.93	193.4	186.4	183.1	179.9	4.52	220.9	211.8	207.5	203.3		
93	3.74	184.6	178.2	175.2	172.3	4.25	208.2	200.1	196.3	192.6		
94	3.58	177.2	171.3	168.5	165.8	4.01	197.2	189.9	186.5	183.1		
95	3.45	171.2	165.7	163.1	160.6	3.81	188.0	181.4	178.3	175.3		
96	3.35	166.5	161.3	158.9	156.5	3.66	181.0	174.9	171.9	169.1		
97	3.27	162.6	157.7	155.3	153.0	3.56	176.2	170.4	167.6	164.9		
98	3.20	159.3	154.6	152.3	150.1	3.48	172.7	167.1	164.5	161.9		
99	3.14	156.3	151.8	149.6	147.5	3.43	170.1	164.8	162.2	159.7		
100	3.09	154.1	149.7	147.6	145.5	3.42	169.7	164.4	161.8	159.3		

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