

SERFF Tracking Number: PNMU-126398111 State: Arkansas
 Filing Company: Penn Mutual Life Insurance Company State Tracking Number: 44263
 Company Tracking Number: FPDA-02(P3), ETC.
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: FPDA-02 Insert Pages
 Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

Filing at a Glance

Company: Penn Mutual Life Insurance Company

Product Name: FPDA-02 Insert Pages SERFF Tr Num: PNMU-126398111 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 44263
 Variable Closed
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: FPDA-02(P3), ETC. State Status: FEES PAID
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Nancy Yannuzzi, Rita Disposition Date: 12/04/2009
 Bellew
 Date Submitted: 12/03/2009 Disposition Status: Approved-
 Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: FPDA-02 Insert Pages Status of Filing in Domicile: Pending
 Project Number: FPDA-02(P3), FPDA-02(P6), FPDA-02(P8) Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 12/04/2009 Explanation for Other Group Market Type:
 State Status Changed: 12/08/2009
 Deemer Date: Created By: Rita Bellew
 Submitted By: Rita Bellew Corresponding Filing Tracking Number: FPDA-
 02(P3), ETC.

Filing Description:

The Penn Mutual Life Insurance Company is submitting the following forms for your review and approval:

Form / Title / Form Replaced

FPDA-02(P3) / Insert Page 3 for FPDA-02(AR) / None

SERFF Tracking Number: PNMU-126398111 State: Arkansas
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 Company Tracking Number: FPDA-02(P3), ETC.
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: FPDA-02 Insert Pages
 Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

FPDA-02(P6) / Insert Page 6 for FPDA-02(AR) / None

FPDA-02(P8) / Insert Page 8 for FPDA-02(AR) / None

Upon approval the Insert Pages included in this filing FPDA-02(P3), FPDA-02(P6) and FPDA-02(P8) will be used for all new issues only of policy form FPDA-02(AR). The form was approved by your department on 08/26/2002. The policy will be issued to individual non-qualified purchasers. It will also be issued to fund qualified retirement plans, Individual Retirement Annuity plans and Tax Deferred Annuity plans under applicable sections of the Internal Revenue Code.

The only changes to these pages from the previously approved filing are included in a highlighted version of these pages in the supporting documents tab.

Please see the enclosed Statement of Variability which includes the items on Insert Page FPDA-02(P3) that we intend to make variable by the use of brackets.

Should you have any questions, please call Rita Bellew by phone (215) 956-8290, by fax at (215) 956-8145, or by email Bellew.Rita@pennmutual.com.

Company and Contact

Filing Contact Information

Rita Bellew, State Filing Coordinator bellew.rita@pennmutual.com
 VIM C3G 215-956-8290 [Phone]
 Philadelphia, PA 19172 215-956-8145 [FAX]

Filing Company Information

Penn Mutual Life Insurance Company CoCode: 67644 State of Domicile: Pennsylvania
 VIM C3G Group Code: 850 Company Type: Life Insurance and
 Annuity
 Philadelphia, PA 19172 Group Name: Penn Mutual Life Ins. State ID Number:
 Co.
 (215) 956-8893 ext. [Phone] FEIN Number: 23-0952300

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00

SERFF Tracking Number: PNMU-126398111 State: Arkansas
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Variable
Product Name: FPDA-02 Insert Pages
Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)
Retaliatory? No
Fee Explanation: Revision to form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Penn Mutual Life Insurance Company	\$50.00	12/03/2009	32451928

SERFF Tracking Number: PNMU-126398111 State: Arkansas
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Variable
Product Name: FPDA-02 Insert Pages
Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	12/04/2009	12/04/2009

SERFF Tracking Number: PNMU-126398111 *State:* Arkansas
Filing Company: Penn Mutual Life Insurance Company *State Tracking Number:* 44263
Company Tracking Number: FPDA-02(P3), ETC.
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: FPDA-02 Insert Pages
Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

Disposition

Disposition Date: 12/04/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PNMU-126398111 State: Arkansas
 Filing Company: Penn Mutual Life Insurance Company State Tracking Number: 44263
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 Variable
 Product Name: FPDA-02 Insert Pages
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statment of Variability		Yes
Supporting Document	Highlighted pages to show revisions		Yes
Form	1. Contract Specifications		Yes
Form	Insert page 6		Yes
Form	Insert page 8		Yes

SERFF Tracking Number: PNMU-126398111 State: Arkansas
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 Variable
 Product Name: FPDA-02 Insert Pages
 Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

Form Schedule

Lead Form Number: FPDA-02(P3)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	FPDA-02(P3)	Schedule Pages	1. Contract Specifications	Initial		54.400	Insert Page 3 - FPDA-02(P3).pdf
	FPDA-02(P6)	Policy/Contract	Insert page 6 Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		51.500	Insert Page 6 - FPDA-02(P6).pdf
	FPDA-02(P8)	Policy/Contract	Insert page 8 Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.200	Insert Page 8 - FPDA-02(P8).pdf

1. Contract Specifications

Contract Owner: [William Penn]

Contract Number: [99999999]

Contract Date: [October 1, 2009]

Annuity Date: [September 1, 2069]

Annuitant: [William Penn]

Age of Annuitant: [35]

Market Type: [Qualified Plan]

Schedule of Purchase Payments

Initial Purchase Payment of \$5,000.00 was allocated to the contract on [October 1, 2009].

Subsequent Purchase Payments may be made subject to the provisions of the contract. The minimum amount is \$1,000.00.

Interest Rates

Interest Rate for Initial Purchase Payment: [3.00%]

[Bonus for Initial Purchase Payment (for contract year one only):] [1.00%]

[First Year Interest Rate for Initial Purchase Payment:] [4.00%]

The Company will not declare a guaranteed minimum interest rate of less than 3%.

Schedule of Contingent Deferred Sales Charge

Number of contract years since date of issue	Contingent Deferred Sales Charge (% of purchase payment)
0	9.0%
1	8.0
2	7.0
3	6.0
4	5.0
5	4.0
6	3.0
7 and later	0.0

Refer to Section 5 of the contract for further information on the Contingent Deferred Sales Charge.

5. The Contract Value (continued)

Contingent Deferred Sales Charge. This charge, if applicable, will be deducted upon withdrawal, in whole or in part, of the Contract Value. This charge will not be applied on payment at time of annuitization, on a death benefit payment, medically related withdrawal payment or disability withdrawal payment. For further definition see the Withdrawal Section.

Premium Taxes. The Company may deduct from the Contract Value any premium or other taxes payable to a state or other government entity. Should the Company elect not to assess any such amount due, the Company does not waive the right to collect such amounts at a later date.

6. Annuity Payments

Annuity Date. Unless another Annuity Date was chosen in the application or later written notification, the Annuity Date will be the later of the first day of the next month after the Annuitant's 95th birthday or 10 years after the Contract Date.

The Annuity Date must be on the first day of a month. The Contract Owner may change the Annuity Date up to 30 days before the current Annuity Date by notifying the Company.

Annuity Options. The Contract Owner may choose an annuity option prior to the Annuity Date.

On the Annuity Date, the Contract Value, net of premium taxes if applicable, must be annuitized. If not otherwise specified by the Contract Owner, the contract will be annuitized on the Annuity Date based on a life annuity with payments guaranteed for a 10 year period.

Minimum Annuity Payments. If the Contract Value to be applied at the Annuity Date is less than \$5,000, the Company may pay such amount in a lump sum. Annuity payments will be made monthly, quarterly, semi-annually or annually at the Contract Owner's request. If any payment would be less than \$50, the Company may change the frequency so that payments are at least \$50 each.

Amount of Annuity Payments. The monthly income under the four income options listed in Section 7 will equal the monthly income under a comparable single premium nonparticipating annuity available from the Company at the time annuity payments are to begin.

In no event will the monthly income under Option 1, Option 2, Option 3 and Option 4 be less than the guaranteed monthly income. The guaranteed monthly income will be equal to the Contract Value applied to the Annuity Options Table in Section 8. The Annuity Options Table shows the amount of the first payment for each \$1,000 so applied, according to the age at the Annuity Date. The tables are based on the Annuity 2000 Basic Table, without projections, 50% male/50% female with an effective annual interest rate of 1.5%. Adjusted ages are used in applying those tables.

7. Annuity Options

Option 1 - Annuity for Specified Number of Years. Payments will be made for a specified number of years, which may not be less than 5 nor more than 30.

Option 2 - Life Annuity. Payments will be made for the life of the Annuitant. Payments will cease with the last payment due prior to the Annuitant's death.

Option 3 - Life Annuity with Payments Guaranteed for 10 or 20 years. Payments will be made for the life of the Annuitant. A guaranteed payment period of either 10 or 20 years may be chosen.

FPDA-02(P6)

7. Annuity Options (continued)

The following tables show the amount of the first monthly income payment for each \$1,000 of value applied under an annuity option. "Age" as used in the tables for Options 2,3, and 4 means an adjusted age determined in the following manner from the actual age of the Annuitant on the birthday nearest the date of the first payment:

Date of First Payment	Adjusted Age
Before calendar year 2010	Actual Age
2010-2019	Actual age decreased by 1
2020-2029	Actual age decreased by 2
2030 and later	Actual age decreased by 3

Option 1 - Annuity for Specified Number of Years

Number of Years	5	6	7	8	9	10	11	12	13	14	15	16	17
Monthly Income	17.28	14.51	12.53	11.04	9.89	8.96	8.21	7.58	7.05	6.59	6.20	5.85	5.55

Number of Years	18	19	20	21	22	23	24	25	26	27	28	29	30
Monthly Income	5.27	5.03	4.81	4.62	4.44	4.28	4.13	3.99	3.86	3.75	3.64	3.54	3.44

Option 2 - Life Annuity and Option 3 - Life Annuity with Payments Guaranteed for 10 or 20 Years

Age	Life Annuity	10 Years Guaranteed	20 Years Guaranteed	Age	Life Annuity	10 Years Guaranteed	20 Years Guaranteed
50	3.12	3.11	3.05	75	6.76	6.12	4.63
51	3.19	3.17	3.11	76	7.08	6.31	4.66
52	3.26	3.24	3.16	77	7.41	6.50	4.69
53	3.33	3.31	3.22	78	7.77	6.70	4.72
54	3.41	3.38	3.28	79	8.16	6.89	4.74
55	3.49	3.46	3.35	80	8.58	7.08	4.75
56	3.57	3.54	3.41	81	9.03	7.27	4.77
57	3.66	3.62	3.48	82	9.51	7.45	4.78
58	3.75	3.71	3.55	83	10.01	7.62	4.79
59	3.86	3.81	3.62	84	10.60	7.78	4.80
60	3.96	3.91	3.69	85	11.20	7.93	4.80
61	4.08	4.01	3.76	86	11.84	8.07	4.81
62	4.20	4.12	3.83	87	12.53	8.20	4.81
63	4.32	4.24	3.91	88	13.26	8.31	4.81
64	4.46	4.36	3.98	89	14.04	8.42	4.81
65	4.61	4.49	4.05	90	14.86	8.51	4.81
66	4.76	4.62	4.12	91	15.72	8.59	4.81
67	4.93	4.76	4.19	92	16.62	8.66	4.81
68	5.11	4.91	4.26	93	17.58	8.73	4.81
69	5.30	5.07	4.33	94	18.58	8.78	4.81
70	5.50	5.23	4.39	95	19.64	8.83	4.81
71	5.72	5.39	4.44				
72	5.95	5.57	4.50				
73	6.20	5.75	4.54				
74	6.47	5.93	4.59				

Option 4 - Joint and Survivor Life Annuity

Age	50	55	60	65	70	75	80	85	90	95	Age
50	2.72	2.83	2.92	2.99	3.04	3.07	3.10	3.11	3.11	3.12	50
55	2.83	2.99	3.13	3.25	3.33	3.39	3.43	3.46	3.47	3.48	55
60	2.92	3.13	3.33	3.52	3.67	3.78	3.86	3.90	3.93	3.90	60
65	2.99	3.25	3.52	3.79	4.04	4.24	4.39	4.48	4.54	4.57	65
70	3.04	3.33	3.67	4.04	4.41	4.75	5.02	5.22	5.34	5.41	70
75	3.07	3.39	3.78	4.24	4.75	5.27	5.75	6.13	6.39	6.55	75
80	3.10	3.43	3.86	4.39	5.02	5.75	6.50	7.17	7.70	8.05	80
85	3.11	3.46	3.90	4.48	5.22	6.13	7.17	8.25	9.19	9.91	85
90	3.11	3.47	3.93	4.54	5.34	6.39	7.70	9.19	10.68	11.97	90
95	3.12	3.48	3.90	4.57	5.41	6.55	8.05	9.91	11.97	13.94	95

FPDA-02(P8)

SERFF Tracking Number: PNMU-126398111 State: Arkansas
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 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: FPDA-02 Insert Pages
 Project Name/Number: FPDA-02 Insert Pages/FPDA-02(P3), FPDA-02(P6), FPDA-02(P8)

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: Flesch Certification.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statment of Variability		
Comments:		
Attachment: Stmt of Variability - Pg 3.pdf		

	Item Status:	Status Date:
Satisfied - Item: Highlighted pages to show revisions		
Comments:		
Attachments: Highlighted Pg 3 - FPDA-02(P3).pdf Highlighted Pg 6 - FPDA-02(P6).pdf Highlighted Pg 8 - FPDA-02(P8).pdf		

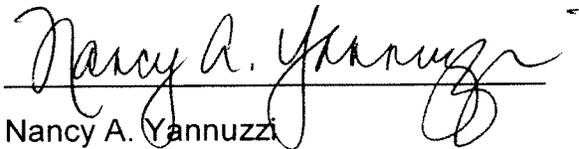
The Penn Mutual Life Insurance Company

CERTIFICATION

"This is to certify that the form listed below is in compliance with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act."

<u>Form No.</u>	<u>Title</u>	<u>Flesch Score</u>
FPDA-02(P3)	Insert Page 3 for FPDA-02	54.4
FPDA-02(P6)	Insert Page 6 for FPDA-02	51.5
FPDA-02(P8)	Insert Page 8 for FPDA-02	50.2

* Meets the minimum score of 40 achieved when combined with the appropriate policy forms.



Nancy A. Yannuzzi
Senior Manager of Policy Forms

December 2, 2009

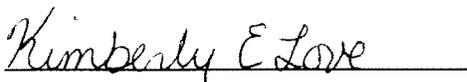
THE PENN MUTUAL LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY

November 24, 2009

Form Number(s): FPDA-02(P3)

Variability is denoted by the use of brackets []. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

<u>Section</u>	<u>Page Number</u>	<u>Description</u>
Contract Specifications	Pg 3	- Contract Owner, Contract Number, Contract Date, Annuity Date, Annuitant, Age of Annuitant, Market Type, Schedule of Purchase Payments, Initial Purchase Payment, Date of Initial Purchase Payment.
Contract Specifications	Pg 3	- Interest for Initial Purchase Payment will all vary based on the timing of each Purchase Payment. The Company may credit different rates depending on market conditions.
Contract Specifications	Pg 3	- The Bonus for Initial Purchase Payment (1 st contract yr only) and First Year Interest Rate for Initial Purchase Payment (which would be the total of the Initial Purchase Payment and the Bonus for Initial Purchase Payment) will vary based on the timing of each Purchase Payment and the market conditions at that time. The rates credited or the presence of a bonus will be the same for all contracts issued at the same time.
Contract Specifications	Pg 3	- If no Bonus is being credited, then the Bonus for Initial Purchase Payment and the First Year Interest Rate for Initial Purchase Payment will not appear on the Specifications Page.



Kimberly E. Love, ASA, MAAA
Assistant Actuary

1. Contract Specifications

Contract Owner: [William Penn]

Contract Number: [9999999]

Contract Date: [October 1, 2009]

Annuity Date: [September 1, 2069]

Annuitant: [William Penn]

Age of Annuitant: [35]

Market Type: [Qualified Plan]

Schedule of Purchase Payments

Initial Purchase Payment of \$5,000.00 was allocated to the contract on [October 1, 2009].

Subsequent Purchase Payments may be made subject to the provisions of the contract. The minimum amount is \$1,000.00.

Interest Rates

Interest Rate for Initial Purchase Payment:

[3.00%]

[Bonus for Initial Purchase Payment (for contract year one only):] [1.00%]

[1.00%]

[First Year Interest Rate for Initial Purchase Payment:]

[4.00%]

The Company will not declare a guaranteed minimum interest rate of less than 3%.

Schedule of Contingent Deferred Sales Charge

Number of contract years since date of issue	Contingent Deferred Sales Charge (% of purchase payment)
0	9.0%
1	8.0
2	7.0
3	6.0
4	5.0
5	4.0
6	3.0
7 and later	0.0

Refer to Section 5 of the contract for further information on the Contingent Deferred Sales Charge.

5. The Contract Value (continued)

Contingent Deferred Sales Charge. This charge, if applicable, will be deducted upon withdrawal, in whole or in part, of the Contract Value. This charge will not be applied on payment at time of annuitization, on a death benefit payment, medically related withdrawal payment or disability withdrawal payment. For further definition see the Withdrawal Section.

Premium Taxes. The Company may deduct from the Contract Value any premium or other taxes payable to a state or other government entity. Should the Company elect not to assess any such amount due, the Company does not waive the right to collect such amounts at a later date.

6. Annuity Payments

Annuity Date. Unless another Annuity Date was chosen in the application or later written notification, the Annuity Date will be the later of the first day of the next month after the Annuitant's 95th birthday or 10 years after the Contract Date.

The Annuity Date must be on the first day of a month. The Contract Owner may change the Annuity Date up to 30 days before the current Annuity Date by notifying the Company.

Annuity Options. The Contract Owner may choose an annuity option prior to the Annuity Date.

On the Annuity Date, the Contract Value, net of premium taxes if applicable, must be annuitized. If not otherwise specified by the Contract Owner, the contract will be annuitized on the Annuity Date based on a life annuity with payments guaranteed for a 10 year period.

Minimum Annuity Payments. If the Contract Value to be applied at the Annuity Date is less than \$5,000, the Company may pay such amount in a lump sum. Annuity payments will be made monthly, quarterly, semi-annually or annually at the Contract Owner's request. If any payment would be less than \$50, the Company may change the frequency so that payments are at least \$50 each.

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7. Annuity Options

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FPDA-02(P6)

7. Annuity Options (continued)

The following tables show the amount of the first monthly income payment for each \$1,000 of value applied under an annuity option. "Age" as used in the tables for Options 2,3, and 4 means an adjusted age determined in the following manner from the actual age of the Annuitant on the birthday nearest the date of the first payment:

Date of First Payment	Adjusted Age
Before calendar year 2010	Actual Age
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Option 1 - Annuity for Specified Number of Years

Number of Years	5	6	7	8	9	10	11	12	13	14	15	16	17
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Number of Years	18	19	20	21	22	23	24	25	26	27	28	29	30
Monthly Income	5.27	5.03	4.81	4.62	4.44	4.28	4.13	3.99	3.86	3.75	3.64	3.54	3.44

Option 2 - Life Annuity and Option 3 - Life Annuity with Payments Guaranteed for 10 or 20 Years

Age	Life Annuity	10 Years Guaranteed	20 Years Guaranteed	Age	Life Annuity	10 Years Guaranteed	20 Years Guaranteed
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51	3.19	3.17	3.11	76	7.08	6.31	4.66
52	3.26	3.24	3.16	77	7.41	6.50	4.69
53	3.33	3.31	3.22	78	7.77	6.70	4.72
54	3.41	3.38	3.28	79	8.16	6.89	4.74
55	3.49	3.46	3.35	80	8.58	7.08	4.75
56	3.57	3.54	3.41	81	9.03	7.27	4.77
57	3.66	3.62	3.48	82	9.51	7.45	4.78
58	3.75	3.71	3.55	83	10.01	7.62	4.79
59	3.86	3.81	3.62	84	10.60	7.78	4.80
60	3.96	3.91	3.69	85	11.20	7.93	4.80
61	4.08	4.01	3.76	86	11.84	8.07	4.81
62	4.20	4.12	3.83	87	12.53	8.20	4.81
63	4.32	4.24	3.91	88	13.26	8.31	4.81
64	4.46	4.36	3.98	89	14.04	8.42	4.81
65	4.61	4.49	4.05	90	14.86	8.51	4.81
66	4.76	4.62	4.12	91	15.72	8.59	4.81
67	4.93	4.76	4.19	92	16.62	8.66	4.81
68	5.11	4.91	4.26	93	17.58	8.73	4.81
69	5.30	5.07	4.33	94	18.58	8.78	4.81
70	5.50	5.23	4.39	95	19.64	8.83	4.81
71	5.72	5.39	4.44				
72	5.95	5.57	4.50				
73	6.20	5.75	4.54				
74	6.47	5.93	4.59				

Option 4 - Joint and Survivor Life Annuity

Age	50	55	60	65	70	75	80	85	90	95	Age
50	2.72	2.83	2.92	2.99	3.04	3.07	3.10	3.11	3.11	3.12	50
55	2.83	2.99	3.13	3.25	3.33	3.39	3.43	3.46	3.47	3.48	55
60	2.92	3.13	3.33	3.52	3.67	3.78	3.86	3.90	3.93	3.90	60
65	2.99	3.25	3.52	3.79	4.04	4.24	4.39	4.48	4.54	4.57	65
70	3.04	3.33	3.67	4.04	4.41	4.75	5.02	5.22	5.34	5.41	70
75	3.07	3.39	3.78	4.24	4.75	5.27	5.75	6.13	6.39	6.55	75
80	3.10	3.43	3.86	4.39	5.02	5.75	6.50	7.17	7.70	8.05	80
85	3.11	3.46	3.90	4.48	5.22	6.13	7.17	8.25	9.19	9.91	85
90	3.11	3.47	3.93	4.54	5.34	6.39	7.70	9.19	10.68	11.97	90
95	3.12	3.48	3.90	4.57	5.41	6.55	8.05	9.91	11.97	13.94	95

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