

## Actuarial Tables for use in Personal Injury and Fatal Accident Cases

### Categories of highest educational attainment

<b>D</b> Degree or equivalent or higher	<b>GE-A</b> GCSE grades A to C up to A levels or equivalent	<b>O</b> Below GCSE grade C or CSE grade 1 or equivalent or no qualifications
Any degree (first or higher)	A or AS level or equivalent	CSE below grade 1
Other higher education qualification below degree level	O level, GCSE grade A-C or equivalent	GCSE below grade C
Diploma in higher education		
NVQ level 4 or 5	NVQ level 2 or 3	NVQ level 1 or equivalent
HNC/HND, BTEC higher, etc	BTEC/SCOTVEC first or general diploma	BTEC first or general certificate
	OND/ONC, BTEC/SCOTVEC national	SCOTVEC modules or equivalent
RSA higher diploma	RSA diploma, advanced diploma or certificate	RSA other
Teaching Nursing, etc	GNVQ intermediate or advanced	GNVQ/GVSQ foundation level
	City and Guilds craft or advanced craft	City and Guilds other
	SCE higher or equivalent Trade apprenticeship	YT/ YTP certificate
	Scottish 6th year certificate (CSYS)	Other qualifications
		No qualification
		Don't know

**Table A**  
**Loss of Earnings to Pension Age 65 (Males – Not disabled)**

Age at date of trial	D	Employed GE-A	O	D	Not employed GE-A	O
16-19	0.90	0.90	0.85	0.85	0.85	0.82
20-24	0.92	0.92	0.87	0.89	0.88	0.83
25-29	0.93	0.92	0.89	0.89	0.88	0.82
30-34	0.92	0.91	0.89	0.87	0.86	0.81
35-39	0.90	0.90	0.89	0.85	0.84	0.80
40-44	0.88	0.88	0.88	0.82	0.81	0.78
45-49	0.86	0.86	0.86	0.77	0.77	0.74
50	0.83	0.83	0.83	0.72	0.72	0.70
51	0.82	0.82	0.82	0.70	0.70	0.68
52	0.81	0.81	0.81	0.67	0.67	0.66
53	0.80	0.80	0.80	0.63	0.63	0.63
54	0.79	0.79	0.79	0.59	0.59	0.59

**Table B**  
**Loss of Earnings to Pension Age 65 (Males – Disabled)**

Age at date of trial	D	Employed GE-A	O	D	Not employed GE-A	O
16-19	0.61	0.55	0.32	0.61	0.49	0.25
20-24	0.61	0.55	0.38	0.53	0.46	0.24
25-29	0.60	0.54	0.42	0.48	0.41	0.24
30-34	0.59	0.52	0.40	0.43	0.34	0.23
35-39	0.58	0.48	0.39	0.38	0.28	0.20
40-44	0.57	0.48	0.39	0.33	0.23	0.15
45-49	0.55	0.48	0.39	0.26	0.20	0.11
50	0.53	0.49	0.40	0.24	0.18	0.10
51	0.53	0.49	0.41	0.23	0.17	0.09
52	0.54	0.49	0.41	0.22	0.16	0.08
53	0.54	0.49	0.42	0.21	0.15	0.07
54	0.54	0.50	0.43	0.20	0.14	0.06

**Table 1 Multipliers for pecuniary loss for life (males)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections										Age at date of trial	
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%		5.0%
0	86.63	69.86	57.39	47.98	40.76	35.15	30.72	27.17	24.28	21.91	19.94	0
1	85.96	69.49	57.21	47.91	40.76	35.19	30.77	27.24	24.36	21.99	20.01	1
2	84.86	68.78	56.74	47.60	40.55	35.05	30.68	27.17	24.32	21.96	19.99	2
3	83.76	68.05	56.26	47.28	40.34	34.90	30.58	27.10	24.27	21.93	19.97	3
4	82.65	67.32	55.77	46.95	40.12	34.75	30.48	27.03	24.22	21.89	19.94	4
5	81.53	66.58	55.27	46.61	39.89	34.59	30.37	26.95	24.16	21.85	19.91	5
6	80.42	65.83	54.77	46.27	39.65	34.43	30.25	26.87	24.10	21.81	19.88	6
7	79.30	65.08	54.26	45.92	39.41	34.26	30.13	26.79	24.04	21.76	19.85	7
8	78.18	64.32	53.74	45.56	39.16	34.08	30.01	26.70	23.98	21.71	19.81	8
9	77.06	63.56	53.22	45.20	38.91	33.91	29.88	26.61	23.91	21.66	19.78	9
10	75.95	62.79	52.69	44.83	38.65	33.72	29.75	26.51	23.84	21.61	19.74	10
11	74.83	62.02	52.16	44.46	38.39	33.53	29.61	26.41	23.77	21.56	19.70	11
12	73.71	61.25	51.62	44.08	38.11	33.34	29.47	26.31	23.69	21.50	19.65	12
13	72.59	60.47	51.07	43.69	37.84	33.14	29.33	26.20	23.61	21.44	19.61	13
14	71.48	59.69	50.52	43.30	37.56	32.93	29.18	26.09	23.52	21.38	19.56	14
15	70.36	58.90	49.96	42.90	37.27	32.72	29.02	25.97	23.44	21.31	19.51	15
16	69.25	58.12	49.40	42.50	36.97	32.51	28.86	25.85	23.35	21.24	19.45	16
17	68.14	57.33	48.83	42.09	36.68	32.29	28.70	25.73	23.26	21.17	19.40	17
18	67.04	56.55	48.27	41.68	36.38	32.07	28.54	25.61	23.16	21.10	19.34	18
19	65.95	55.77	47.71	41.27	36.08	31.85	28.37	25.49	23.07	21.03	19.29	19
20	64.87	54.99	47.14	40.86	35.78	31.63	28.21	25.36	22.98	20.96	19.23	20
21	63.79	54.21	46.58	40.44	35.47	31.40	28.04	25.23	22.88	20.88	19.17	21
22	62.71	53.42	46.00	40.02	35.16	31.16	27.86	25.10	22.77	20.80	19.11	22
23	61.63	52.63	45.42	39.59	34.83	30.92	27.68	24.96	22.67	20.72	19.05	23
24	60.55	51.84	44.83	39.15	34.51	30.67	27.49	24.81	22.55	20.63	18.98	24
25	59.47	51.03	44.23	38.70	34.17	30.42	27.29	24.66	22.44	20.54	18.90	25
26	58.38	50.23	43.63	38.25	33.82	30.15	27.09	24.50	22.31	20.44	18.83	26
27	57.31	49.42	43.03	37.79	33.47	29.89	26.88	24.34	22.19	20.34	18.75	27
28	56.24	48.62	42.42	37.33	33.12	29.61	26.67	24.18	22.06	20.24	18.67	28
29	55.17	47.82	41.81	36.86	32.76	29.33	26.45	24.01	21.92	20.13	18.58	29
30	54.10	47.00	41.19	36.39	32.39	29.05	26.23	23.83	21.78	20.02	18.49	30
31	53.03	46.19	40.56	35.90	32.02	28.75	26.00	23.65	21.64	19.90	18.40	31
32	51.97	45.37	39.93	35.41	31.64	28.46	25.76	23.46	21.48	19.78	18.30	32
33	50.91	44.55	39.30	34.92	31.25	28.15	25.52	23.26	21.33	19.65	18.19	33
34	49.85	43.73	38.66	34.42	30.85	27.83	25.27	23.06	21.17	19.52	18.08	34
35	48.78	42.90	38.01	33.91	30.45	27.51	25.01	22.86	21.00	19.38	17.97	35
36	47.73	42.08	37.36	33.39	30.04	27.18	24.74	22.64	20.82	19.24	17.85	36
37	46.67	41.24	36.70	32.87	29.62	26.85	24.47	22.42	20.64	19.09	17.73	37
38	45.62	40.41	36.04	32.34	29.19	26.50	24.19	22.19	20.45	18.93	17.60	38
39	44.56	39.57	35.37	31.80	28.76	26.15	23.90	21.95	20.26	18.77	17.46	39
40	43.52	38.74	34.70	31.26	28.32	25.79	23.61	21.71	20.05	18.60	17.32	40
41	42.48	37.90	34.02	30.71	27.87	25.42	23.30	21.46	19.84	18.43	17.17	41
42	41.44	37.06	33.34	30.15	27.41	25.05	22.99	21.20	19.63	18.24	17.02	42
43	40.40	36.22	32.65	29.59	26.95	24.67	22.68	20.93	19.41	18.06	16.86	43
44	39.37	35.38	31.97	29.03	26.49	24.28	22.35	20.66	19.18	17.86	16.69	44
45	38.35	34.55	31.28	28.46	26.01	23.88	22.02	20.38	18.94	17.66	16.52	45
46	37.34	33.71	30.59	27.89	25.54	23.49	21.69	20.10	18.70	17.46	16.35	46
47	36.34	32.89	29.90	27.32	25.06	23.08	21.35	19.81	18.45	17.25	16.17	47
48	35.34	32.06	29.22	26.74	24.58	22.68	21.00	19.52	18.20	17.03	15.98	48
49	34.37	31.25	28.54	26.17	24.09	22.27	20.65	19.22	17.95	16.81	15.79	49
50	33.40	30.44	27.86	25.60	23.61	21.86	20.30	18.92	17.69	16.59	15.60	50
51	32.44	29.63	27.18	25.02	23.12	21.44	19.95	18.62	17.43	16.36	15.40	51
52	31.49	28.84	26.50	24.45	22.63	21.02	19.58	18.30	17.16	16.12	15.19	52
53	30.55	28.04	25.82	23.87	22.13	20.59	19.21	17.98	16.88	15.88	14.98	53
54	29.61	27.23	25.13	23.28	21.62	20.15	18.83	17.65	16.59	15.63	14.76	54
55	28.66	26.42	24.44	22.67	21.10	19.70	18.44	17.31	16.29	15.36	14.52	55
56	27.71	25.60	23.73	22.06	20.57	19.23	18.03	16.95	15.97	15.08	14.28	56
57	26.76	24.78	23.02	21.44	20.03	18.76	17.62	16.58	15.65	14.79	14.02	57
58	25.82	23.96	22.31	20.82	19.48	18.28	17.19	16.21	15.31	14.50	13.75	58
59	24.89	23.15	21.59	20.19	18.93	17.79	16.76	15.82	14.97	14.19	13.48	59
60	23.97	22.35	20.89	19.57	18.38	17.30	16.33	15.44	14.62	13.88	13.20	60
61	23.08	21.56	20.19	18.96	17.84	16.82	15.90	15.05	14.28	13.57	12.92	61
62	22.20	20.79	19.51	18.35	17.30	16.34	15.47	14.67	13.93	13.26	12.64	62
63	21.34	20.03	18.83	17.75	16.76	15.86	15.03	14.28	13.58	12.94	12.36	63
64	20.50	19.27	18.16	17.15	16.22	15.37	14.60	13.88	13.23	12.62	12.06	64
65	19.66	18.52	17.49	16.54	15.68	14.88	14.16	13.48	12.86	12.29	11.76	65
66	18.82	17.77	16.81	15.94	15.13	14.39	13.70	13.07	12.49	11.95	11.45	66
67	17.99	17.02	16.14	15.32	14.57	13.88	13.24	12.65	12.11	11.60	11.13	67
68	17.16	16.27	15.45	14.70	14.01	13.36	12.77	12.22	11.71	11.23	10.79	68
69	16.33	15.51	14.76	14.07	13.43	12.84	12.29	11.77	11.30	10.85	10.44	69

*continued*

**Table 1** Multipliers for pecuniary loss for life (males) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
70	15.50	14.75	14.07	13.43	12.85	12.30	11.79	11.32	10.87	10.46	10.08	70
71	14.67	14.00	13.38	12.80	12.26	11.76	11.29	10.85	10.44	10.06	9.70	71
72	13.86	13.25	12.69	12.16	11.67	11.21	10.78	10.38	10.00	9.65	9.32	72
73	13.07	12.52	12.01	11.53	11.09	10.67	10.28	9.91	9.56	9.24	8.94	73
74	12.31	11.81	11.35	10.92	10.51	10.13	9.78	9.44	9.13	8.83	8.55	74
75	11.57	11.13	10.71	10.32	9.95	9.61	9.29	8.98	8.70	8.42	8.17	75
76	10.86	10.47	10.09	9.74	9.41	9.10	8.81	8.53	8.27	8.03	7.79	76
77	10.19	9.84	9.50	9.19	8.89	8.61	8.35	8.10	7.86	7.64	7.42	77
78	9.55	9.24	8.94	8.66	8.39	8.14	7.90	7.68	7.46	7.26	7.06	78
79	8.95	8.67	8.40	8.15	7.91	7.69	7.47	7.27	7.08	6.89	6.71	79
80	8.38	8.13	7.89	7.67	7.45	7.25	7.06	6.88	6.70	6.53	6.38	80
81	7.83	7.61	7.40	7.20	7.01	6.83	6.66	6.49	6.34	6.19	6.04	81
82	7.31	7.12	6.93	6.75	6.58	6.42	6.27	6.12	5.98	5.85	5.72	82
83	6.81	6.64	6.47	6.32	6.17	6.02	5.89	5.75	5.63	5.51	5.39	83
84	6.32	6.17	6.03	5.89	5.76	5.63	5.51	5.39	5.28	5.17	5.07	84
85	5.87	5.73	5.61	5.49	5.37	5.26	5.15	5.05	4.95	4.85	4.76	85
86	5.44	5.33	5.22	5.11	5.01	4.91	4.81	4.72	4.64	4.55	4.47	86
87	5.05	4.95	4.85	4.76	4.67	4.58	4.50	4.42	4.34	4.27	4.19	87
88	4.68	4.60	4.51	4.43	4.35	4.27	4.20	4.13	4.06	4.00	3.93	88
89	4.35	4.28	4.20	4.13	4.06	4.00	3.93	3.87	3.81	3.75	3.69	89
90	4.05	3.99	3.92	3.86	3.80	3.74	3.68	3.63	3.57	3.52	3.47	90
91	3.76	3.71	3.65	3.59	3.54	3.49	3.44	3.39	3.34	3.30	3.25	91
92	3.49	3.44	3.39	3.34	3.30	3.25	3.21	3.16	3.12	3.08	3.04	92
93	3.26	3.21	3.17	3.12	3.08	3.04	3.00	2.96	2.93	2.89	2.86	93
94	3.06	3.02	2.98	2.94	2.91	2.87	2.83	2.80	2.77	2.73	2.70	94
95	2.88	2.85	2.81	2.78	2.75	2.71	2.68	2.65	2.62	2.59	2.56	95
96	2.71	2.68	2.65	2.62	2.59	2.56	2.53	2.51	2.48	2.45	2.43	96
97	2.55	2.52	2.49	2.46	2.44	2.41	2.39	2.36	2.34	2.32	2.29	97
98	2.38	2.36	2.33	2.31	2.29	2.26	2.24	2.22	2.20	2.18	2.16	98
99	2.22	2.20	2.18	2.15	2.13	2.12	2.10	2.08	2.06	2.04	2.02	99
100	2.06	2.04	2.02	2.01	1.99	1.97	1.95	1.94	1.92	1.90	1.89	100

**Table 9 Multipliers for loss of earnings to pension age 65 (males)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	47.63	42.33	37.83	33.99	30.69	27.86	25.40	23.27	21.42	19.79	18.36	16
17	46.62	41.54	37.20	33.49	30.29	27.54	25.15	23.07	21.25	19.66	18.26	17
18	45.63	40.75	36.57	32.98	29.89	27.22	24.89	22.86	21.09	19.53	18.15	18
19	44.64	39.96	35.94	32.48	29.49	26.89	24.63	22.66	20.92	19.39	18.04	19
20	43.65	39.16	35.31	31.97	29.08	26.56	24.37	22.44	20.74	19.25	17.92	20
21	42.66	38.37	34.66	31.45	28.66	26.23	24.09	22.22	20.56	19.10	17.80	21
22	41.67	37.57	34.02	30.93	28.24	25.88	23.81	21.99	20.37	18.95	17.67	22
23	40.69	36.77	33.36	30.40	27.80	25.52	23.52	21.75	20.18	18.78	17.54	23
24	39.70	35.96	32.70	29.86	27.36	25.16	23.22	21.50	19.97	18.62	17.40	24
25	38.71	35.15	32.04	29.31	26.90	24.78	22.91	21.24	19.76	18.44	17.25	25
26	37.72	34.33	31.36	28.75	26.44	24.40	22.59	20.98	19.54	18.25	17.10	26
27	36.73	33.51	30.68	28.18	25.97	24.01	22.26	20.71	19.31	18.06	16.94	27
28	35.75	32.69	30.00	27.61	25.49	23.61	21.93	20.42	19.08	17.86	16.77	28
29	34.76	31.87	29.31	27.03	25.01	23.20	21.58	20.13	18.83	17.66	16.60	29
30	33.78	31.04	28.61	26.45	24.51	22.78	21.23	19.83	18.57	17.44	16.41	30
31	32.80	30.21	27.91	25.85	24.01	22.35	20.86	19.52	18.31	17.21	16.22	31
32	31.82	29.38	27.20	25.25	23.49	21.91	20.49	19.20	18.04	16.98	16.02	32
33	30.84	28.54	26.49	24.63	22.97	21.46	20.10	18.87	17.75	16.73	15.80	33
34	29.86	27.70	25.76	24.01	22.43	21.00	19.71	18.53	17.45	16.48	15.58	34
35	28.88	26.86	25.04	23.39	21.89	20.53	19.30	18.17	17.15	16.21	15.35	35
36	27.90	26.01	24.30	22.75	21.34	20.05	18.88	17.81	16.83	15.93	15.11	36
37	26.93	25.16	23.56	22.10	20.77	19.56	18.45	17.43	16.50	15.64	14.85	37
38	25.95	24.31	22.81	21.45	20.20	19.05	18.00	17.04	16.16	15.34	14.59	38
39	24.98	23.45	22.06	20.78	19.61	18.54	17.55	16.64	15.80	15.02	14.31	39
40	24.00	22.59	21.30	20.11	19.02	18.01	17.08	16.22	15.43	14.70	14.01	40
41	23.03	21.73	20.53	19.43	18.41	17.47	16.60	15.79	15.05	14.35	13.71	41
42	22.06	20.86	19.76	18.74	17.79	16.92	16.10	15.35	14.65	14.00	13.39	42
43	21.09	19.99	18.98	18.04	17.16	16.35	15.60	14.89	14.24	13.62	13.05	43
44	20.12	19.12	18.19	17.33	16.52	15.77	15.07	14.42	13.81	13.24	12.70	44
45	19.16	18.25	17.40	16.61	15.88	15.19	14.54	13.94	13.37	12.84	12.34	45
46	18.20	17.38	16.61	15.89	15.22	14.58	13.99	13.44	12.91	12.42	11.96	46
47	17.24	16.50	15.81	15.16	14.55	13.97	13.43	12.92	12.44	11.99	11.56	47
48	16.29	15.63	15.00	14.42	13.87	13.35	12.86	12.39	11.95	11.54	11.15	48
49	15.33	14.75	14.20	13.67	13.18	12.71	12.27	11.85	11.45	11.07	10.71	49
50	14.39	13.87	13.38	12.92	12.48	12.06	11.66	11.29	10.93	10.59	10.26	50
51	13.44	12.99	12.56	12.15	11.76	11.40	11.04	10.71	10.39	10.08	9.79	51
52	12.49	12.10	11.73	11.38	11.04	10.71	10.41	10.11	9.83	9.56	9.30	52
53	11.55	11.21	10.89	10.59	10.30	10.02	9.75	9.49	9.24	9.01	8.78	53
54	10.60	10.32	10.05	9.79	9.54	9.30	9.07	8.85	8.63	8.43	8.23	54
55	9.65	9.41	9.19	8.97	8.76	8.56	8.37	8.18	8.00	7.83	7.66	55
56	8.69	8.50	8.32	8.14	7.97	7.81	7.65	7.49	7.34	7.20	7.06	56
57	7.74	7.59	7.44	7.30	7.16	7.03	6.90	6.78	6.66	6.54	6.42	57
58	6.78	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.94	5.85	5.76	58
59	5.83	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	5.13	5.06	59
60	4.87	4.81	4.75	4.70	4.64	4.59	4.53	4.48	4.43	4.38	4.33	60
61	3.91	3.87	3.84	3.80	3.76	3.73	3.69	3.66	3.62	3.59	3.56	61
62	2.95	2.93	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	2.74	62
63	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	63
64	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	64

**Table 21 Multipliers for loss of pension commencing age 65 (males)**

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 2004-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	23.20	15.58	10.51	7.12	4.85	3.31	2.27	1.56	1.08	0.75	0.52	0
1	23.21	15.67	10.63	7.24	4.95	3.40	2.34	1.62	1.13	0.79	0.55	1
2	23.11	15.68	10.69	7.32	5.03	3.47	2.41	1.67	1.17	0.82	0.58	2
3	23.00	15.69	10.75	7.40	5.11	3.55	2.47	1.73	1.21	0.85	0.60	3
4	22.90	15.70	10.82	7.48	5.20	3.62	2.54	1.78	1.26	0.89	0.63	4
5	22.79	15.71	10.88	7.56	5.28	3.70	2.60	1.84	1.30	0.93	0.66	5
6	22.68	15.72	10.94	7.65	5.36	3.78	2.67	1.89	1.35	0.96	0.69	6
7	22.58	15.73	11.00	7.73	5.45	3.86	2.74	1.95	1.40	1.00	0.72	7
8	22.47	15.73	11.06	7.81	5.54	3.94	2.81	2.02	1.45	1.05	0.76	8
9	22.36	15.74	11.13	7.90	5.63	4.02	2.89	2.08	1.50	1.09	0.79	9
10	22.25	15.75	11.19	7.98	5.72	4.11	2.96	2.14	1.56	1.13	0.83	10
11	22.15	15.75	11.25	8.07	5.81	4.19	3.04	2.21	1.61	1.18	0.87	11
12	22.04	15.76	11.31	8.15	5.90	4.28	3.12	2.28	1.67	1.23	0.91	12
13	21.93	15.77	11.38	8.24	5.99	4.37	3.20	2.35	1.73	1.28	0.95	13
14	21.83	15.77	11.44	8.33	6.09	4.46	3.29	2.43	1.80	1.34	1.00	14
15	21.72	15.78	11.50	8.42	6.18	4.56	3.37	2.50	1.86	1.39	1.04	15
16	21.62	15.78	11.57	8.51	6.28	4.66	3.46	2.58	1.93	1.45	1.09	16
17	21.52	15.79	11.63	8.60	6.38	4.75	3.55	2.66	2.00	1.51	1.14	17
18	21.42	15.80	11.70	8.70	6.49	4.85	3.65	2.75	2.08	1.57	1.20	18
19	21.32	15.81	11.77	8.79	6.59	4.96	3.74	2.83	2.15	1.64	1.25	19
20	21.22	15.82	11.84	8.89	6.70	5.06	3.84	2.92	2.23	1.71	1.31	20
21	21.13	15.84	11.91	8.99	6.81	5.17	3.94	3.02	2.31	1.78	1.37	21
22	21.04	15.85	11.98	9.09	6.92	5.29	4.05	3.11	2.40	1.85	1.44	22
23	20.95	15.86	12.06	9.19	7.03	5.40	4.16	3.21	2.49	1.93	1.51	23
24	20.85	15.87	12.13	9.30	7.15	5.51	4.27	3.31	2.58	2.01	1.58	24
25	20.76	15.88	12.20	9.40	7.26	5.63	4.38	3.42	2.67	2.10	1.65	25
26	20.67	15.90	12.27	9.50	7.38	5.75	4.50	3.53	2.77	2.19	1.73	26
27	20.58	15.91	12.34	9.61	7.50	5.88	4.62	3.64	2.87	2.28	1.81	27
28	20.49	15.93	12.42	9.72	7.63	6.00	4.74	3.75	2.98	2.37	1.89	28
29	20.41	15.94	12.50	9.83	7.75	6.14	4.87	3.87	3.09	2.47	1.98	29
30	20.32	15.96	12.58	9.94	7.88	6.27	5.00	4.00	3.21	2.58	2.08	30
31	20.23	15.97	12.65	10.05	8.01	6.40	5.13	4.13	3.33	2.69	2.18	31
32	20.15	15.99	12.73	10.17	8.14	6.54	5.27	4.26	3.45	2.80	2.28	32
33	20.07	16.01	12.81	10.28	8.28	6.69	5.41	4.40	3.58	2.92	2.39	33
34	19.99	16.03	12.89	10.40	8.42	6.83	5.56	4.54	3.71	3.04	2.50	34
35	19.90	16.04	12.97	10.52	8.56	6.98	5.71	4.68	3.85	3.17	2.62	35
36	19.82	16.06	13.05	10.64	8.70	7.13	5.86	4.83	3.99	3.31	2.74	36
37	19.74	16.08	13.14	10.76	8.85	7.29	6.02	4.99	4.14	3.45	2.88	37
38	19.67	16.10	13.22	10.89	8.99	7.45	6.18	5.15	4.30	3.59	3.01	38
39	19.59	16.12	13.31	11.02	9.15	7.61	6.35	5.31	4.46	3.75	3.16	39
40	19.52	16.15	13.40	11.15	9.30	7.78	6.53	5.49	4.62	3.91	3.31	40
41	19.45	16.17	13.49	11.28	9.46	7.95	6.71	5.67	4.80	4.07	3.47	41
42	19.38	16.20	13.58	11.42	9.62	8.13	6.89	5.85	4.98	4.25	3.63	42
43	19.31	16.23	13.68	11.56	9.79	8.32	7.08	6.04	5.17	4.43	3.81	43
44	19.25	16.26	13.77	11.70	9.96	8.50	7.28	6.24	5.37	4.62	3.99	44
45	19.19	16.30	13.88	11.85	10.14	8.70	7.48	6.45	5.57	4.82	4.18	45
46	19.14	16.34	13.98	12.00	10.32	8.90	7.69	6.67	5.79	5.03	4.39	46
47	19.10	16.39	14.10	12.16	10.51	9.11	7.91	6.89	6.01	5.26	4.61	47
48	19.06	16.44	14.22	12.32	10.71	9.33	8.15	7.13	6.25	5.49	4.83	48
49	19.03	16.50	14.34	12.50	10.92	9.56	8.39	7.37	6.50	5.74	5.08	49
50	19.01	16.57	14.48	12.68	11.13	9.80	8.64	7.63	6.76	6.00	5.33	50
51	19.00	16.65	14.62	12.87	11.36	10.04	8.90	7.91	7.04	6.28	5.61	51
52	19.00	16.73	14.77	13.07	11.59	10.30	9.18	8.19	7.33	6.57	5.90	52
53	19.00	16.82	14.93	13.28	11.84	10.57	9.47	8.49	7.63	6.87	6.20	53
54	19.01	16.92	15.09	13.49	12.09	10.85	9.76	8.80	7.95	7.20	6.53	54
55	19.02	17.01	15.25	13.70	12.34	11.14	10.07	9.13	8.28	7.53	6.86	55
56	19.02	17.10	15.41	13.92	12.60	11.43	10.39	9.46	8.63	7.89	7.22	56
57	19.02	17.19	15.58	14.14	12.87	11.73	10.71	9.80	8.99	8.26	7.60	57
58	19.04	17.30	15.75	14.37	13.14	12.04	11.05	10.17	9.37	8.65	8.00	58
59	19.06	17.41	15.93	14.61	13.43	12.37	11.41	10.55	9.77	9.06	8.42	59
60	19.10	17.54	16.13	14.87	13.74	12.72	11.79	10.96	10.20	9.51	8.88	60
61	19.17	17.69	16.36	15.16	14.08	13.09	12.20	11.39	10.66	9.98	9.37	61
62	19.26	17.86	16.61	15.47	14.44	13.50	12.64	11.86	11.15	10.50	9.90	62
63	19.37	18.06	16.88	15.80	14.82	13.93	13.12	12.37	11.68	11.05	10.47	63
64	19.50	18.28	17.17	16.16	15.24	14.39	13.62	12.91	12.25	11.65	11.09	64
65	19.66	18.52	17.49	16.54	15.68	14.88	14.16	13.48	12.86	12.29	11.76	65



**Table 27 Discounting factors for term certain**

Factor to discount value of multiplier for a period of deferment											
Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	0.9950	0.9901	0.9852	0.9804	0.9756	0.9709	0.9662	0.9615	0.9569	0.9524	1
2	0.9901	0.9803	0.9707	0.9612	0.9518	0.9426	0.9335	0.9246	0.9157	0.9070	2
3	0.9851	0.9706	0.9563	0.9423	0.9286	0.9151	0.9019	0.8890	0.8763	0.8638	3
4	0.9802	0.9610	0.9422	0.9238	0.9060	0.8885	0.8714	0.8548	0.8386	0.8227	4
5	0.9754	0.9515	0.9283	0.9057	0.8839	0.8626	0.8420	0.8219	0.8025	0.7835	5
6	0.9705	0.9420	0.9145	0.8880	0.8623	0.8375	0.8135	0.7903	0.7679	0.7462	6
7	0.9657	0.9327	0.9010	0.8706	0.8413	0.8131	0.7860	0.7599	0.7348	0.7107	7
8	0.9609	0.9235	0.8877	0.8535	0.8207	0.7894	0.7594	0.7307	0.7032	0.6768	8
9	0.9561	0.9143	0.8746	0.8368	0.8007	0.7664	0.7337	0.7026	0.6729	0.6446	9
10	0.9513	0.9053	0.8617	0.8203	0.7812	0.7441	0.7089	0.6756	0.6439	0.6139	10
11	0.9466	0.8963	0.8489	0.8043	0.7621	0.7224	0.6849	0.6496	0.6162	0.5847	11
12	0.9419	0.8874	0.8364	0.7885	0.7436	0.7014	0.6618	0.6246	0.5897	0.5568	12
13	0.9372	0.8787	0.8240	0.7730	0.7254	0.6810	0.6394	0.6006	0.5643	0.5303	13
14	0.9326	0.8700	0.8118	0.7579	0.7077	0.6611	0.6178	0.5775	0.5400	0.5051	14
15	0.9279	0.8613	0.7999	0.7430	0.6905	0.6419	0.5969	0.5553	0.5167	0.4810	15
16	0.9233	0.8528	0.7880	0.7284	0.6736	0.6232	0.5767	0.5339	0.4945	0.4581	16
17	0.9187	0.8444	0.7764	0.7142	0.6572	0.6050	0.5572	0.5134	0.4732	0.4363	17
18	0.9141	0.8360	0.7649	0.7002	0.6412	0.5874	0.5384	0.4936	0.4528	0.4155	18
19	0.9096	0.8277	0.7536	0.6864	0.6255	0.5703	0.5202	0.4746	0.4333	0.3957	19
20	0.9051	0.8195	0.7425	0.6730	0.6103	0.5537	0.5026	0.4564	0.4146	0.3769	20
21	0.9006	0.8114	0.7315	0.6598	0.5954	0.5375	0.4856	0.4388	0.3968	0.3589	21
22	0.8961	0.8034	0.7207	0.6468	0.5809	0.5219	0.4692	0.4220	0.3797	0.3418	22
23	0.8916	0.7954	0.7100	0.6342	0.5667	0.5067	0.4533	0.4057	0.3634	0.3256	23
24	0.8872	0.7876	0.6995	0.6217	0.5529	0.4919	0.4380	0.3901	0.3477	0.3101	24
25	0.8828	0.7798	0.6892	0.6095	0.5394	0.4776	0.4231	0.3751	0.3327	0.2953	25
26	0.8784	0.7720	0.6790	0.5976	0.5262	0.4637	0.4088	0.3607	0.3184	0.2812	26
27	0.8740	0.7644	0.6690	0.5859	0.5134	0.4502	0.3950	0.3468	0.3047	0.2678	27
28	0.8697	0.7568	0.6591	0.5744	0.5009	0.4371	0.3817	0.3335	0.2916	0.2551	28
29	0.8653	0.7493	0.6494	0.5631	0.4887	0.4243	0.3687	0.3207	0.2790	0.2429	29
30	0.8610	0.7419	0.6398	0.5521	0.4767	0.4120	0.3563	0.3083	0.2670	0.2314	30
31	0.8567	0.7346	0.6303	0.5412	0.4651	0.4000	0.3442	0.2965	0.2555	0.2204	31
32	0.8525	0.7273	0.6210	0.5306	0.4538	0.3883	0.3326	0.2851	0.2445	0.2099	32
33	0.8482	0.7201	0.6118	0.5202	0.4427	0.3770	0.3213	0.2741	0.2340	0.1999	33
34	0.8440	0.7130	0.6028	0.5100	0.4319	0.3660	0.3105	0.2636	0.2239	0.1904	34
35	0.8398	0.7059	0.5939	0.5000	0.4214	0.3554	0.3000	0.2534	0.2143	0.1813	35
36	0.8356	0.6989	0.5851	0.4902	0.4111	0.3450	0.2898	0.2437	0.2050	0.1727	36
37	0.8315	0.6920	0.5764	0.4806	0.4011	0.3350	0.2800	0.2343	0.1962	0.1644	37
38	0.8274	0.6852	0.5679	0.4712	0.3913	0.3252	0.2706	0.2253	0.1878	0.1566	38
39	0.8232	0.6784	0.5595	0.4619	0.3817	0.3158	0.2614	0.2166	0.1797	0.1491	39
40	0.8191	0.6717	0.5513	0.4529	0.3724	0.3066	0.2526	0.2083	0.1719	0.1420	40
41	0.8151	0.6650	0.5431	0.4440	0.3633	0.2976	0.2440	0.2003	0.1645	0.1353	41
42	0.8110	0.6584	0.5351	0.4353	0.3545	0.2890	0.2358	0.1926	0.1574	0.1288	42
43	0.8070	0.6519	0.5272	0.4268	0.3458	0.2805	0.2278	0.1852	0.1507	0.1227	43
44	0.8030	0.6454	0.5194	0.4184	0.3374	0.2724	0.2201	0.1780	0.1442	0.1169	44
45	0.7990	0.6391	0.5117	0.4102	0.3292	0.2644	0.2127	0.1712	0.1380	0.1113	45
46	0.7950	0.6327	0.5042	0.4022	0.3211	0.2567	0.2055	0.1646	0.1320	0.1060	46
47	0.7910	0.6265	0.4967	0.3943	0.3133	0.2493	0.1985	0.1583	0.1263	0.1009	47
48	0.7871	0.6203	0.4894	0.3865	0.3057	0.2420	0.1918	0.1522	0.1209	0.0961	48
49	0.7832	0.6141	0.4821	0.3790	0.2982	0.2350	0.1853	0.1463	0.1157	0.0916	49
50	0.7793	0.6080	0.4750	0.3715	0.2909	0.2281	0.1791	0.1407	0.1107	0.0872	50
51	0.7754	0.6020	0.4680	0.3642	0.2838	0.2215	0.1730	0.1353	0.1059	0.0831	51
52	0.7716	0.5961	0.4611	0.3571	0.2769	0.2150	0.1671	0.1301	0.1014	0.0791	52
53	0.7677	0.5902	0.4543	0.3501	0.2702	0.2088	0.1615	0.1251	0.0970	0.0753	53
54	0.7639	0.5843	0.4475	0.3432	0.2636	0.2027	0.1560	0.1203	0.0928	0.0717	54
55	0.7601	0.5785	0.4409	0.3365	0.2572	0.1968	0.1508	0.1157	0.0888	0.0683	55
56	0.7563	0.5728	0.4344	0.3299	0.2509	0.1910	0.1457	0.1112	0.0850	0.0651	56
57	0.7525	0.5671	0.4280	0.3234	0.2448	0.1855	0.1407	0.1069	0.0814	0.0620	57
58	0.7488	0.5615	0.4217	0.3171	0.2388	0.1801	0.1360	0.1028	0.0778	0.0590	58
59	0.7451	0.5560	0.4154	0.3109	0.2330	0.1748	0.1314	0.0989	0.0745	0.0562	59
60	0.7414	0.5504	0.4093	0.3048	0.2273	0.1697	0.1269	0.0951	0.0713	0.0535	60
61	0.7377	0.5450	0.4032	0.2988	0.2217	0.1648	0.1226	0.0914	0.0682	0.0510	61
62	0.7340	0.5396	0.3973	0.2929	0.2163	0.1600	0.1185	0.0879	0.0653	0.0486	62
63	0.7304	0.5343	0.3914	0.2872	0.2111	0.1553	0.1145	0.0845	0.0625	0.0462	63
64	0.7267	0.5290	0.3856	0.2816	0.2059	0.1508	0.1106	0.0813	0.0598	0.0440	64
65	0.7231	0.5237	0.3799	0.2761	0.2009	0.1464	0.1069	0.0781	0.0572	0.0419	65
66	0.7195	0.5185	0.3743	0.2706	0.1960	0.1421	0.1033	0.0751	0.0547	0.0399	66
67	0.7159	0.5134	0.3688	0.2653	0.1912	0.1380	0.0998	0.0722	0.0524	0.0380	67
68	0.7124	0.5083	0.3633	0.2601	0.1865	0.1340	0.0964	0.0695	0.0501	0.0362	68
69	0.7088	0.5033	0.3580	0.2550	0.1820	0.1301	0.0931	0.0668	0.0480	0.0345	69
70	0.7053	0.4983	0.3527	0.2500	0.1776	0.1263	0.0900	0.0642	0.0459	0.0329	70

*continued*

**Table 27 Discounting factors for term certain *continued***

Factor to discount value of multiplier for a period of deferment											
Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
71	0.7018	0.4934	0.3475	0.2451	0.1732	0.1226	0.0869	0.0617	0.0439	0.0313	71
72	0.6983	0.4885	0.3423	0.2403	0.1690	0.1190	0.0840	0.0594	0.0420	0.0298	72
73	0.6948	0.4837	0.3373	0.2356	0.1649	0.1156	0.0812	0.0571	0.0402	0.0284	73
74	0.6914	0.4789	0.3323	0.2310	0.1609	0.1122	0.0784	0.0549	0.0385	0.0270	74
75	0.6879	0.4741	0.3274	0.2265	0.1569	0.1089	0.0758	0.0528	0.0368	0.0258	75
76	0.6845	0.4694	0.3225	0.2220	0.1531	0.1058	0.0732	0.0508	0.0353	0.0245	76
77	0.6811	0.4648	0.3178	0.2177	0.1494	0.1027	0.0707	0.0488	0.0337	0.0234	77
78	0.6777	0.4602	0.3131	0.2134	0.1457	0.0997	0.0683	0.0469	0.0323	0.0222	78
79	0.6743	0.4556	0.3084	0.2092	0.1422	0.0968	0.0660	0.0451	0.0309	0.0212	79
80	0.6710	0.4511	0.3039	0.2051	0.1387	0.0940	0.0638	0.0434	0.0296	0.0202	80



**Table 28 Multipliers for pecuniary loss for term certain**

Multiplier for regular frequent payments for a term certain at rate of return of											
Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	1
2	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	2
3	2.98	2.96	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	3
4	3.96	3.92	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	4
5	4.94	4.88	4.82	4.76	4.70	4.65	4.59	4.54	4.49	4.44	5
6	5.91	5.82	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	6
7	6.88	6.76	6.65	6.54	6.43	6.32	6.22	6.12	6.02	5.93	7
8	7.84	7.69	7.54	7.40	7.26	7.12	6.99	6.87	6.74	6.62	8
9	8.80	8.61	8.42	8.24	8.07	7.90	7.74	7.58	7.43	7.28	9
10	9.75	9.52	9.29	9.07	8.86	8.66	8.46	8.27	8.09	7.91	10
11	10.70	10.42	10.15	9.88	9.63	9.39	9.16	8.93	8.72	8.51	11
12	11.65	11.31	10.99	10.68	10.39	10.10	9.83	9.57	9.32	9.08	12
13	12.59	12.19	11.82	11.46	11.12	10.79	10.48	10.18	9.90	9.63	13
14	13.52	13.07	12.64	12.23	11.84	11.46	11.11	10.77	10.45	10.14	14
15	14.45	13.93	13.44	12.98	12.54	12.12	11.72	11.34	10.98	10.64	15
16	15.38	14.79	14.24	13.71	13.22	12.75	12.30	11.88	11.48	11.11	16
17	16.30	15.64	15.02	14.43	13.88	13.36	12.87	12.41	11.97	11.55	17
18	17.22	16.48	15.79	15.14	14.53	13.96	13.42	12.91	12.43	11.98	18
19	18.13	17.31	16.55	15.83	15.17	14.54	13.95	13.39	12.87	12.38	19
20	19.03	18.14	17.30	16.51	15.78	15.10	14.46	13.86	13.30	12.77	20
21	19.94	18.95	18.03	17.18	16.39	15.65	14.95	14.31	13.70	13.14	21
22	20.84	19.76	18.76	17.83	16.97	16.17	15.43	14.74	14.09	13.49	22
23	21.73	20.56	19.48	18.47	17.55	16.69	15.89	15.15	14.46	13.82	23
24	22.62	21.35	20.18	19.10	18.11	17.19	16.34	15.55	14.82	14.14	24
25	23.50	22.13	20.87	19.72	18.65	17.67	16.77	15.93	15.16	14.44	25
26	24.38	22.91	21.56	20.32	19.19	18.14	17.18	16.30	15.48	14.73	26
27	25.26	23.68	22.23	20.91	19.71	18.60	17.59	16.65	15.80	15.01	27
28	26.13	24.44	22.90	21.49	20.21	19.04	17.97	16.99	16.09	15.27	28
29	27.00	25.19	23.55	22.06	20.71	19.47	18.35	17.32	16.38	15.52	29
30	27.86	25.94	24.20	22.62	21.19	19.89	18.71	17.64	16.65	15.75	30
31	28.72	26.67	24.83	23.17	21.66	20.30	19.06	17.94	16.91	15.98	31
32	29.58	27.41	25.46	23.70	22.12	20.69	19.40	18.23	17.16	16.19	32
33	30.43	28.13	26.07	24.23	22.57	21.08	19.73	18.51	17.40	16.40	33
34	31.27	28.85	26.68	24.74	23.01	21.45	20.04	18.78	17.63	16.59	34
35	32.12	29.56	27.28	25.25	23.43	21.81	20.35	19.04	17.85	16.78	35
36	32.95	30.26	27.87	25.74	23.85	22.16	20.64	19.28	18.06	16.96	36
37	33.79	30.95	28.45	26.23	24.26	22.50	20.93	19.52	18.26	17.13	37
38	34.62	31.64	29.02	26.70	24.65	22.83	21.20	19.75	18.45	17.29	38
39	35.44	32.32	29.58	27.17	25.04	23.15	21.47	19.97	18.64	17.44	39
40	36.26	33.00	30.14	27.63	25.42	23.46	21.73	20.19	18.81	17.58	40
41	37.08	33.67	30.69	28.08	25.78	23.76	21.97	20.39	18.98	17.72	41
42	37.89	34.33	31.23	28.52	26.14	24.06	22.21	20.59	19.14	17.86	42
43	38.70	34.98	31.76	28.95	26.49	24.34	22.45	20.78	19.30	17.98	43
44	39.51	35.63	32.28	29.37	26.83	24.62	22.67	20.96	19.44	18.10	44
45	40.31	36.27	32.80	29.78	27.17	24.88	22.89	21.13	19.58	18.21	45
46	41.10	36.91	33.30	30.19	27.49	25.15	23.10	21.30	19.72	18.32	46
47	41.90	37.54	33.80	30.59	27.81	25.40	23.30	21.46	19.85	18.43	47
48	42.69	38.16	34.30	30.98	28.12	25.64	23.49	21.62	19.97	18.53	48
49	43.47	38.78	34.78	31.36	28.42	25.88	23.68	21.77	20.09	18.62	49
50	44.25	39.39	35.26	31.74	28.72	26.11	23.86	21.91	20.20	18.71	50
51	45.03	40.00	35.73	32.10	29.00	26.34	24.04	22.05	20.31	18.79	51
52	45.80	40.60	36.20	32.47	29.28	26.56	24.21	22.18	20.42	18.87	52
53	46.57	41.19	36.66	32.82	29.56	26.77	24.37	22.31	20.51	18.95	53
54	47.34	41.78	37.11	33.17	29.82	26.97	24.53	22.43	20.61	19.03	54
55	48.10	42.36	37.55	33.51	30.08	27.17	24.69	22.55	20.70	19.10	55
56	48.86	42.93	37.99	33.84	30.34	27.37	24.83	22.66	20.79	19.16	56
57	49.61	43.50	38.42	34.17	30.59	27.56	24.98	22.77	20.87	19.23	57
58	50.36	44.07	38.84	34.49	30.83	27.74	25.12	22.88	20.95	19.29	58
59	51.11	44.63	39.26	34.80	31.06	27.92	25.25	22.98	21.03	19.34	59
60	51.85	45.18	39.67	35.11	31.29	28.09	25.38	23.07	21.10	19.40	60
61	52.59	45.73	40.08	35.41	31.52	28.26	25.50	23.17	21.17	19.45	61
62	53.33	46.27	40.48	35.70	31.74	28.42	25.62	23.26	21.24	19.50	62
63	54.06	46.81	40.88	36.00	31.95	28.58	25.74	23.34	21.30	19.55	63
64	54.79	47.34	41.26	36.28	32.16	28.73	25.85	23.42	21.36	19.59	64
65	55.52	47.86	41.65	36.56	32.36	28.88	25.96	23.50	21.42	19.64	65
66	56.24	48.39	42.02	36.83	32.56	29.02	26.07	23.58	21.47	19.68	66
67	56.95	48.90	42.40	37.10	32.75	29.16	26.17	23.65	21.53	19.72	67
68	57.67	49.41	42.76	37.36	32.94	29.30	26.27	23.73	21.58	19.75	68
69	58.38	49.92	43.12	37.62	33.13	29.43	26.36	23.79	21.63	19.79	69
70	59.09	50.42	43.48	37.87	33.31	29.56	26.45	23.86	21.68	19.82	70

*continued*

**Table 28** Multipliers for pecuniary loss for term certain *continued*

Multiplier for regular frequent payments for a term certain at rate of return of											
Term	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
71	59.79	50.91	43.83	38.12	33.48	29.68	26.54	23.92	21.72	19.85	71
72	60.49	51.41	44.17	38.36	33.65	29.80	26.63	23.98	21.76	19.88	72
73	61.19	51.89	44.51	38.60	33.82	29.92	26.71	24.04	21.80	19.91	73
74	61.88	52.37	44.85	38.83	33.98	30.03	26.79	24.10	21.84	19.94	74
75	62.57	52.85	45.18	39.06	34.14	30.15	26.87	24.15	21.88	19.97	75
76	63.26	53.32	45.50	39.29	34.30	30.25	26.94	24.20	21.92	19.99	76
77	63.94	53.79	45.82	39.51	34.45	30.36	27.01	24.25	21.95	20.02	77
78	64.62	54.25	46.14	39.72	34.60	30.46	27.08	24.30	21.99	20.04	78
79	65.29	54.71	46.45	39.93	34.74	30.56	27.15	24.35	22.02	20.06	79
80	65.97	55.16	46.75	40.14	34.88	30.65	27.21	24.39	22.05	20.08	80