

Cumpston Sarjeant Pty Ltd

Consulting Actuaries

\$1 per week factors - Improving mortality rates

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

- (1) Life expectancy rates in 2008 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 2004-2101" 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.

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

DEATH										
Age	Life expectancy ⁽¹⁾ 2008 values	Males \$1 pw ⁽²⁾				Life expectancy ⁽¹⁾ 2008 values	Females \$1 pw ⁽²⁾			
		3%	5%	6%	7%		3%	5%	6%	7%
0	84.62	1,620.6	1,052.3	889.0	768.7	87.85	1,633.7	1,054.8	890.1	769.2
1	84.04	1,618.1	1,051.8	888.8	768.6	87.20	1,631.2	1,054.3	889.9	769.1
2	83.06	1,613.7	1,050.9	888.4	768.4	86.22	1,627.3	1,053.5	889.6	769.0
3	82.07	1,609.2	1,050.0	888.0	768.2	85.22	1,623.1	1,052.8	889.3	768.8
4	81.07	1,604.5	1,049.0	887.5	768.0	84.23	1,618.9	1,051.9	888.9	768.6
5	80.06	1,599.7	1,048.0	887.1	767.8	83.23	1,614.5	1,051.0	888.5	768.5
6	79.06	1,594.7	1,046.9	886.6	767.6	82.23	1,610.0	1,050.1	888.1	768.3
7	78.05	1,589.6	1,045.7	886.0	767.3	81.23	1,605.3	1,049.2	887.6	768.1
8	77.04	1,584.2	1,044.5	885.4	767.0	80.23	1,600.5	1,048.1	887.2	767.8
9	76.03	1,578.7	1,043.3	884.8	766.7	79.23	1,595.6	1,047.1	886.6	767.6
10	75.02	1,573.1	1,042.0	884.2	766.4	78.22	1,590.4	1,045.9	886.1	767.3
11	74.01	1,567.3	1,040.6	883.5	766.1	77.22	1,585.2	1,044.8	885.6	767.1
12	73.00	1,561.2	1,039.1	882.8	765.7	76.22	1,579.8	1,043.5	885.0	766.8
13	71.99	1,555.1	1,037.6	882.0	765.3	75.22	1,574.2	1,042.2	884.3	766.5
14	70.97	1,548.7	1,036.0	881.2	764.9	74.21	1,568.4	1,040.9	883.6	766.1
15	69.96	1,542.1	1,034.3	880.3	764.4	73.21	1,562.5	1,039.4	882.9	765.8
16	68.96	1,535.4	1,032.5	879.4	764.0	72.21	1,556.5	1,037.9	882.2	765.4
17	67.96	1,528.5	1,030.6	878.4	763.5	71.22	1,550.2	1,036.4	881.4	765.0
18	66.97	1,521.5	1,028.7	877.4	762.9	70.22	1,543.8	1,034.7	880.5	764.6
19	65.99	1,514.3	1,026.7	876.4	762.3	69.22	1,537.2	1,033.0	879.6	764.1
20	65.01	1,506.9	1,024.6	875.2	761.7	68.23	1,530.4	1,031.2	878.7	763.6
21	64.04	1,499.4	1,022.5	874.0	761.1	67.24	1,523.4	1,029.3	877.7	763.1
22	63.06	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	1,508.8	1,025.2	875.5	761.9
24	61.11	1,475.3	1,015.2	870.1	758.9	64.26	1,501.1	1,023.0	874.3	761.2
25	60.13	1,466.8	1,012.6	868.6	758.0	63.26	1,493.2	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	58.18	1,449.1	1,006.9	865.3	756.2	61.27	1,476.7	1,015.7	870.3	759.0
28	57.20	1,439.8	1,003.8	863.5	755.1	60.28	1,468.1	1,013.0	868.8	758.2
29	56.22	1,430.2	1,000.6	861.7	754.0	59.28	1,459.3	1,010.2	867.2	757.3
30	55.25	1,420.5	997.3	859.7	752.9	58.29	1,450.2	1,007.2	865.5	756.3
31	54.26	1,410.3	993.7	857.6	751.6	57.30	1,440.8	1,004.2	863.7	755.2
32	53.28	1,399.9	990.0	855.4	750.3	56.31	1,431.1	1,000.9	861.8	754.1
33	52.30	1,389.1	986.1	853.0	748.8	55.31	1,421.1	997.5	859.8	752.9
34	51.32	1,378.0	982.0	850.5	747.3	54.32	1,410.9	993.9	857.7	751.7
35	50.33	1,366.6	977.7	847.8	745.6	53.33	1,400.3	990.2	855.5	750.3
36	49.35	1,354.8	973.2	845.0	743.9	52.33	1,389.5	986.3	853.1	748.9
37	48.36	1,342.6	968.4	842.0	742.0	51.34	1,378.3	982.1	850.5	747.3

DEATH										
Age	Life expectancy ⁽¹⁾ 2008 values	Males \$1 pw ⁽²⁾				Life expectancy ⁽¹⁾ 2008 values	Females \$1 pw ⁽²⁾			
		3%	5%	6%	7%		3%	5%	6%	7%
38	47.37	1,330.0	963.4	838.8	739.9	50.35	1,366.7	977.8	847.9	745.7
39	46.38	1,317.1	958.2	835.5	737.8	49.36	1,354.9	973.2	845.0	743.9
40	45.38	1,303.7	952.6	831.9	735.4	48.36	1,342.7	968.5	842.0	742.0
41	44.39	1,289.9	946.8	828.1	732.9	47.37	1,330.1	963.5	838.8	739.9
42	43.39	1,275.8	940.7	824.1	730.3	46.38	1,317.1	958.2	835.5	737.8
43	42.40	1,261.1	934.3	819.8	727.4	45.38	1,303.7	952.7	831.9	735.4
44	41.40	1,246.1	927.6	815.3	724.4	44.39	1,290.0	946.8	828.1	733.0
45	40.40	1,230.5	920.5	810.5	721.1	43.40	1,275.8	940.8	824.1	730.3
46	39.40	1,214.5	913.1	805.4	717.6	42.40	1,261.2	934.4	819.8	727.4
47	38.40	1,198.0	905.3	800.0	713.9	41.40	1,246.1	927.6	815.3	724.4
48	37.40	1,181.0	897.0	794.2	709.8	40.41	1,230.6	920.6	810.5	721.1
49	36.40	1,163.4	888.4	788.1	705.5	39.41	1,214.7	913.2	805.4	717.6
50	35.40	1,145.2	879.3	781.7	700.9	38.42	1,198.2	905.4	800.0	713.9
51	34.39	1,126.5	869.7	774.8	695.9	37.42	1,181.3	897.2	794.3	709.9
52	33.38	1,107.2	859.7	767.5	690.6	36.42	1,163.8	888.6	788.3	705.6
53	32.38	1,087.4	849.1	759.8	685.0	35.43	1,145.8	879.6	781.9	701.0
54	31.37	1,067.0	838.1	751.6	678.9	34.43	1,127.3	870.1	775.1	696.2
55	30.37	1,046.0	826.5	742.9	672.4	33.44	1,108.3	860.2	767.9	690.9
56	29.37	1,024.4	814.3	733.8	665.5	32.45	1,088.8	849.9	760.3	685.4
57	28.38	1,002.3	801.6	724.1	658.1	31.46	1,068.7	839.0	752.3	679.4
58	27.39	979.6	788.4	713.9	650.3	30.48	1,048.2	827.7	743.9	673.1
59	26.40	956.4	774.5	703.2	642.0	29.50	1,027.2	815.9	735.0	666.4
60	25.42	932.7	760.1	691.9	633.1	28.52	1,005.6	803.6	725.6	659.3
61	24.45	908.4	745.1	680.1	623.8	27.56	983.5	790.7	715.7	651.7
62	23.49	883.7	729.5	667.7	613.9	26.59	960.9	777.3	705.3	643.6
63	22.54	858.6	713.4	654.7	603.4	25.63	937.8	763.3	694.4	635.1
64	21.60	832.9	696.6	641.1	592.3	24.68	914.1	748.7	682.9	626.0
65	20.67	806.9	679.3	626.9	580.7	23.73	889.9	733.5	670.8	616.4
66	19.75	780.5	661.4	612.1	568.5	22.79	865.2	717.7	658.2	606.2
67	18.84	753.8	642.9	596.8	555.7	21.85	840.0	701.2	644.9	595.4
68	17.95	726.9	624.0	580.9	542.3	20.93	814.3	684.2	630.9	584.0
69	17.08	699.7	604.6	564.4	528.3	20.01	788.1	666.5	616.4	572.0
70	16.22	672.3	584.8	547.5	513.8	19.10	761.4	648.2	601.2	559.4
71	15.38	644.9	564.5	530.1	498.8	18.20	734.4	629.3	585.4	546.1
72	14.57	617.6	544.0	512.3	483.4	17.31	707.0	609.9	568.9	532.1
73	13.77	590.3	523.2	494.1	467.4	16.44	679.4	589.9	551.9	517.6
74	13.00	563.2	502.3	475.6	451.2	15.58	651.5	569.4	534.3	502.5
75	12.25	536.3	481.2	456.9	434.5	14.74	623.5	548.5	516.2	486.8
76	11.53	509.8	460.1	438.1	417.7	13.92	595.5	527.2	497.6	470.5
77	10.83	483.6	439.0	419.1	400.6	13.12	567.5	505.6	478.6	453.8
78	10.16	458.0	418.0	400.1	383.4	12.34	539.6	483.8	459.2	436.6
79	9.52	432.8	397.2	381.2	366.1	11.59	511.9	461.8	439.6	419.1
80	8.90	408.3	376.7	362.3	348.9	10.86	484.5	439.7	419.8	401.2
81	8.31	384.4	356.4	343.7	331.6	10.15	457.6	417.8	399.9	383.2
82	7.75	361.3	336.6	325.3	314.6	9.48	431.3	396.0	380.0	365.1
83	7.21	339.0	317.3	307.3	297.8	8.84	405.8	374.6	360.4	347.1
84	6.71	317.6	298.6	289.8	281.5	8.23	381.1	353.7	341.1	329.3
85	6.24	297.5	280.8	273.1	265.7	7.66	357.6	333.4	322.3	311.8
86	5.81	278.7	264.1	257.3	250.8	7.12	335.2	314.0	304.3	295.0
87	5.42	261.4	248.5	242.5	236.8	6.63	314.2	295.6	287.0	278.8
88	5.07	245.6	234.3	229.0	223.9	6.17	294.4	278.1	270.5	263.3
89	4.75	231.4	221.4	216.7	212.1	5.76	276.2	261.9	255.2	248.8
90	4.47	218.7	209.7	205.5	201.4	5.38	259.6	247.0	241.0	235.4
91	4.23	207.4	199.4	195.6	191.9	5.05	244.6	233.4	228.2	223.1
92	4.01	197.4	190.1	186.6	183.3	4.75	231.3	221.3	216.6	212.0
93	3.81	188.1	181.5	178.4	175.4	4.50	219.8	210.7	206.5	202.3
94	3.64	179.9	173.9	171.0	168.2	4.28	210.0	201.8	197.8	194.1
95	3.48	172.6	167.0	164.4	161.8	4.11	201.9	194.3	190.7	187.2
96	3.34	166.1	160.9	158.5	156.1	3.96	194.9	187.8	184.5	181.2
97	3.23	160.5	155.7	153.4	151.2	3.82	188.6	182.0	178.8	175.8
98	3.13	156.0	151.4	149.3	147.2	3.70	182.9	176.7	173.7	170.8
99	3.06	152.7	148.4	146.3	144.3	3.60	178.4	172.5	169.6	166.9
100	3.04	151.7	147.4	145.4	143.4	3.54	175.4	169.6	166.9	164.3

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

AGE 55

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