

TABLE 3 - PRESENT VALUE OF LIFE PENSION FOR A FEMALE

Use this table to commute, i.e. determine the present value (PV) of life pension benefits for a female. The “Age on DOC” column refers to the age of the injured employee as of the date of the commutation. The columns labeled “0, 1, 2. . . “ refer to the period of years between the DOC and the commencement of life pension, commonly referred to as the “deferral period”. The number at the intersection of the row (representing age) and column (representing deferral period) contains the present value at \$1 per week for that combination of age and deferral period. Fractional ages and commencement delays can be accommodated using interpolation. See Examples D, E, and F under Commutation Procedures. This table is based on the U.S. Decennial Life Tables for 1989-91.

Age on DOC	Number of years between date of commutation (DOC) and commencement of life pension														
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
15	1475.06	1423.69	1373.83	1325.44	1278.48	1232.92	1188.70	1145.80	1104.17	1063.77	1024.57	986.54	949.64	913.83	879.09
16	1466.91	1415.54	1365.68	1317.30	1270.35	1224.79	1180.59	1137.69	1096.07	1055.68	1016.49	978.47	941.57	905.78	871.05
17	1458.60	1407.23	1357.38	1309.00	1262.06	1216.50	1172.30	1129.41	1087.80	1047.42	1008.23	970.22	933.33	897.55	862.83
18	1450.11	1398.74	1348.89	1300.52	1253.57	1208.03	1163.83	1120.95	1079.33	1038.96	999.78	961.77	924.90	889.12	854.41
19	1441.41	1390.04	1340.19	1291.81	1244.88	1199.33	1155.14	1112.26	1070.65	1030.28	991.11	953.11	916.24	880.47	845.78
20	1432.45	1381.08	1331.24	1282.87	1235.93	1190.39	1146.20	1103.32	1061.72	1021.36	982.20	944.20	907.34	871.59	836.90
21	1423.26	1371.89	1322.04	1273.67	1226.74	1181.20	1137.02	1094.14	1052.55	1012.19	973.03	935.05	898.20	862.46	827.79
22	1413.81	1362.44	1312.59	1264.22	1217.29	1171.76	1127.58	1084.71	1043.12	1002.77	963.62	925.65	888.81	853.08	818.43
23	1404.09	1352.73	1302.88	1254.52	1207.59	1162.05	1117.88	1075.01	1033.43	993.09	953.95	915.99	879.17	843.45	808.82
24	1394.10	1342.73	1292.89	1244.52	1197.60	1152.07	1107.89	1065.04	1023.46	983.13	944.01	906.06	869.25	833.56	798.94
25	1383.82	1332.45	1282.60	1234.24	1187.32	1141.79	1097.63	1054.78	1013.21	972.89	933.78	895.85	859.06	823.38	788.78
26	1373.23	1321.86	1272.02	1223.66	1176.74	1131.22	1087.06	1044.22	1002.67	962.36	923.27	885.35	848.58	812.93	778.35
27	1362.34	1310.97	1261.13	1212.77	1165.86	1120.35	1076.20	1033.37	991.83	951.54	912.46	875.57	837.82	802.19	767.64
28	1351.13	1299.77	1249.93	1201.58	1154.67	1109.17	1065.03	1022.22	980.69	940.42	901.36	863.49	826.76	791.16	756.64
29	1339.64	1288.28	1238.44	1190.10	1143.20	1097.71	1053.58	1010.78	969.27	929.02	889.98	852.13	815.43	779.85	745.37
30	1327.86	1276.49	1226.66	1178.32	1131.43	1085.95	1041.83	999.05	957.56	917.32	878.31	840.48	803.81	768.27	733.82
31	1315.77	1264.41	1214.58	1166.25	1119.37	1073.90	1029.79	987.02	945.55	905.34	866.35	828.55	791.91	756.40	721.99
32	1303.38	1252.02	1202.20	1153.87	1107.00	1061.54	1017.45	974.70	933.24	893.05	854.09	816.32	779.71	744.24	709.88
33	1290.68	1239.32	1189.50	1141.18	1094.31	1048.86	1004.79	962.06	920.62	880.46	841.52	803.79	767.22	731.79	697.48
34	1277.65	1226.29	1176.47	1128.16	1081.30	1035.87	991.81	949.10	907.69	867.55	828.65	790.95	754.43	719.05	684.79
35	1264.28	1212.92	1163.11	1114.80	1067.96	1022.54	978.50	935.81	894.43	854.32	815.45	777.80	741.32	706.00	671.81
36	1250.57	1199.21	1149.41	1101.11	1054.28	1008.87	964.86	922.19	880.84	840.77	801.94	764.34	727.92	692.66	658.54
37	1236.51	1185.16	1135.36	1087.07	1040.25	994.87	950.87	908.24	866.92	826.89	788.11	750.56	714.21	679.02	644.97
38	1222.12	1170.76	1120.97	1072.69	1025.89	980.53	936.56	893.95	852.67	812.69	773.97	736.48	700.20	665.09	631.13
39	1207.37	1156.02	1106.24	1057.97	1011.19	965.84	921.90	879.33	838.10	798.17	759.51	722.09	685.88	650.87	617.01
40	1192.28	1140.93	1091.15	1042.90	996.13	950.82	906.91	864.38	823.20	783.33	744.73	707.40	671.28	636.36	602.61
41	1176.83	1125.48	1075.71	1027.48	980.73	935.45	891.58	849.10	807.97	768.17	729.65	692.40	656.38	621.57	587.95
42	1161.02	1109.68	1059.92	1011.70	964.99	919.74	875.91	833.49	792.43	752.69	714.27	677.11	641.20	606.51	573.02
43	1144.87	1093.54	1043.79	995.59	948.90	903.69	859.92	817.56	776.56	736.92	698.58	661.54	625.75	591.19	557.84
44	1128.37	1077.04	1027.31	979.13	932.48	887.31	843.60	801.30	760.39	720.84	682.61	645.68	610.02	575.61	542.41
45	1111.55	1060.22	1010.51	962.36	915.75	870.63	826.98	784.76	743.94	704.48	666.37	629.57	594.05	559.79	526.77
46	1094.42	1043.10	993.40	945.28	898.71	853.65	810.07	767.93	727.20	687.86	649.88	613.21	577.85	543.76	510.92
47	1076.99	1025.68	976.00	927.92	881.39	836.39	792.89	750.84	710.22	671.00	633.14	596.63	561.43	527.52	494.89
48	1059.29	1007.98	958.32	910.27	863.80	818.87	775.44	733.49	692.98	653.89	616.18	579.83	544.81	511.10	478.69
49	1041.29	989.99	940.36	892.35	845.93	801.07	757.73	715.88	675.50	636.54	598.99	562.81	527.99	494.51	462.32
50	1023.01	971.72	922.10	874.14	827.78	783.00	739.76	698.02	657.77	618.96	581.58	545.60	511.00	477.74	445.81

(Present Value of Life Pension for a Female - con't)

Age on DOC	Number of years between date of commutation (DOC) and commencement of life pension															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
51	1004.44	953.16	903.58	855.66	809.37	764.67	721.53	679.92	639.81	601.17	563.98	528.21	493.83	460.82	429.16	
52	985.64	934.37	884.82	836.95	790.73	746.12	703.09	661.61	621.65	583.20	546.21	510.66	476.52	443.78	412.41	
53	966.59	915.33	865.81	818.00	771.85	727.34	684.43	643.09	603.31	565.04	528.27	492.96	459.09	426.63	395.56	
54	947.30	896.05	846.57	798.81	752.74	708.33	665.56	624.38	584.78	546.72	510.18	475.12	441.53	409.37	378.63	
55	927.76	876.52	827.07	779.38	733.40	689.11	646.47	605.47	566.07	528.23	491.93	457.15	423.86	392.03	361.63	
56	907.96	856.74	807.33	759.70	713.82	669.66	627.18	586.37	547.17	509.58	473.55	439.06	406.08	374.59	344.57	
57	887.93	836.72	787.36	739.81	694.04	650.02	607.71	567.09	528.13	490.79	455.04	420.87	388.23	357.11	327.49	
58	867.69	816.50	767.19	719.73	674.08	630.21	588.09	547.68	508.96	471.89	436.45	402.60	370.33	339.61	310.43	
59	847.31	796.14	746.89	699.52	653.99	610.28	568.34	528.16	489.70	452.92	417.80	384.31	352.43	322.14	293.43	
60	826.80	775.65	726.45	679.17	633.77	590.23	548.50	508.55	470.36	433.88	399.10	366.00	334.55	304.73	276.52	
61	806.13	755.00	705.86	658.68	613.42	570.05	528.54	488.84	450.93	414.79	380.38	347.69	316.70	287.39	259.73	
62	785.28	734.18	685.10	638.03	592.92	549.74	508.45	469.02	431.43	395.64	361.64	329.41	298.92	270.15	243.07	
63	764.26	713.18	664.18	617.22	572.27	529.29	488.24	449.11	411.85	376.46	342.91	311.17	281.22	253.03	226.57	
64	743.09	692.03	643.11	596.27	551.49	508.72	467.94	429.13	392.25	357.29	324.22	293.01	263.64	236.08	210.28	
65	721.77	670.74	621.89	575.19	530.58	488.05	447.57	409.11	372.64	338.15	305.61	274.97	246.22	219.32	194.23	
66	700.30	649.30	600.54	553.97	509.56	467.30	427.14	389.07	353.05	319.07	287.09	257.07	228.98	202.79	178.47	
67	678.66	627.69	579.02	532.61	488.43	446.45	406.66	369.02	333.50	300.08	268.70	239.34	211.96	186.54	163.06	
68	656.86	605.92	557.36	511.12	467.20	425.56	386.17	349.00	314.02	281.19	250.46	221.81	195.21	170.64	148.07	
69	634.95	584.06	535.61	489.58	445.94	404.67	365.72	329.06	294.66	262.46	232.44	204.56	178.82	155.17	133.57	
70	613.01	562.16	513.85	468.05	424.73	383.85	345.38	309.26	275.47	243.96	214.70	187.68	162.86	140.20	119.64	
71	591.10	540.30	492.14	446.59	403.61	363.15	325.18	289.65	256.52	225.76	197.34	171.24	147.41	125.80	106.35	
72	569.26	518.52	470.52	425.24	382.62	342.61	305.17	270.26	237.85	207.92	180.42	155.31	132.54	112.05	93.75	
73	547.52	496.85	449.03	404.02	361.78	322.24	285.38	251.16	219.55	190.51	164.00	139.96	118.32	98.99	81.91	
74	525.89	475.27	427.64	382.92	341.08	302.06	265.84	232.38	201.65	173.59	148.14	125.23	104.78	86.69	70.87	
75	504.31	453.76	406.32	361.92	320.52	282.08	246.58	213.97	184.19	157.19	132.88	111.18	91.99	75.20	60.67	
76	482.73	432.25	385.02	340.98	300.09	262.32	227.63	195.95	167.23	141.37	118.28	97.86	80.00	64.55	51.35	
77	461.16	410.77	363.78	320.16	279.86	242.85	209.05	178.41	150.82	126.19	104.41	85.35	68.86	54.78	42.92	
78	439.67	389.38	342.69	299.56	259.94	223.77	190.96	161.43	135.07	111.75	91.35	73.71	58.64	45.94	35.43	
79	418.43	368.26	321.91	279.33	240.46	205.21	173.48	145.15	120.09	98.17	79.21	63.01	49.37	38.07	28.87	
80	397.59	347.55	301.58	259.61	221.56	187.30	156.71	129.66	105.99	85.52	68.03	53.30	41.10	31.17	23.24	
81	377.23	327.34	281.79	240.48	203.30	170.09	140.73	115.04	92.82	73.84	57.86	44.61	33.84	25.23	18.47	
82	357.39	307.65	262.55	221.95	185.71	153.65	125.60	101.34	80.62	63.17	48.71	36.94	27.54	20.16	14.48	
83	338.06	288.51	243.89	204.06	168.84	138.02	111.36	88.59	69.41	53.52	40.59	30.26	22.16	15.92	11.21	
84	319.25	269.88	225.81	186.83	152.72	123.23	98.03	76.81	59.22	44.92	33.49	24.52	17.61	12.40	8.56	
85	300.95	251.80	208.33	170.30	137.41	109.31	85.65	66.04	50.09	37.34	27.34	19.64	13.83	9.54	6.44	
86	283.27	234.38	191.59	154.59	122.98	96.35	74.30	56.35	42.01	30.76	22.09	15.56	10.73	7.25	4.78	
87	266.38	217.76	175.70	139.77	109.51	84.44	64.05	47.75	34.96	25.11	17.68	12.20	8.24	5.43	3.49	
88	250.27	201.93	160.64	125.86	97.05	73.61	54.88	40.18	28.86	20.32	14.02	9.46	6.24	4.02	2.51	
89	234.86	186.83	146.39	112.88	85.61	63.82	46.73	33.57	23.64	16.31	11.01	7.26	4.67	2.92	1.77	
90	220.16	172.49	133.01	100.88	75.21	55.06	39.55	27.85	19.21	12.97	8.56	5.50	3.44	2.09	1.23	
91	206.39	159.15	120.71	89.99	65.89	47.33	33.33	22.99	15.52	10.24	6.58	4.12	2.50	1.47	0.83	
92	193.80	146.99	109.58	80.23	57.63	40.58	28.00	18.90	12.47	8.02	5.02	3.04	1.79	1.01	0.54	
93	182.30	135.91	99.51	71.48	50.33	34.72	23.44	15.46	9.95	6.22	3.78	2.21	1.25	0.67	0.34	
94	171.64	125.66	90.26	63.56	43.85	29.60	19.53	12.56	7.86	4.77	2.80	1.58	0.85	0.43	0.20	
95	161.63	116.10	81.76	56.40	38.08	25.12	16.15	10.11	6.13	3.60	2.03	1.09	0.55	0.26	0.10	