

JOINT LIFE AND LAST SURVIVOR EXPECTANCY

You may use this table to determine the maximum number of years during which benefit payments may be made to you if:

- You are 70½ or over, and
- Your spouse is your sole primary beneficiary and is 10 or more years younger than you.

To use this table, find your current age on the left hand column and then follow that row across until you come to the column that matches the age of your spouse from the ages listed across the top. For example, if you are age 72 and your spouse is age 60, the maximum number of years during which benefit payments could be made is 27 years. If you need assistance, please call the HELPLINE at 1-800-422-8463 to speak with a HELPLINE Representative.

SPOUSE

Ages	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
55	35.6	35.1	34.7	34.3	33.9															
56	35.1	34.7	34.2	33.7	33.3															
57	34.7	34.2	33.7	33.2	32.8															
58	34.3	33.7	33.2	32.8	32.3															
59	33.9	33.3	32.8	32.3	31.8															
60	33.5	32.9	32.4	31.9	31.3	30.9	30.4	30.0	29.6	29.2	28.8	28.5	28.2	27.9	27.6					
61	33.2	32.6	32.0	31.4	30.9	30.4	29.9	29.5	29.0	28.6	28.3	27.9	27.6	27.3	27.0					
62	32.9	32.2	31.6	31.1	30.5	30.0	29.5	29.0	28.5	28.1	27.7	27.3	27.0	26.7	26.4					
63	32.6	31.9	31.3	30.7	30.1	29.6	29.0	28.5	28.1	27.6	27.2	26.8	26.4	26.1	25.7					
64	32.3	31.6	31.0	30.4	29.8	29.2	28.6	28.1	27.6	27.1	26.7	26.3	25.9	25.5	25.2					
65	32.0	31.4	30.7	30.0	29.4	28.8	28.3	27.7	27.2	26.7	26.2	25.8	25.4	25.0	24.6					
66	31.8	31.1	30.4	29.8	29.1	28.5	27.9	27.3	26.8	26.3	25.8	25.3	24.9	24.5	24.1					
67	31.6	30.9	30.2	29.5	28.8	28.2	27.6	27.0	26.4	25.9	25.4	24.9	24.4	24.0	23.6					
68	31.4	30.7	29.9	29.2	28.6	27.9	27.3	26.7	26.1	25.5	25.0	24.5	24.0	23.5	23.1					
69	31.2	30.5	29.7	29.0	28.3	27.6	27.0	26.4	25.7	25.2	24.6	24.1	23.6	23.1	22.6					
70	31.1	30.3	29.5	28.8	28.1	27.4	26.7	26.1	25.4	24.8	24.3	23.7	23.3	22.7	22.2	21.8	21.3	20.9	20.6	20.2
71	30.9	30.1	29.4	28.6	27.9	27.2	26.5	25.8	25.2	24.5	23.9	23.4	22.8	22.3	21.8	21.3	20.9	20.5	20.1	19.7
72	30.8	30.0	29.2	28.4	27.7	27.0	26.3	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.4	20.9	20.5	20.0	19.6	19.3
73	30.6	29.8	29.1	28.3	27.5	26.8	26.1	25.4	24.7	24.0	23.4	22.8	22.2	21.6	21.1	20.6	20.1	19.6	19.2	18.8
74	30.5	29.7	28.9	28.1	27.4	26.6	25.9	25.2	24.5	23.8	23.1	22.5	21.9	21.3	20.8	20.2	19.7	19.3	18.8	18.4
75	30.4	29.6	28.8	28.0	27.2	26.5	25.7	25.0	24.3	23.6	22.9	22.3	21.6	21.0	20.5	19.9	19.4	18.9	18.4	18.0
76	30.3	29.5	28.7	27.9	27.1	26.3	25.6	24.8	24.1	23.4	22.7	22.0	21.4	20.8	20.2	19.6	19.1	18.6	18.1	17.6
77	30.3	29.4	28.6	27.8	27.0	26.2	25.4	24.7	23.9	23.2	22.5	21.8	21.2	20.6	19.9	19.4	18.8	18.3	17.8	17.3
78	30.2	29.3	28.5	27.7	26.9	26.1	25.3	24.6	23.8	23.1	22.4	21.7	21.0	20.3	19.7	19.1	18.5	18.0	17.5	17.0
79	30.1	29.3	28.4	27.6	26.8	26.0	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.5	18.9	18.3	17.7	17.2	16.7
80	30.1	29.2	28.4	27.5	26.7	25.9	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3	18.7	18.1	17.5	16.9	16.4
81	30.0	29.2	28.3	27.5	26.6	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1	18.5	17.9	17.3	16.7	16.2
82	30.0	29.1	28.3	27.4	26.6	25.8	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0	18.3	17.7	17.1	16.5	15.9
83	29.9	29.1	28.2	27.4	26.5	25.7	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8	18.2	17.5	16.9	16.3	15.7
84	29.9	29.0	28.2	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7	18.0	17.4	16.7	16.1	15.5
85	29.9	29.0	28.1	27.3	26.4	25.6	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6	17.9	17.3	16.6	16.0	15.4
86	29.8	29.0	28.1	27.2	26.4	25.5	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5	17.8	17.1	16.5	15.8	15.2
87	29.8	28.9	28.1	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4	17.7	17.0	16.4	15.7	15.1
88	29.8	28.9	28.0	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3	17.6	16.9	16.3	15.6	15.0
89	29.8	28.9	28.0	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3	17.6	16.9	16.2	15.5	14.9
90	29.8	28.9	28.0	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2	17.5	16.8	16.1	15.4	14.8
91	29.7	28.9	28.0	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.3	20.5	19.7	18.9	18.2	17.4	16.7	16.0	15.4	14.7
92	29.7	28.8	28.0	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6	18.9	18.1	17.4	16.7	16.0	15.3	14.6
93	29.7	28.8	28.0	27.1	26.2	25.4	24.5	23.7	22.8	22.0	21.2	20.4	19.6	18.8	18.1	17.3	16.6	15.9	15.2	14.6
94	29.7	28.8	27.9	27.1	26.2	25.3	24.5	23.6	22.8	22.0	21.2	20.4	19.6	18.8	18.0	17.3	16.6	15.9	15.2	14.5
95	29.7	28.8	27.9	27.1	26.2	25.3	24.5	23.6	22.8	22.0	21.1	20.3	19.6	18.8	18.0	17.3	16.5	15.8	15.1	14.5
96	29.7	28.8	27.9	27.0	26.2	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.8	18.0	17.2	16.5	15.8	15.1	14.4
97	29.7	28.8	27.9	27.0	26.2	25.3	24.5	23.6	22.8	21.9	21.1	20.3	19.5	18.7	18.0	17.2	16.5	15.8	15.1	14.4
98	29.7	28.8	27.9	27.0	26.2	25.3	24.4	23.6	22.8	21.9	21.1	20.3	19.5	18.7	17.9	17.2	16.4	15.7	15.0	14.3
99	29.7	28.8	27.9	27.0	26.2	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9	17.2	16.4	15.7	15.0	14.3
100	29.7	28.8	27.9	27.0	26.1	25.3	24.4	23.6	22.7	21.9	21.1	20.3	19.5	18.7	17.9	17.1	16.4	15.7	15.0	14.3

JOINT LIFE AND LAST SURVIVOR EXPECTANCY (cont.)

SPOUSE

Ages	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	
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69																											
70	19.9	19.6	19.4	19.1	18.9																						
71	19.4	19.1	18.8	18.5	18.3																						
72	18.9	18.6	18.3	18.0	17.7																						
73	18.4	18.1	17.8	17.5	17.2																						
74	18.0	17.6	17.3	17.0	16.7																						
75	17.6	17.2	16.8	16.5	16.2																						
76	17.2	16.8	16.4	16.0	15.7																						
77	16.8	16.4	16.0	15.6	15.3																						
78	16.5	16.0	15.6	15.2	14.9																						
79	16.2	15.7	15.3	14.9	14.5																						
80	15.9	15.4	15.0	14.5	14.1	13.8	13.4	13.1	12.8	12.6	12.3	12.1	11.9	11.7	11.5												
81	15.6	15.1	14.7	14.2	13.8	13.4	13.1	12.7	12.4	12.2	11.9	11.7	11.4	11.3	11.1												
82	15.4	14.9	14.4	13.9	13.5	13.1	12.7	12.4	12.1	11.8	11.5	11.3	11.0	10.8	10.6												
83	15.2	14.7	14.2	13.7	13.2	12.8	12.4	12.1	11.7	11.4	11.1	10.9	10.6	10.4	10.2												
84	15.0	14.4	13.9	13.4	13.0	12.6	12.2	11.8	11.4	11.1	10.8	10.5	10.3	10.1	9.9												
85	14.8	14.3	13.7	13.2	12.8	12.3	11.9	11.5	11.1	10.8	10.5	10.2	9.9	9.7	9.5												
86	14.6	14.1	13.5	13.0	12.5	12.1	11.7	11.3	10.9	10.5	10.2	9.9	9.6	9.4	9.2												
87	14.5	13.9	13.4	12.9	12.4	11.9	11.4	11.0	10.6	10.3	9.9	9.6	9.4	9.1	8.9												
88	14.4	13.8	13.2	12.7	12.2	11.7	11.3	10.8	10.4	10.1	9.7	9.4	9.1	8.8	8.6												
89	14.3	13.7	13.1	12.6	12.0	11.5	11.1	10.6	10.2	9.9	9.5	9.2	8.9	8.6	8.3												
90	14.2	13.6	13.0	12.4	11.9	11.4	10.9	10.5	10.1	9.7	9.3	9.0	8.6	8.3	8.1	7.8	7.6	7.4	7.2	7.1	6.9	6.8	6.6	6.5	6.4		
91	14.1	13.5	12.9	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.4	8.1	7.9	7.6	7.4	7.2	7.0	6.8	6.7	6.5	6.4	6.3	6.1		
92	14.0	13.4	12.8	12.2	11.7	11.2	10.7	10.2	9.8	9.3	9.0	8.6	8.3	8.0	7.7	7.4	7.2	7.0	6.8	6.6	6.4	6.3	6.1	6.0	5.9		
93	13.9	13.3	12.7	12.1	11.6	11.1	10.6	10.1	9.6	9.2	8.8	8.5	8.1	7.8	7.5	7.2	7.0	6.8	6.6	6.4	6.2	6.1	5.9	5.8	5.6		
94	13.9	13.2	12.6	12.0	11.5	11.0	10.5	10.0	9.5	9.1	8.7	8.3	8.0	7.6	7.3	7.1	6.8	6.6	6.4	6.2	6.0	5.9	5.7	5.6	5.4		
95	13.8	13.2	12.6	12.0	11.4	10.9	10.4	9.9	9.4	9.0	8.6	8.2	7.8	7.5	7.2	6.9	6.7	6.4	6.2	6.0	5.8	5.7	5.5	5.4	5.2		
96	13.8	13.1	12.5	11.9	11.3	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.7	7.4	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.3	5.2	5.0		
97	13.7	13.1	12.5	11.9	11.3	10.7	10.2	9.7	9.2	8.8	8.4	8.0	7.6	7.3	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0	4.9		
98	13.7	13.0	12.4	11.8	11.2	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.5	7.1	6.8	6.5	6.3	6.0	5.8	5.6	5.4	5.2	5.0	4.8	4.7		
99	13.6	13.0	12.4	11.8	11.2	10.6	10.1	9.6	9.1	8.6	8.2	7.8	7.4	7.0	6.7	6.4	6.1	5.9	5.6	5.4	5.2	5.0	4.9	4.7	4.5		
100	13.6	12.9	12.3	11.7	11.1	10.6	10.0	9.5	9.0	8.5	8.1	7.7	7.3	6.9	6.6	6.3	6.0	5.8	5.5	5.3	5.1	4.9	4.7	4.5	4.4	4.2	

The information in this chart has been obtained from Internal Revenue Publication 590 Supp (Rev June 2002)