

Updated Static Mortality Tables for the Years 2014 and 2015.

Notice 2013-49

This notice provides updated static mortality tables to be used under § 430(h)(3)(A) of the Internal Revenue Code (Code) and § 303(h)(3)(A) of the Employee Retirement Income Security Act of 1974 (ERISA), and requests comments regarding the publication of mortality tables for future years. These tables apply for purposes of calculating the funding target and other items for valuation dates occurring during calendar years 2014 and 2015.

This notice also includes a modified unisex version of the mortality tables for use in determining minimum present value under § 417(e)(3) of the Code and § 205(g)(3) of ERISA for distributions with annuity starting dates that occur during stability periods beginning in the 2014 and 2015 calendar years.

BACKGROUND

Section 412 of the Code provides minimum funding requirements that generally apply for defined benefit plans. Section 412(a)(2) provides that § 430 specifies the minimum funding requirements that generally apply to defined benefit plans that are not multiemployer plans. Section 430(a) defines the minimum required contribution for such a plan by reference to the plan's funding target for the plan year.

Section 430(h)(3) provides rules regarding the mortality tables to be used under § 430. Under § 430(h)(3)(A), except as provided in § 430(h)(3)(C) or (D), the Secretary is to prescribe by regulation mortality tables to be used in determining any present value or making any computation under § 430. Those tables are to be based on the actual experience of pension plans and projected trends in that experience. Section 430(h)(3)(B) provides that periodically (at least every 10 years) these mortality tables shall be revised to reflect the actual experience of pension plans and projected trends in that experience.

Section 430(h)(3)(C) provides that, upon request by a plan sponsor and approval by the Secretary, substitute mortality tables that meet the applicable requirements may be used in lieu of the standard mortality tables provided under § 430(h)(3)(A). Section 430(h)(3)(D) provides for the use of separate mortality tables with respect to certain individuals who are entitled to benefits on account of disability, with separate tables for those whose disabilities occurred in plan years beginning before January 1, 1995, and those whose disabilities occurred in plan years beginning after December 31, 1994. These separate mortality tables are permitted to be used with respect to disabled individuals in lieu of the generally applicable mortality tables provided pursuant to § 430(h)(3)(A) or the substitute mortality tables under § 430(h)(3)(C).

Determination of Minimum Funding Requirements under § 430

Section 1.430(h)(3)-1 of the regulations provides for mortality tables, based on the tables contained in the RP-2000 Mortality Tables Report,¹ adjusted for mortality improvement using Projection Scale AA as recommended in that report. Section 1.430(h)(3)-1 generally requires the use of separate tables for nonannuitant and annuitant periods for large plans (those with over 500 participants as of the valuation date). Sponsors of small plans (those with 500 or fewer participants as of the valuation date) are permitted to use a combined table that applies the same mortality rates to both annuitants and nonannuitants.

Section 1.430(h)(3)-1 describes the methodology that the IRS will use to establish mortality tables as provided under § 430(h)(3)(A). The mortality tables set forth in § 1.430(h)(3)-1 are based on expected mortality as of 2000 and reflect the impact of expected improvements in mortality. The regulations permit plan sponsors to apply the projection of mortality improvement in either of two ways: through use of static tables that are updated annually to reflect expected improvements in mortality, or through use of generational tables. The regulations include static mortality tables for use in actuarial valuations as of valuation dates occurring in 2008 and provide that the mortality tables for valuation dates occurring in future years are to be provided in the Internal Revenue Bulletin. Notice 2008-85, 2008-42 IRB 905, sets forth the static mortality tables that apply under § 430(h)(3)(A) for valuation dates during 2009 through 2013.

Application of These Tables for Other Purposes under the Funding Rules

For a plan for which the effective date of § 430 is delayed pursuant to sections 104 or 105 of the Pension Protection Act of 2006, Public Law 109-280, current liability under § 412(l)(7) must be determined in order to calculate the plan's minimum required contribution. Section 1.412(l)(7)-1(a) provides that for plan years beginning on or after January 1, 2008, the mortality tables described in § 430(h)(3)(A) are to be used to determine current liability under § 412(l)(7) of the Code for nondisabled participants.

Section 1.431(c)(6)-1 provides that the same mortality assumptions that apply for purposes of § 430(h)(3)(A) and § 1.430(h)(3)-1(a)(2) are used to determine a multiemployer plan's current liability for purposes of applying the full-funding rules of § 431(c)(6). For this purpose, a multiemployer plan is permitted to apply either the annually-adjusted static mortality tables or the generational mortality tables.

¹ The RP-2000 Mortality Tables Report was released by the Society of Actuaries in July 2000. Society of Actuaries, RP-2000 Mortality Tables Report, at <http://www.soa.org/ccml/content/research-publications/experience-studies-tools/the-rp-2000-mortality-tables/>.

Application of Mortality Tables for Minimum Present Value Requirements under § 417(e)(3)

Section 417(e)(3) generally provides that the present value of certain benefits under a qualified pension plan (including single-sum distributions) cannot be less than the present value of the accrued benefit using applicable interest rates and the applicable mortality table. Under § 1.417(e)-1(d), these rules must also be used to compute the present value of a plan benefit for purposes of determining whether consent for a distribution is required under § 411(a)(11)(A).

Section 417(e)(3)(B) defines the term “applicable mortality table” as the mortality table specified for the plan year under § 430(h)(3)(A) (without regard to § 430(h)(3)(C) or (D)), modified as appropriate by the Secretary.

Rev. Rul. 2007-67, 2007-2 CB 1047, provides that, except as otherwise stated in future guidance, the applicable mortality table under § 417(e)(3) for 2008 is based on a fixed blend of 50% of the static male combined mortality rates and 50% of the static female combined mortality rates promulgated under § 1.430(h)(3)-1(c)(3) of the proposed regulations (which have since been issued as final regulations). The applicable mortality table for purposes of § 417(e)(3) is not a generational table. Rev. Rul. 2007-67 also provides that the applicable mortality table for a given year applies to distributions with annuity starting dates that occur during stability periods that begin during that calendar year. Rev. Rul. 2007-67 further states that the § 417(e)(3) applicable mortality table for each subsequent year will be published in future guidance and, except as provided in that future guidance, will be determined from the § 430(h)(3)(A) tables on the same basis as the applicable mortality table for 2008. Notice 2008-85 set forth the § 417(e)(3) applicable mortality tables for distributions with annuity starting dates that occur during stability periods beginning during calendar years 2009 through 2013.

STATIC MORTALITY TABLES FOR YEARS 2014 and 2015

The static mortality tables that apply under § 430(h)(3)(A) for valuation dates during 2014 and 2015 are set forth in the appendix to this notice. The mortality rates in these tables have been developed from the base rates, projection factors, and weighting factors set forth in § 1.430(h)(3)-1, using the blending techniques described in the preamble to those regulations.

The static mortality tables that apply under § 417(e)(3) for distributions with annuity starting dates occurring during stability periods beginning in 2014 and 2015 are set forth in the appendix to this notice in the column labeled “Unisex.” These tables were derived from the tables used for § 430(h)(3)(A) following the procedures set forth in Rev. Rul. 2007-67.

REQUEST FOR COMMENTS

As noted in § 430(h)(3)(B) the IRS and Treasury are required to revise the mortality tables used under § 430(h)(3)(A) at least every 10 years, to reflect the actual mortality experience of pension plans and projected trends in that experience. The IRS and Treasury are aware of a study that is currently being conducted by the Society of Actuaries to measure the actual experience and trends in mortality for participants of uninsured pension plans in the United States and an associated report issued in September 2012.² Comments are requested as to whether other studies of actual mortality experience of pension plans and projected trends of that experience are available that should be considered for use in developing mortality tables for future use under § 430(h)(3).

Section 430(h)(3)(D) and Rev. Rul. 96-7, 1996-1 CB 59 provide for separate mortality tables for disabled participants whose disabilities occurred in plan years beginning before January 1, 1995, and for those whose disabilities occurred in plan years beginning after December 31, 1994. Comments are requested as to whether it is reasonable to expect that the mortality experience for participants who became disabled before 1995 will continue to be sufficiently substandard so that a separate mortality table is warranted for future use with respect to those disabled participants under § 430(h)(3).

The existing regulations under § 430(h)(3)-1 provided a number of alternative versions of the mortality tables that were simplified in order to accommodate limitations in actuarial software. In developing updated regulations, comments are requested as to:

- Whether actuarial software generally available for use with small pension plans is capable of using separate mortality tables for annuitants and non-annuitants, or whether it is necessary for the IRS and Treasury to continue publishing combined static mortality tables.
- Whether generally available actuarial software is capable of using mortality tables on a fully generational basis, or whether it is necessary for the IRS and Treasury to continue publishing static mortality tables (taking into account the limitations of duration-based static approximations identified in the Society of Actuaries' September 2012 report);
- Whether it is expected that generally available actuarial software will be capable of using a two-dimensional mortality projection scale as described in the Society of Actuaries' September 2012 report (that is, with projected mortality improvement that is a function of both age and year of birth).

Written or electronic comments must be received by October 8, 2013. Send submissions to CC:PA:LPD:PR (Notice 2013-49), Room 5203, Internal

² See <http://www.soa.org/files/research/exp-study/research-mortality-improve-bb-report.pdf>, issued in September 2012.

Revenue Service, POB 7604, Ben Franklin Station, Washington, DC 20044. Submissions may be hand delivered Monday through Friday between the hours of 8 a.m. and 4 p.m. to: CC:PA:LPD:PR (Notice 2013-49), Courier's Desk, Internal Revenue Service, 1111 Constitution Avenue, NW., Washington, DC. Alternatively, comments may be submitted via the Internet at notice.comments@irscounsel.treas.gov. Please include "Notice 2013-49" in the subject line of any electronic communication. All materials submitted will be available for public inspection and copying.

Drafting Information

The principal author of this notice is Carolyn E. Zimmerman of the Employee Plans, Tax Exempt and Government Entities Division. For further information regarding this notice, please contact Ms. Zimmerman at retirementplanquestions@irs.gov.

APPENDIX

Mortality tables for

Valuation dates occurring during 2014 Distributions subject to § 417(e)(3) with annuity starting dates during stability periods beginning in 2014

Age	MALE			FEMALE			UNISEX
	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Table for Distributions Subject to § 417(e)(3)
1	0.000355	0.000355	0.000355	0.000318	0.000318	0.000318	0.000337
2	0.000239	0.000239	0.000239	0.000207	0.000207	0.000207	0.000223
3	0.000199	0.000199	0.000199	0.000155	0.000155	0.000155	0.000177
4	0.000155	0.000155	0.000155	0.000116	0.000116	0.000116	0.000136
5	0.000142	0.000142	0.000142	0.000105	0.000105	0.000105	0.000124
6	0.000136	0.000136	0.000136	0.000098	0.000098	0.000098	0.000117
7	0.000130	0.000130	0.000130	0.000092	0.000092	0.000092	0.000111
8	0.000120	0.000120	0.000120	0.000082	0.000082	0.000082	0.000101
9	0.000116	0.000116	0.000116	0.000078	0.000078	0.000078	0.000097
10	0.000118	0.000118	0.000118	0.000078	0.000078	0.000078	0.000098
11	0.000122	0.000122	0.000122	0.000080	0.000080	0.000080	0.000101
12	0.000127	0.000127	0.000127	0.000082	0.000082	0.000082	0.000105
13	0.000134	0.000134	0.000134	0.000086	0.000086	0.000086	0.000110
14	0.000146	0.000146	0.000146	0.000096	0.000096	0.000096	0.000121
15	0.000154	0.000154	0.000154	0.000106	0.000106	0.000106	0.000130
16	0.000163	0.000163	0.000163	0.000114	0.000114	0.000114	0.000139

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Table for Distributions Subject to § 417(e)(3)
17	0.000173	0.000173	0.000173	0.000122	0.000122	0.000122	0.000148
18	0.000181	0.000181	0.000181	0.000125	0.000125	0.000125	0.000153
19	0.000190	0.000190	0.000190	0.000123	0.000123	0.000123	0.000157
20	0.000198	0.000198	0.000198	0.000120	0.000120	0.000120	0.000159
21	0.000211	0.000211	0.000211	0.000117	0.000117	0.000117	0.000164
22	0.000223	0.000223	0.000223	0.000118	0.000118	0.000118	0.000171
23	0.000241	0.000241	0.000241	0.000123	0.000123	0.000123	0.000182
24	0.000257	0.000257	0.000257	0.000130	0.000130	0.000130	0.000194
25	0.000281	0.000281	0.000281	0.000138	0.000138	0.000138	0.000210
26	0.000317	0.000317	0.000317	0.000151	0.000151	0.000151	0.000234
27	0.000330	0.000330	0.000330	0.000157	0.000157	0.000157	0.000244
28	0.000340	0.000340	0.000340	0.000166	0.000166	0.000166	0.000253
29	0.000356	0.000356	0.000356	0.000175	0.000175	0.000175	0.000266
30	0.000384	0.000384	0.000384	0.000197	0.000197	0.000197	0.000291
31	0.000431	0.000431	0.000431	0.000243	0.000243	0.000243	0.000337
32	0.000486	0.000486	0.000486	0.000277	0.000277	0.000277	0.000382
33	0.000546	0.000546	0.000546	0.000303	0.000303	0.000303	0.000425
34	0.000607	0.000607	0.000607	0.000325	0.000325	0.000325	0.000466
35	0.000668	0.000668	0.000668	0.000345	0.000345	0.000345	0.000507
36	0.000727	0.000727	0.000727	0.000362	0.000362	0.000362	0.000545
37	0.000782	0.000782	0.000782	0.000379	0.000379	0.000379	0.000581
38	0.000810	0.000810	0.000810	0.000397	0.000397	0.000397	0.000604
39	0.000833	0.000833	0.000833	0.000418	0.000418	0.000418	0.000626
40	0.000855	0.000855	0.000855	0.000455	0.000455	0.000455	0.000655
41	0.000879	0.000906	0.000879	0.000499	0.000499	0.000499	0.000689
42	0.000908	0.001008	0.000909	0.000550	0.000550	0.000550	0.000730
43	0.000943	0.001161	0.000946	0.000604	0.000604	0.000604	0.000775
44	0.000984	0.001364	0.000991	0.000664	0.000664	0.000664	0.000828
45	0.001032	0.001618	0.001045	0.000704	0.000710	0.000704	0.000875
46	0.001074	0.001923	0.001097	0.000744	0.000802	0.000745	0.000921
47	0.001119	0.002279	0.001156	0.000783	0.000941	0.000787	0.000972
48	0.001165	0.002686	0.001220	0.000847	0.001126	0.000856	0.001038
49	0.001213	0.003144	0.001292	0.000915	0.001357	0.000934	0.001113
50	0.001263	0.003651	0.001371	0.001019	0.001635	0.001050	0.001211
51	0.001312	0.003695	0.001431	0.001136	0.001752	0.001172	0.001302
52	0.001363	0.003693	0.001523	0.001307	0.001969	0.001356	0.001440
53	0.001459	0.003744	0.001677	0.001504	0.002247	0.001574	0.001626
54	0.001565	0.003793	0.001852	0.001734	0.002583	0.001835	0.001844
55	0.001737	0.003947	0.002194	0.002001	0.002983	0.002187	0.002191
56	0.001952	0.004182	0.002660	0.002315	0.003459	0.002642	0.002651
57	0.002207	0.004496	0.003072	0.002603	0.003947	0.003060	0.003066
58	0.002504	0.004914	0.003565	0.002846	0.004429	0.003460	0.003513
59	0.002765	0.005334	0.004046	0.003112	0.004978	0.003926	0.003986

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Table for Distributions Subject to § 417(e)(3)
60	0.003056	0.005841	0.004625	0.003399	0.005581	0.004480	0.004553
61	0.003472	0.006553	0.005425	0.003705	0.006228	0.005170	0.005298
62	0.003818	0.007219	0.006234	0.004026	0.006921	0.005936	0.006085
63	0.004300	0.008145	0.007338	0.004357	0.007659	0.006840	0.007089
64	0.004669	0.009012	0.008298	0.004694	0.008456	0.007720	0.008009
65	0.005032	0.009980	0.009402	0.005033	0.009329	0.008707	0.009055
66	0.005542	0.011296	0.010905	0.005367	0.010273	0.009840	0.010373
67	0.005883	0.012505	0.012181	0.005692	0.011287	0.010933	0.011557
68	0.006025	0.013536	0.013265	0.006005	0.012395	0.012090	0.012678
69	0.006318	0.014953	0.014706	0.006303	0.013639	0.013365	0.014036
70	0.006401	0.016167	0.015913	0.006583	0.015069	0.014781	0.015347
71	0.007232	0.017888	0.017639	0.007183	0.016373	0.016093	0.016866
72	0.008895	0.019862	0.019634	0.008383	0.018212	0.017946	0.018790
73	0.011389	0.022123	0.021928	0.010183	0.019820	0.019592	0.020760
74	0.014714	0.024681	0.024526	0.012583	0.021966	0.021776	0.023151
75	0.018870	0.028138	0.028018	0.015583	0.023743	0.023604	0.025811
76	0.023858	0.031362	0.031284	0.019183	0.026160	0.026065	0.028675
77	0.029677	0.035636	0.035590	0.023384	0.029427	0.029365	0.032478
78	0.036327	0.040451	0.040430	0.028185	0.032439	0.032410	0.036420
79	0.043808	0.045920	0.045915	0.033586	0.035813	0.035805	0.040860
80	0.052121	0.052121	0.052121	0.039587	0.039587	0.039587	0.045854
81	0.059584	0.059584	0.059584	0.043815	0.043815	0.043815	0.051700
82	0.067993	0.067993	0.067993	0.048573	0.048573	0.048573	0.058283
83	0.075792	0.075792	0.075792	0.053933	0.053933	0.053933	0.064863
84	0.086094	0.086094	0.086094	0.059983	0.059983	0.059983	0.073039
85	0.095566	0.095566	0.095566	0.068252	0.068252	0.068252	0.081909
86	0.105955	0.105955	0.105955	0.077746	0.077746	0.077746	0.091851
87	0.119892	0.119892	0.119892	0.088560	0.088560	0.088560	0.104226
88	0.135544	0.135544	0.135544	0.098641	0.098641	0.098641	0.117093
89	0.149793	0.149793	0.149793	0.111868	0.111868	0.111868	0.130831
90	0.168603	0.168603	0.168603	0.123630	0.123630	0.123630	0.146117
91	0.183643	0.183643	0.183643	0.135762	0.135762	0.135762	0.159703
92	0.203361	0.203361	0.203361	0.147980	0.147980	0.147980	0.175671
93	0.219375	0.219375	0.219375	0.163416	0.163416	0.163416	0.191396
94	0.235364	0.235364	0.235364	0.175273	0.175273	0.175273	0.205319
95	0.256478	0.256478	0.256478	0.186501	0.186501	0.186501	0.221490
96	0.272216	0.272216	0.272216	0.196923	0.196923	0.196923	0.234570
97	0.287507	0.287507	0.287507	0.210765	0.210765	0.210765	0.249136
98	0.308741	0.308741	0.308741	0.219291	0.219291	0.219291	0.264016
99	0.323342	0.323342	0.323342	0.226576	0.226576	0.226576	0.274959
100	0.337392	0.337392	0.337392	0.232530	0.232530	0.232530	0.284961
101	0.358628	0.358628	0.358628	0.244834	0.244834	0.244834	0.301731
102	0.371685	0.371685	0.371685	0.254498	0.254498	0.254498	0.313092

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Non-Annuitant Table	2014 Annuitant Table	2014 Optional Combined Table for Small Plans	2014 Table for Distributions Subject to § 417(e)(3)
103	0.383040	0.383040	0.383040	0.266044	0.266044	0.266044	0.324542
104	0.392003	0.392003	0.392003	0.279055	0.279055	0.279055	0.335529
105	0.397886	0.397886	0.397886	0.293116	0.293116	0.293116	0.345501
106	0.400000	0.400000	0.400000	0.307811	0.307811	0.307811	0.353906
107	0.400000	0.400000	0.400000	0.322725	0.322725	0.322725	0.361363
108	0.400000	0.400000	0.400000	0.337441	0.337441	0.337441	0.368721
109	0.400000	0.400000	0.400000	0.351544	0.351544	0.351544	0.375772
110	0.400000	0.400000	0.400000	0.364617	0.364617	0.364617	0.382309
111	0.400000	0.400000	0.400000	0.376246	0.376246	0.376246	0.388123
112	0.400000	0.400000	0.400000	0.386015	0.386015	0.386015	0.393008
113	0.400000	0.400000	0.400000	0.393507	0.393507	0.393507	0.396754
114	0.400000	0.400000	0.400000	0.398308	0.398308	0.398308	0.399154
115	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000
116	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000
117	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000
118	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000
119	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000	0.400000
120	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Mortality tables for 2015

Valuation dates occurring during 2015 Distributions subject to § 417(e)(3) with annuity starting dates during stability periods beginning in 2015

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Table for Distributions Subject to § 417(e)(3)
1	0.000347	0.000347	0.000347	0.000311	0.000311	0.000311	0.000329
2	0.000235	0.000235	0.000235	0.000203	0.000203	0.000203	0.000219
3	0.000195	0.000195	0.000195	0.000152	0.000152	0.000152	0.000174
4	0.000152	0.000152	0.000152	0.000113	0.000113	0.000113	0.000133
5	0.000139	0.000139	0.000139	0.000103	0.000103	0.000103	0.000121
6	0.000133	0.000133	0.000133	0.000096	0.000096	0.000096	0.000115
7	0.000128	0.000128	0.000128	0.000090	0.000090	0.000090	0.000109
8	0.000118	0.000118	0.000118	0.000080	0.000080	0.000080	0.000099
9	0.000114	0.000114	0.000114	0.000076	0.000076	0.000076	0.000095
10	0.000116	0.000116	0.000116	0.000077	0.000077	0.000077	0.000097

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Table for Distributions Subject to § 417(e)(3)
11	0.000119	0.000119	0.000119	0.000078	0.000078	0.000078	0.000099
12	0.000124	0.000124	0.000124	0.000081	0.000081	0.000081	0.000103
13	0.000131	0.000131	0.000131	0.000085	0.000085	0.000085	0.000108
14	0.000143	0.000143	0.000143	0.000094	0.000094	0.000094	0.000119
15	0.000151	0.000151	0.000151	0.000105	0.000105	0.000105	0.000128
16	0.000160	0.000160	0.000160	0.000112	0.000112	0.000112	0.000136
17	0.000169	0.000169	0.000169	0.000121	0.000121	0.000121	0.000145
18	0.000178	0.000178	0.000178	0.000123	0.000123	0.000123	0.000151
19	0.000186	0.000186	0.000186	0.000121	0.000121	0.000121	0.000154
20	0.000194	0.000194	0.000194	0.000118	0.000118	0.000118	0.000156
21	0.000207	0.000207	0.000207	0.000115	0.000115	0.000115	0.000161
22	0.000219	0.000219	0.000219	0.000116	0.000116	0.000116	0.000168
23	0.000237	0.000237	0.000237	0.000121	0.000121	0.000121	0.000179
24	0.000254	0.000254	0.000254	0.000128	0.000128	0.000128	0.000191
25	0.000278	0.000278	0.000278	0.000136	0.000136	0.000136	0.000207
26	0.000316	0.000316	0.000316	0.000149	0.000149	0.000149	0.000233
27	0.000329	0.000329	0.000329	0.000155	0.000155	0.000155	0.000242
28	0.000338	0.000338	0.000338	0.000164	0.000164	0.000164	0.000251
29	0.000354	0.000354	0.000354	0.000173	0.000173	0.000173	0.000264
30	0.000382	0.000382	0.000382	0.000195	0.000195	0.000195	0.000289
31	0.000429	0.000429	0.000429	0.000241	0.000241	0.000241	0.000335
32	0.000484	0.000484	0.000484	0.000275	0.000275	0.000275	0.000380
33	0.000543	0.000543	0.000543	0.000300	0.000300	0.000300	0.000422
34	0.000604	0.000604	0.000604	0.000322	0.000322	0.000322	0.000463
35	0.000665	0.000665	0.000665	0.000341	0.000341	0.000341	0.000503
36	0.000724	0.000724	0.000724	0.000358	0.000358	0.000358	0.000541
37	0.000778	0.000778	0.000778	0.000374	0.000374	0.000374	0.000576
38	0.000805	0.000805	0.000805	0.000392	0.000392	0.000392	0.000599
39	0.000827	0.000827	0.000827	0.000412	0.000412	0.000412	0.000620
40	0.000848	0.000848	0.000848	0.000449	0.000449	0.000449	0.000649
41	0.000871	0.000898	0.000871	0.000492	0.000492	0.000492	0.000682
42	0.000899	0.000998	0.000900	0.000541	0.000541	0.000541	0.000721
43	0.000932	0.001147	0.000935	0.000595	0.000595	0.000595	0.000765
44	0.000973	0.001346	0.000980	0.000654	0.000654	0.000654	0.000817
45	0.001018	0.001595	0.001031	0.000693	0.000699	0.000693	0.000862
46	0.001059	0.001894	0.001082	0.000731	0.000790	0.000732	0.000907
47	0.001102	0.002242	0.001138	0.000769	0.000926	0.000773	0.000956
48	0.001146	0.002640	0.001200	0.000832	0.001108	0.000841	0.001021
49	0.001193	0.003088	0.001270	0.000899	0.001335	0.000917	0.001094
50	0.001240	0.003586	0.001346	0.001002	0.001607	0.001032	0.001189
51	0.001287	0.003625	0.001403	0.001118	0.001724	0.001154	0.001279
52	0.001335	0.003619	0.001492	0.001289	0.001941	0.001338	0.001415
53	0.001430	0.003669	0.001643	0.001486	0.002220	0.001556	0.001600

Age	MALE	MALE	MALE	FEMALE	FEMALE	FEMALE	UNISEX
	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Non-Annuitant Table	2015 Annuitant Table	2015 Optional Combined Table for Small Plans	2015 Table for Distributions Subject to § 417(e)(3)
54	0.001534	0.003717	0.001815	0.001717	0.002557	0.001817	0.001816
55	0.001704	0.003872	0.002152	0.001985	0.002959	0.002170	0.002161
56	0.001917	0.004107	0.002612	0.002301	0.003438	0.002626	0.002619
57	0.002169	0.004419	0.003020	0.002590	0.003927	0.003045	0.003033
58	0.002464	0.004835	0.003507	0.002832	0.004407	0.003443	0.003475
59	0.002721	0.005249	0.003981	0.003097	0.004953	0.003906	0.003944
60	0.003007	0.005748	0.004551	0.003382	0.005553	0.004458	0.004505
61	0.003420	0.006455	0.005344	0.003687	0.006197	0.005144	0.005244
62	0.003761	0.007110	0.006140	0.004006	0.006886	0.005906	0.006023
63	0.004240	0.008031	0.007236	0.004335	0.007621	0.006806	0.007021
64	0.004604	0.008886	0.008182	0.004671	0.008414	0.007681	0.007932
65	0.004961	0.009840	0.009270	0.005008	0.009282	0.008663	0.008967
66	0.005469	0.011149	0.010763	0.005340	0.010221	0.009790	0.010277
67	0.005806	0.012343	0.012023	0.005664	0.011231	0.010879	0.011451
68	0.005941	0.013346	0.013079	0.005975	0.012333	0.012030	0.012555
69	0.006230	0.014743	0.014500	0.006271	0.013571	0.013299	0.013900
70	0.006305	0.015925	0.015675	0.006550	0.014994	0.014708	0.015192
71	0.007129	0.017620	0.017375	0.007146	0.016275	0.015997	0.016686
72	0.008776	0.019564	0.019340	0.008337	0.018102	0.017837	0.018589
73	0.011247	0.021791	0.021599	0.010124	0.019681	0.019454	0.020527
74	0.014541	0.024311	0.024159	0.012506	0.021813	0.021624	0.022892
75	0.018659	0.027744	0.027626	0.015484	0.023554	0.023417	0.025522
76	0.023600	0.030923	0.030847	0.019058	0.025950	0.025856	0.028352
77	0.029365	0.035173	0.035128	0.023227	0.029221	0.029160	0.032144
78	0.035953	0.039965	0.039944	0.027992	0.032212	0.032183	0.036064
79	0.043365	0.045415	0.045410	0.033353	0.035563	0.035555	0.040483
80	0.051599	0.051599	0.051599	0.039309	0.039309	0.039309	0.045454
81	0.059047	0.059047	0.059047	0.043509	0.043509	0.043509	0.051278
82	0.067449	0.067449	0.067449	0.048233	0.048233	0.048233	0.057841
83	0.075186	0.075186	0.075186	0.053556	0.053556	0.053556	0.064371
84	0.085491	0.085491	0.085491	0.059563	0.059563	0.059563	0.072527
85	0.094897	0.094897	0.094897	0.067842	0.067842	0.067842	0.081370
86	0.105213	0.105213	0.105213	0.077357	0.077357	0.077357	0.091285
87	0.119173	0.119173	0.119173	0.088206	0.088206	0.088206	0.103690
88	0.134866	0.134866	0.134866	0.098247	0.098247	0.098247	0.116557
89	0.149044	0.149044	0.149044	0.111533	0.111533	0.111533	0.130289
90	0.167928	0.167928	0.167928	0.123259	0.123259	0.123259	0.145594
91	0.182908	0.182908	0.182908	0.135355	0.135355	0.135355	0.159132
92	0.202751	0.202751	0.202751	0.147536	0.147536	0.147536	0.175144
93	0.218717	0.218717	0.218717	0.163089	0.163089	0.163089	0.190903
94	0.234658	0.234658	0.234658	0.174923	0.174923	0.174923	0.204791
95	0.255965	0.255965	0.255965	0.186128	0.186128	0.186128	0.221047
96	0.271672	0.271672	0.271672	0.196530	0.196530	0.196530	0.234101

