

Single Life Expectancies Based on Annuity 2000 Mortality Table

The male and female single-life life expectancy tables below are based on the Annuity 2000 mortality table. The Annuity 2000 mortality table was adopted by the National Association of Insurance Commissioners in 1996 as an appropriate table for valuing annuity interests. Most states that require charities to maintain gift annuity reserves now require use of the Annuity 2000 table for computing reserves for recent gifts. The Annuity 2000 table is sex-biased, meaning that males have a different mortality than females. Likewise, the life expectancies derived from the Annuity 2000 table differ between males and females.

Single life - male

The life expectancy at each male age is shown to its right. For example, the life expectancy of a male age 79 is 10.8 years. This means that there is a 50% chance that a 79 year-old male will live at least another 10.8 years.

Age	Years	Age	Years	Age	Years
5	76.6	42	40.8	79	10.8
6	75.6	43	39.8	80	10.2
7	74.7	44	38.9	81	9.7
8	73.7	45	37.9	82	9.2
9	72.7	46	37	83	8.7
10	71.7	47	36.1	84	8.2
11	70.8	48	35.2	85	7.8
12	69.8	49	34.2	86	7.3
13	68.8	50	33.3	87	6.9
14	67.8	51	32.4	88	6.5
15	66.9	52	31.5	89	6.2
16	65.9	53	30.7	90	5.8
17	64.9	54	29.8	91	5.5
18	63.9	55	28.9	92	5.2
19	63	56	28	93	4.9
20	62	57	27.2	94	4.6
21	61	58	26.3	95	4.3
22	60.1	59	25.4	96	4.1
23	59.1	60	24.6	97	3.8
24	58.1	61	23.7	98	3.6
25	57.2	62	22.9	99	3.4
26	56.2	63	22.1	100	3.1
27	55.2	64	21.3	101	2.9
28	54.3	65	20.4	102	2.7
29	53.3	66	19.6	103	2.4
30	52.3	67	18.9	104	2.2
31	51.4	68	18.1	105	2
32	50.4	69	17.3	106	1.8
33	49.5	70	16.6	107	1.6
34	48.5	71	15.9	108	1.4
35	47.5	72	15.2	109	1.3
36	46.6	73	14.5	110	1.1
37	45.6	74	13.8	111	1
38	44.6	75	13.2	112	0.8
39	43.7	76	12.5	113	0.7
40	42.7	77	11.9	114	0.6
41	41.7	78	11.3	115	0
Age	Years	Age	Years	Age	Years

Single life - female

The life expectancy at each female age is show to its right. For example, the life expectancy of a female age 79 is 12 years. This means that there is a 50% chance that a 79 year-old female will live at least another 12 years.

Age	Years	Age	Years	Age	Years
5	80.7	42	44.3	79	12
6	79.7	43	43.4	80	11.3
7	78.7	44	42.4	81	10.7
8	77.7	45	41.4	82	10.1
9	76.7	46	40.5	83	9.5
10	75.7	47	39.5	84	8.9
11	74.7	48	38.6	85	8.4
12	73.7	49	37.6	86	7.9
13	72.8	50	36.7	87	7.4
14	71.8	51	35.7	88	6.9
15	70.8	52	34.8	89	6.5
16	69.8	53	33.8	90	6.1
17	68.8	54	32.9	91	5.7
18	67.8	55	32	92	5.4
19	66.8	56	31.1	93	5.1
20	65.8	57	30.1	94	4.8
21	64.9	58	29.2	95	4.5
22	63.9	59	28.3	96	4.2
23	62.9	60	27.4	97	4
24	61.9	61	26.5	98	3.8
25	60.9	62	25.6	99	3.5
26	60	63	24.8	100	3.3
27	59	64	23.9	101	3
28	58	65	23	102	2.8
29	57	66	22.2	103	2.6
30	56	67	21.3	104	2.3
31	55.1	68	20.5	105	2.1
32	54.1	69	19.6	106	1.9
33	53.1	70	18.8	107	1.7
34	52.1	71	18	108	1.5
35	51.2	72	17.2	109	1.3
36	50.2	73	16.4	110	1.2
37	49.2	74	15.6	111	1
38	48.2	75	14.9	112	0.9
39	47.3	76	14.1	113	0.7
40	46.3	77	13.4	114	0.6
41	45.3	78	12.7	115	0
Age	Years	Age	Years	Age	Years