

Ages

At 16 March 2013:

Michael = 63 yrs

Jeanette = 61 yrs

at 11 April 2013:

Michael = 63 yrs

Jeanette = 61 yrs

At 1 December 2014:

Michael = 65 yrs

Jeanette = 62 yrs

Checking RN numbers are correct

4.9.5.47 Table of Life Expectancy - Payments Commenced on or after 01/01/2010 to 31/12/2014

Summary

The following table shows life expectancy factors used for calculating the relevant number for males and females. The factors are based on the 2005-07 life tables published by the [AGA](#). This table starts at age 50. The full table can be obtained from the AGA or is available on the [Publications](#) page on the AGA website.

For products commencing on or after 1 January 2010 to 31 December 2014, life expectancy will be ascertained with reference to the 2005-07 ALT only (see below).

Example: Cecilia is 63.5 years of age on 1 January 2010. She purchases an allocated income stream (account based pension) on 2 January 2010. For the purposes of applying the correct life expectancy to her income stream, her age is 63. From the table below her life expectancy is 23.35.

The relevant number is based on the income support recipient's, or reversionary beneficiary's age, at the beginning of the period to which the first income stream payment relates.

Age	M	F	Age	M	F	Age	M	F
50	31.43	35.17	70	14.76	17.42	90	4.36	4.91
51	30.53	34.24	71	14.04	16.61	91	4.11	4.57
52	29.63	33.31	72	13.33	15.82	92	3.89	4.27
53	28.73	32.38	73	12.64	15.03	93	3.69	3.99
54	27.84	31.45	74	11.96	14.27	94	3.51	3.75
55	26.95	30.53	75	11.31	13.51	95	3.36	3.53
56	26.08	29.61	76	10.68	12.78	96	3.22	3.33
57	25.20	28.70	77	10.07	12.05	97	3.10	3.16
58	24.34	27.79	78	9.48	11.35	98	2.99	3.00
59	23.48	26.89	79	8.92	10.67	99	2.90	2.86
60	22.63	26.00	80	8.38	10.01	100	2.81	2.74
61	21.79	25.11	81	7.86	9.37	101	2.73	2.63
62	20.96	24.23	82	7.36	8.75	102	2.66	2.54
63	20.14	23.35	83	6.89	8.17	103	2.60	2.46
64	19.34	22.48	84	6.45	7.61	104	2.54	2.38
65	18.54	21.62	85	6.03	7.08	105	2.49	2.32
66	17.76	20.76	86	5.64	6.58	106	2.44	2.26
67	16.99	19.92	87	5.27	6.11	107	2.40	2.20
68	16.24	19.08	88	4.94	5.68	108	2.35	2.15
69	15.49	18.24	89	4.63	5.28	109	2.30	2.09

Act reference: [SSAct](#) section 9(1)-'life expectancy', section 9(1)-'relevant number'

Last reviewed: 2 January 2015