



CENSUS  
OF THE  
COMMONWEALTH OF AUSTRALIA  
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AUSTRALIAN  
JOINT LIFE TABLES,  
1932-1934.

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Prepared under instructions from  
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## PREFACE.

1. In the preface to the Australian Life Table, 1932-34, it was stated that the compilation of joint life annuity tables was in progress. The present volume is the result of the work thus undertaken, although publication has been somewhat delayed owing to pressure of other duties.

2. The tables have been based on the Commonwealth male and female experience for the period 1932-34, and comprise four distinct sets, viz. :—

- (i) Annuities on 2 Male Lives ;
- (ii) Annuities on 2 Female Lives ;
- (iii) Annuities on 1 Male and 1 Female Life, the Male the Elder ;
- (iv) Annuities on 1 Male and 1 Female Life, the Female the Elder.

For the sake of completeness the elementary values and single life annuity values for the same rates of interest have also been included. In all the joint life tables the values are given in single years of age for the older life combined with ages of the younger life at quinquennial intervals. The rates of interest for which the annuities have been tabulated are  $2\frac{1}{2}$ , 3,  $3\frac{1}{2}$ , 4,  $4\frac{1}{2}$ , 5,  $5\frac{1}{2}$ , 6,  $6\frac{1}{2}$  and 7 per cent.

3. The arrangement of the joint life tables differs somewhat from that which is usually adopted. For each set of tables the whole of the results for all the tabulated combinations of ages for any rate of interest are given at one opening, thus facilitating the work of interpolation, which is necessary in most cases to determine values for the given ages.

The usual method of presenting joint life values is that of giving several rates of interest at the one opening for a given difference in the ages of the two joint lives. This method of presentation has an advantage in cases where it is desired to interpolate for rates of interest other than those tabulated. With rates tabulated for every  $\frac{1}{2}$  per cent. of interval, however, such interpolations are rare in practice, while interpolations for intermediate ages are of constant occurrence. It will thus be seen that the balance of advantage lies with the arrangement adopted in the present tables.

A further departure consists in commencing the tables with the oldest age of each life, and working downwards and outwards to the youngest age. The reasons for this arrangement are—

- (i) that the placing on the same line of all the values in which the older age occurs facilitates interpolation in respect of the younger age ;
- (ii) that by placing the oldest age first in the age column, the table can conveniently and clearly be set out without any space being wasted, if the device of folding back the end of the table be adopted.

4. In the computation of the joint life tables contained in the present volume, the "Millionaire" calculating machine has been used throughout, the formula on which the calculations were based being the following, viz. :—

$$a_{xy} = vp_{xy} (1 + a_{x+1:y+1}).$$

The initial computation consisted of the calculation of values of  $vp_x$  for all ages for male and female lives, and according to each of the rates of interest decided upon. Values of  $vp_{xy}$  for age differences 0, 5, 10, 15, etc., were then computed by multiplying the values of  $vp_x$  by the appropriate values of  $p_y$ . Finally, the values of  $a_{xy}$  were determined from the values of  $vp_{xy}$  by means of the formula quoted above.

The whole of the work was carefully checked at each stage by different computers and different machines, and an elaborate and exhaustive check by differences was applied to the whole of the tables.

In addition, numerous sample checks by means of summation formulae were applied.

As a consequence of this care it is believed that a high degree of accuracy has been attained.

5. Where the ages involved in any question differ by a multiple of 5, the accompanying tables will give the corresponding annuity immediately, the age of the older life being found in the margin on the right or left of the page and the difference between the ages being indicated at the head of the appropriate column. For example, a joint life annuity of 1 on two male lives aged respectively 62 and 42, interest being at  $4\frac{1}{2}$  per cent., is found on p. 22 to be 8.748. The value is found in line with age 62, which appears in the left margin, and in the column relating to age differences of 20 ( $w = x - 20$ ).

Where the ages differ by a number which is not a multiple of 5, interpolation will be necessary, and for many purposes interpolation by first differences will be sufficient. This will be effected as follows: The ages being 62 and 40, the lives male, and the interest as before,  $4\frac{1}{2}$  per cent. For ages 62 and 42 the value is, as above, 8.748, while for ages 62 and 37 it is 8.932. Hence, as a decrease of five years in the age of the younger life increases the annuity value by .184 (viz.,  $8.932 - 8.748$ ), a decrease of two years (from 42 to 40) would increase the annuity value by approximately 2-5ths of .184, that is, by .074, giving a value of  $(8.748 + .074)$ , or 8.822.

If greater accuracy is required, interpolation by second differences should be used. This will require three values to be taken from the table, all on the same line as the older age. Taking the data as above, the work is as follows:—

Joint Ages.	$a_{xy}$	$\Delta$	$\Delta^2$
62 : 42	8.748	.184	-.064
62 : 37	8.932	.120	
62 : 32	9.052		

The values in the  $a_{xy}$  column are taken direct from the table on p. 22. The values headed  $\Delta$  are obtained by subtracting the first from the second and the second from the third values in the preceding column. The value  $\Delta^2$  is obtained by subtracting the first from the second of the  $\Delta$  values.

The values of  $\Delta$  and  $\Delta^2$  on the upper line must now be multiplied by the appropriate coefficient in the attached table, and the product must be added to the  $a_{xy}$  value on the upper line:—

$t$	Coefficient of $\Delta$	Coefficient of $\Delta^2$
1	.2	-.08
2	.4	-.12
3	.6	-.12
4	.8	-.08

In this table  $t$  denotes the difference between the age of the younger life in the problem and the age of the younger life in the upper line of the above working process. In this case the difference is 2, that is, the difference between 42 and 40. Hence the amount to be added is  $(.184 \times .4) + \{(-.064) \times (-.12)\} = .0736 + .0077 = .0813$ . The correct value of the annuity is thus  $8.748 + .081 = 8.829$ .

In the calculations involving interpolation care must be taken to employ the correct signs, and it must be remembered that when a number to be added is of the minus sign, the process is one of subtraction.

6. The notation used is that devised by the Institute of Actuaries, London, and adopted by the International Actuarial Congress at its London session in 1898 as the international actuarial notation. The following explanations of the various symbols used herein are furnished for convenience of reference.

$l_x$  denotes the number of persons who reach the exact age  $x$  out of an arbitrary number (say, 100,000) who are assumed to come under observation at a specified age. In a life table relative to the general population, the lives are usually assumed to come under observation at age 0, that is, at the moment of birth.

$d_x$  denotes the number of persons who die after reaching age  $x$ , but before reaching age  $x + 1$ . Hence  $d_x = l_x - l_{x+1}$ .

$p_x$  denotes the probability that a person aged  $x$  will survive a year, or, in other words, denotes the proportion of the persons who reach age  $x$  that will live to reach age  $x + 1$ . Hence  $p_x = l_{x+1}/l_x$ .

$q_x$ , usually known as the "rate of mortality at age  $x$ ," denotes the probability that a person aged  $x$  will die within a year, or, in other words, denotes the proportion of the persons who reach the age  $x$  that will die before reaching age  $x + 1$ .

$$\text{Hence } q_x = 1 - p_x = d_x/l_x.$$

$\mu_x$ , usually known as the "force of mortality at age  $x$ ," denotes the rate per unit per annum at which deaths are occurring at the moment of attaining the age  $x$ . In other words, it represents the proportion of persons of that age who would die in a year, if the intensity of mortality remained constant for a year, and if the number of persons under observation also remained constant, the places of those who die being constantly occupied by fresh lives.

$$\text{Hence } \mu_x = -\frac{1}{l_x} \cdot \frac{dl_x}{dx} = -\frac{d \log_e l_x}{dx}$$

$m_x$ , usually known as the "central death rate at age  $x$ ," denotes the ratio of the number of deaths between the ages  $x$  and  $x + 1$  to the mean population between these ages. This mean population is usually denoted by  $L_x$ .

$$\begin{aligned} \text{Hence } m_x &= \frac{d_x}{L_x} = \frac{2(1-p_x)}{1+p_x} \text{ (approx.)} = \frac{2q_x}{2-q_x} \text{ (approx.)} \\ &= q_x(1 + \frac{q_x}{2}) \text{ (approx.), when } q_x \text{ is small.} \end{aligned}$$

$\hat{e}_x$ , usually known as "the complete expectation of life at age  $x$ ," denotes the average future lifetime of persons who reached age  $x$ .

$$\text{Hence } \hat{e}_x = \frac{L_x + L_{x+1} + L_{x+2} + \dots}{l_x}$$

$i$  denotes the effective rate of interest per unit accruing in one year.

$1 + i$  denotes the sum to which a capital of 1 will amount in 1 year at the effective rate  $i$ .

$(1+i)^n$  denotes the sum to which a capital of 1 will amount in  $n$  years at compound interest at the effective rate  $i$ , where  $n$  may be any number, integral or fractional.

$v$  denotes the present value of 1 due 1 year hence at the effective rate  $i$ .

$$\text{Hence } v = 1 / (1 + i).$$

$v^n$  denotes the present value of 1 due  $n$  years hence at compound interest at the effective rate  $i$ , where  $n$  may be any number, integral or fractional.

$$\text{Hence } v^n = 1 / (1 + i)^n.$$

$d$  denotes the discount on 1 due 1 year hence at the effective rate of interest  $i$ .

$$\text{Hence } d = 1 - v = i / (1 + i) = iv.$$

$j_{(m)}$  denotes the nominal rate of interest per unit per annum which, convertible  $m$  times a year, is equivalent to an effective rate  $i$ .

$$\text{Hence } j_{(m)} = m \{ (1 + i)^{\frac{1}{m}} - 1 \}$$

$\delta$ , usually known as "the force of interest," denotes the nominal rate of interest per unit per annum which, convertible momentaneously, is equivalent to an effective rate  $i$ .

$$\text{Hence } \delta = j_{\infty} = \log_e (1 + i).$$

$a_x$  denotes the present value of "a curtate annuity" of 1 payable at the end of each year which a life aged  $x$  survives, but providing no payment for the fraction of the year in which  $(x)$  dies. [NOTE.—The expression  $(x)$  is used as an abbreviation for "a person whose exact age is  $x$  years."]

$\hat{a}_x$  denotes the present value of "a complete annuity" on  $(x)$ , and differs from "a curtate annuity," i.e.,  $a_x$ , in making provision for a proportionate payment in respect of the fraction of the year elapsing between the last payment of the curtate annuity and the date of death of  $(x)$ .

$a_x^{(m)}$  denotes the value of a curate annuity of 1 per annum payable in instalments  $m$  times a year, the last payment being made at the end of the last completed  $\frac{1}{m}$ th part of a year prior to the death of  $x$ .

$\bar{a}_x$  denotes the value of "a continuous annuity," that is, an annuity of 1 per annum payable in momently instalments.

$a_{xy}, a_{xyz}, a_{wxyz}$ , etc., denote the values of joint life curate annuities of 1, payable yearly, the last payment being made at the end of the last year completed prior to the failure of the joint lives by the first death amongst them. Joint life annuities may be "complete," "payable fractionally" or "continuous," the notation being modified for such cases in the same manner as for single life annuities.

$a_{\bar{xy}}, a_{\bar{x}yz}, a_{\bar{wxyz}}$ , etc., denote the values of curate annuities of 1 per annum, payable on the last survivor of the lives concerned.

$a_y|_x$  known as "a reversionary annuity," denotes a curate annuity of 1 per annum to  $(x)$  after the death of  $(y)$ , the first payment being made to  $(x)$  at the end of the contract year in which  $(y)$  dies, and the last being made at the end of the contract year immediately preceding the death of  $(x)$ .

$\hat{a}_{y|x}^{(m)}$  denotes a complete reversionary annuity of 1 per annum to  $(x)$  after the death of  $(y)$ , payable  $m$  times a year, the first payment being made  $\frac{1}{m}$ th of a year after the death of  $(y)$ , and the last payment being in respect of the fractional period to the death of  $(x)$ .

$A_x$  denotes the value of 1, payable at the end of the contract year in which  $(x)$  dies. Similarly  $A_{xy}, A_{xyz}$ , etc., denote the value of 1, payable at the end of the contract year in which the joint lives fail by the first death amongst them.

7. For convenience of reference the following working formulae for the valuation of benefits involving the values of annuities on single and joint lives are given without demonstration:—

$$A_x = 1 - d(1 + a_x)$$

$$\hat{a}_x = a_x + \frac{1}{2}A_x(1 + i)^{\frac{1}{2}}$$

$$a_x^{(w)} = a_x + \frac{m-1}{2m} - \frac{m^2-1}{12m^2}(\mu_x + \delta)$$

(frequently taken in practice as  $a_x + \frac{m-1}{2m}$ )

$$\bar{a}_x = a_x + \frac{1}{2} - \frac{1}{12}(\mu_x + \delta)$$

(frequently taken in practice as  $a_x + \frac{1}{2}$ )

$$\bar{a}_{xy} = a_{xy} + \frac{1}{2} - \frac{1}{12}(\mu_x + \mu_y + \delta)$$

$$a_{\bar{xy}} = a_x + a_y - a_{xy}$$

$$a_y|_x = a_x - a_{xy}$$

$$\hat{a}_{y|x}^{(m)} = (1 - \frac{d}{2m})(a_x - a_{xy})$$

$$a_{\bar{xyz}} = a_x + a_y + a_z - a_{xy} - a_{xz} - a_{yz} + a_{xyz}$$

$$a_{yz|x} = a_x - a_{xyz}$$

$$a_{yz|\bar{x}} = a_x - a_x : \bar{y}z = a_x - a_{xy} - a_{xz} + a_{xyz}$$

$$a_z|\bar{xy} = a_{\bar{xy}} - a_{xy} : z = a_x + a_y - a_{xy} - a_{xz} - a_{yz} + a_{xyz}$$

8. By means of Milne's modification of Simpson's Rule for joint life annuities, the values of annuities on two joint lives may be employed to give a fair approximation to the values of annuities on three joint lives. Using modern notation, Milne's modification may be stated as follows:—

"Let  $(x)$  be the youngest and  $(z)$  the oldest of the three proposed lives  $(x)$ ,  $(y)$ , and  $(z)$ . Find the value of the two joint lives  $(y)$  and  $(z)$ , and let  $(w)$  be the equivalent single life. Then if  $(z)$ , the oldest life proposed, be under 45 years of age, let the age of the substituted life be the whole number next greater than that which expresses the age of  $(w)$ .

"But if the age of  $(z)$  be not under 45 years, let the age of the substituted life be the next greater than that of  $(w)$ , which does not require more than one decimal figure to express it."

In other words, when  $z < 45$  and  $w$  is the next higher integer in the equation  $a_{yz} = a_w$ , or when  $z =$  or  $> 45$  and  $w$  is the next greater number which can be represented with one decimal place in the equation  $a_{yz} = a_w$ , then  $a_{xyz} = a_{xw}$ .

9. For annuities on four or more joint lives the best method of valuation is by means of a summation formula.

When  $\omega$  is the limiting age of the life table, and  $n$  is so taken that  $u_{7n}$  falls just within or just beyond the table, the following convenient formula gives satisfactory results:—

$$\int_0^\omega u_x dx = n \{ .28u_\circ + 1.62u_n + 2.2u_{3n} + 1.62u_{5n} + .56u_{6n} + 1.62u_{7n} \}$$

For joint life annuity calculations  $u_n = v^n p_{xy} \dots \dots \dots$ . The value so obtained is that of a *continuous* annuity on the joint lives involved.

10. On page 5 are given the values of certain interest functions which are frequently required in the solution of problems involving annuity values.

11. In connexion with these tables I desire to acknowledge the professional services of the Actuary of the Commonwealth Superannuation Board, Mr. F. W. Barford, A.I.A.

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## CONTENTS.

CENSUS OF THE COMMONWEALTH OF AUSTRALIA, 30TH JUNE, 1933.

## AUSTRALIAN JOINT LIFE TABLES, 1932-1934.

## **INTEREST FUNCTIONS.**

Function.	Rate of Interest.									
	2½%	3%	3½%	4%	4½%	5%	5½%	6%	6½%	7%
$i$	.025	.030	.035	.040	.045	.050	.055	.060	.065	.070
$1 + i$	1.025	1.030	1.035	1.040	1.045	1.050	1.055	1.060	1.065	1.070
$(1 + i)^\frac{1}{2}$	1.01242	1.01489	1.01735	1.01980	1.02225	1.02470	1.02713	1.02956	1.03199	1.03441
$(1 + i)^{\frac{1}{4}}$	1.00619	1.00742	1.00864	1.00985	1.01107	1.01227	1.01348	1.01467	1.01587	1.01706
$v$	.97561	.97087	.96618	.96154	.95694	.95238	.94787	.94340	.93897	.93458
$v^{\frac{1}{2}}$	.98773	.98533	.98295	.98058	.97823	.97590	.97358	.97129	.96900	.96674
$v^{\frac{1}{4}}$	.99385	.99264	.99144	.99024	.98906	.98788	.98670	.98554	.98438	.98323
$d$	.02439	.02913	.03382	.03846	.04306	.04762	.05213	.05660	.06103	.06542
$j_{(2)}$	.02485	.02978	.03470	.03961	.04450	.04939	.05426	.05913	.06398	.06882
$j_{(4)}$	.02477	.02967	.03455	.03941	.04426	.04909	.05390	.05870	.06347	.06823
$\delta$	.02469	.02956	.03440	.03922	.04402	.04879	.05354	.05827	.06297	.06766

## 1. AUSTRALIAN MALES, 1932-1934.—Elementary Values.

Age.	Number Surviving at each Age out of 100,000 Born.	Number Dying in each Year of Age out of 100,000 Born.	Probability of Surviving one Year at each Age.	Probability of Dying within one Year at each Age.	Force of Mortality at each Age.	Complete expectation of Life at each Age.
						$e_x$
0 .. ..	100,000	4,543	.95457	.04543	4.83249	63.478
1 .. ..	95,457	740	.99225	.00775	.01509	65.493
2 .. ..	94,717	358	.99622	.00378	.00253	65.003
3 .. ..	94,359	271	.99713	.00287	.00306	64.247
4 .. ..	94,088	201	.99786	.00214	.00246	63.431
5 .. ..	93,887	173	.99816	.00184	.00195	62.566
6 .. ..	93,714	151	.99839	.00161	.00172	61.680
7 .. ..	93,563	134	.99857	.00143	.00152	60.779
8 .. ..	93,429	121	.99870	.00130	.00135	59.865
9 .. ..	93,308	115	.99877	.00123	.00126	58.943
10 .. ..	93,193	111	.99881	.00119	.00121	58.015
11 .. ..	93,082	111	.99881	.00119	.00119	57.083
12 .. ..	92,971	114	.99877	.00123	.00120	56.151
13 .. ..	92,857	120	.99871	.00129	.00126	55.219
14 .. ..	92,737	128	.99862	.00138	.00133	54.290
15 .. ..	92,609	138	.99851	.00149	.00143	53.364
16 .. ..	92,471	150	.99838	.00162	.00156	52.443
17 .. ..	92,321	162	.99825	.00175	.00169	51.527
18 .. ..	92,159	174	.99811	.00189	.00182	50.617
19 .. ..	91,985	188	.99796	.00204	.00197	49.712
20 .. ..	91,797	201	.99781	.00219	.00212	48.812
21 .. ..	91,596	213	.99767	.00233	.00226	47.918
22 .. ..	91,383	222	.99757	.00243	.00239	47.029
23 .. ..	91,161	224	.99754	.00246	.00245	46.142
24 .. ..	90,937	226	.99752	.00248	.00248	45.255
25 .. ..	90,711	226	.99751	.00249	.00249	44.366
26 .. ..	90,485	226	.99750	.00250	.00250	43.476
27 .. ..	90,259	227	.99749	.00251	.00251	42.583
28 .. ..	90,032	230	.99744	.00256	.00253	41.689
29 .. ..	89,802	236	.99737	.00263	.00259	40.795
30 .. ..	89,566	243	.99729	.00271	.00267	39.901
31 .. ..	89,323	251	.99719	.00281	.00276	39.008
32 .. ..	89,072	261	.99707	.00293	.00287	38.117
33 .. ..	88,811	274	.99692	.00308	.00301	37.227
34 .. ..	88,537	289	.99674	.00326	.00318	36.341
35 .. ..	88,248	305	.99654	.00346	.00336	35.458
36 .. ..	87,943	324	.99632	.00368	.00357	34.579
37 .. ..	87,619	342	.99610	.00390	.00380	33.705
38 .. ..	87,277	360	.99587	.00413	.00402	32.835
39 .. ..	86,917	378	.99565	.00435	.00424	31.969
40 .. ..	86,539	398	.99540	.00460	.00448	31.107
41 .. ..	86,141	421	.99511	.00489	.00475	30.248
42 .. ..	85,720	448	.99477	.00523	.00506	29.394
43 .. ..	85,272	480	.99437	.00563	.00543	28.546
44 .. ..	84,792	516	.99391	.00609	.00587	27.705
45 .. ..	84,276	555	.99341	.00659	.00635	26.872
46 .. ..	83,721	597	.99287	.00713	.00687	26.046
47 .. ..	83,124	642	.99228	.00772	.00745	25.230
48 .. ..	82,482	687	.99167	.00833	.00805	24.422
49 .. ..	81,795	734	.99103	.00897	.00868	23.623
50 .. ..	81,061	783	.99034	.00966	.00935	22.832
51 .. ..	80,278	839	.98955	.01045	.01009	22.050
52 .. ..	79,439	902	.98864	.01136	.01094	21.278
53 .. ..	78,537	976	.98757	.01243	.01194	20.516
54 .. ..	77,561	1,057	.98637	.01363	.01309	19.768

1. AUSTRALIAN MALES, 1932-1934.—Elementary Values—*continued.*

Age.	Number Surviving at each Age out of 100,000 Born.	Number Dying in each Year of Age out of 100,000 Born.	Probability of Surviving one Year at each Age.	Probability of Dying within one Year at each Age.	Force of Mortality at each Age.	Complete expectation of Life at each Age.
						$\bar{e}_x$
	$l_x$	$d_x$	$p_x$	$q_x$	$\mu_x$	
55 .. ..	76,504	1,142	.98507	.01493	.01437	19.034
56 .. ..	75,362	1,229	.98369	.01631	.01573	18.315
57 .. ..	74,133	1,315	.98226	.01774	.01717	17.610
58 .. ..	72,818	1,396	.98083	.01917	.01863	16.919
59 .. ..	71,422	1,472	.97939	.02061	.02008	16.240
60 .. ..	69,950	1,550	.97784	.02216	.02159	15.571
61 .. ..	68,400	1,633	.97613	.02387	.02325	14.913
62 .. ..	66,767	1,725	.97417	.02583	.02513	14.265
63 .. ..	65,042	1,824	.97196	.02804	.02727	13.630
64 .. ..	63,218	1,926	.96954	.03046	.02965	13.009
65 .. ..	61,292	2,029	.96689	.03311	.03226	12.402
66 .. ..	59,263	2,136	.96396	.03604	.03513	11.809
67 .. ..	57,127	2,243	.96074	.03926	.03833	11.232
68 .. ..	54,884	2,348	.95721	.04279	.04183	10.670
69 .. ..	52,536	2,450	.95337	.04663	.04568	10.124
70 .. ..	50,086	2,545	.94918	.05082	.04989	9.595
71 .. ..	47,541	2,634	.94459	.05541	.05450	9.082
72 .. ..	44,907	2,714	.93956	.06044	.05959	8.585
73 .. ..	42,193	2,779	.93414	.06586	.06516	8.105
74 .. ..	39,414	2,826	.92831	.07169	.07118	7.641
75 .. ..	36,588	2,857	.92192	.07808	.07773	7.192
76 .. ..	33,731	2,876	.91475	.08525	.08504	6.759
77 .. ..	30,855	2,882	.90660	.09340	.09336	6.342
78 .. ..	27,973	2,883	.89695	.10305	.10311	5.944
79 .. ..	25,090	2,867	.88573	.11427	.11477	5.570
80 .. ..	22,223	2,813	.87341	.12659	.12814	5.224
81 .. ..	19,410	2,706	.86059	.13941	.14265	4.909
82 .. ..	16,704	2,539	.84801	.15199	.15753	4.624
83 .. ..	14,165	2,325	.83583	.16417	.17210	4.364
84 .. ..	11,840	2,088	.82362	.17638	.18660	4.125
85 .. ..	9,752	1,840	.81136	.18864	.20151	3.903
86 .. ..	7,912	1,590	.79902	.20098	.21669	3.697
87 .. ..	6,322	1,349	.78658	.21342	.23214	3.505
88 .. ..	4,973	1,122	.77429	.22571	.24786	3.324
89 .. ..	3,851	916	.76220	.23780	.26365	3.152
90 .. ..	2,935	733	.75014	.24986	.27950	2.985
91 .. ..	2,202	577	.73774	.26226	.29541	2.819
92 .. ..	1,625	448	.72441	.27559	.31282	2.651
93 .. ..	1,177	342	.70941	.29059	.33248	2.477
94 .. ..	835	257	.69171	.30829	.35469	2.296
95 .. ..	578	191	.67012	.32988	.38293	2.108
96 .. ..	387	138	.64323	.35677	.41968	1.912
97 .. ..	249	97	.60943	.39057	.46452	1.711
98 .. ..	152	66	.56690	.43310	.52686	1.506
99 .. ..	86	42	.51360	.48640	.61531	1.302
100 .. ..	44	24	.44730	.55270	.72538	1.100
101 .. ..	20	13	.36555	.63445	.88333	.903
102 .. ..	7	5	.26569	.73431	1.19048	.705
103 .. ..	2	2	.14486	.85514	1.56000	.515
104 .. ..	..	..	..	1.00000	2.10000	.325

## 2. AUSTRALIAN FEMALES, 1932-1934.—Elementary Values.

Age.	Number Surviving at each Age out of 100,000 Born.	Number Dying in each Year of Age out of 100,000 Born.	Probability of Surviving one Year at each Age.	Probability of Dying within one Year at each Age.	Force of Mortality at each Age.	Complete expectation of Life at each Age.
						$\ddot{e}_x$
0 .. ..	100,000	3,642	.96358	.03642	3.74807	67.144
1 .. ..	96,358	622	.99355	.00645	.00999	68.674
2 .. ..	95,736	315	.99671	.00329	.00234	68.118
3 .. ..	95,421	230	.99759	.00241	.00262	67.342
4 .. ..	95,191	198	.99792	.00208	.00222	66.503
5 .. ..	94,993	150	.99842	.00158	.00182	65.641
6 .. ..	94,843	127	.99866	.00134	.00143	64.744
7 .. ..	94,716	109	.99885	.00115	.00124	63.830
8 .. ..	94,607	96	.99899	.00101	.00108	62.903
9 .. ..	94,511	87	.99908	.00092	.00098	61.966
10 .. ..	94,424	82	.99913	.00087	.00089	61.023
11 .. ..	94,342	81	.99914	.00086	.00086	60.075
12 .. ..	94,261	84	.99911	.00089	.00087	59.127
13 .. ..	94,177	89	.99905	.00095	.00091	58.179
14 .. ..	94,088	97	.99897	.00103	.00098	57.234
15 .. ..	93,991	106	.99887	.00113	.00108	56.292
16 .. ..	93,885	117	.99875	.00125	.00118	55.355
17 .. ..	93,768	129	.99862	.00138	.00131	54.424
18 .. ..	93,639	142	.99848	.00152	.00145	53.498
19 .. ..	93,497	156	.99833	.00167	.00159	52.579
20 .. ..	93,341	171	.99817	.00183	.00175	51.666
21 .. ..	93,170	184	.99802	.00198	.00191	50.760
22 .. ..	92,986	197	.99788	.00212	.00203	49.860
23 .. ..	92,789	208	.99776	.00224	.00219	48.965
24 .. ..	92,581	217	.99766	.00234	.00230	48.073
25 .. ..	92,364	224	.99757	.00243	.00239	47.185
26 .. ..	92,140	232	.99748	.00252	.00247	46.299
27 .. ..	91,908	239	.99740	.00260	.00256	45.414
28 .. ..	91,669	245	.99733	.00267	.00264	44.531
29 .. ..	91,424	250	.99727	.00273	.00271	43.649
30 .. ..	91,174	254	.99721	.00279	.00276	42.767
31 .. ..	90,920	260	.99714	.00286	.00282	41.886
32 .. ..	90,660	267	.99705	.00295	.00290	41.004
33 .. ..	90,393	278	.99692	.00308	.00301	40.124
34 .. ..	90,115	292	.99676	.00324	.00316	39.247
35 .. ..	89,823	306	.99650	.00341	.00333	38.372
36 .. ..	89,517	320	.99642	.00358	.00350	37.502
37 .. ..	89,197	333	.99627	.00373	.00367	36.635
38 .. ..	88,864	341	.99616	.00384	.00380	35.770
39 .. ..	88,523	348	.99607	.00393	.00389	34.906
40 .. ..	88,175	354	.99598	.00402	.00398	34.042
41 .. ..	87,821	364	.99585	.00415	.00408	33.177
42 .. ..	87,457	379	.99567	.00433	.00424	32.314
43 .. ..	87,078	399	.99542	.00458	.00446	31.452
44 .. ..	86,679	423	.99512	.00488	.00473	30.594
45 .. ..	86,256	451	.99477	.00523	.00506	29.742
46 .. ..	85,805	481	.99439	.00561	.00543	28.895
47 .. ..	85,324	513	.99399	.00601	.00582	28.056
48 .. ..	84,811	547	.99355	.00645	.00624	27.222
49 .. ..	84,264	584	.99307	.00693	.00671	26.396
50 .. ..	83,680	623	.99256	.00744	.00721	25.576
51 .. ..	83,057	662	.99203	.00797	.00773	24.764
52 .. ..	82,395	703	.99147	.00853	.00828	23.959
53 .. ..	81,692	742	.99092	.00908	.00885	23.16
54 .. ..	80,950	778	.99039	.00961	.00939	22.369

2. AUSTRALIAN FEMALES, 1932-1934.—Elementary Values—*continued.*

Age.	Number Surviving at each Age out of 100,000 Born.	Number Dying in each Year of Age out of 100,000 Born.	Probability of Surviving one Year at each Age.	Probability of Dying within one Year at each Age.	Force of Mortality at each Age.	Complete expectation of Life at each Age.
						$\bar{e}_x$
55 ..	80,172	817	.98981	.01019	.00994	21.581
56 ..	79,355	862	.98914	.01086	.01056	20.798
57 ..	78,493	915	.98834	.01166	.01130	20.020
58 ..	77,578	975	.98743	.01257	.01217	19.251
59 ..	76,603	1,038	.98645	.01355	.01313	18.489
60 ..	75,565	1,108	.98534	.01466	.01418	17.736
61 ..	74,457	1,188	.98404	.01596	.01539	16.993
62 ..	73,269	1,282	.98250	.01750	.01682	16.260
63 ..	71,987	1,390	.98069	.01931	.01853	15.541
64 ..	70,597	1,508	.97864	.02136	.02050	14.837
65 ..	69,089	1,634	.97635	.02365	.02272	14.150
66 ..	67,455	1,764	.97385	.02615	.02518	13.480
67 ..	65,891	1,895	.97115	.02885	.02785	12.828
68 ..	63,796	2,022	.96830	.03170	.03071	12.194
69 ..	61,774	2,145	.96528	.03472	.03373	11.577
70 ..	59,629	2,267	.96198	.03802	.03699	10.975
71 ..	57,362	2,394	.95827	.04173	.04061	10.389
72 ..	54,968	2,526	.95404	.04596	.04474	9.820
73 ..	52,442	2,665	.94919	.05081	.04949	9.268
74 ..	49,777	2,800	.94374	.05626	.05492	8.738
75 ..	46,977	2,926	.93771	.06229	.06099	8.228
76 ..	44,051	3,033	.93114	.06886	.06772	7.742
77 ..	41,018	3,115	.92406	.07594	.07505	7.277
78 ..	37,903	3,169	.91639	.08361	.08302	6.834
79 ..	34,734	3,195	.90802	.09198	.09176	6.411
80 ..	31,539	3,187	.89894	.10106	.10136	6.010
81 ..	28,352	3,143	.88916	.11084	.11186	5.630
82 ..	25,209	3,058	.87868	.12132	.12324	5.269
83 ..	22,151	2,939	.86731	.13269	.13562	4.928
84 ..	19,212	2,787	.85492	.14508	.14931	4.606
85 ..	16,425	2,601	.84163	.15837	.16435	4.304
86 ..	13,824	2,383	.82760	.17240	.18062	4.021
87 ..	11,441	2,139	.81302	.18698	.19793	3.756
88 ..	9,302	1,879	.79797	.20203	.21615	3.508
89 ..	7,423	1,615	.78240	.21760	.23530	3.272
90 ..	5,808	1,359	.76609	.23391	.25570	3.047
91 ..	4,449	1,118	.74870	.25130	.27767	2.829
92 ..	3,331	900	.72971	.27029	.30166	2.616
93 ..	2,431	709	.70850	.29150	.32912	2.407
94 ..	1,722	544	.68428	.31572	.36130	2.200
95 ..	1,178	405	.65612	.34388	.39919	1.996
96 ..	773	291	.62294	.37706	.44491	1.793
97 ..	482	201	.58352	.41648	.50294	1.594
98 ..	281	130	.53650	.46350	.57770	1.398
99 ..	151	78	.48037	.51963	.66887	1.208
100 ..	73	43	.41347	.58653	.79566	1.023
101 ..	30	20	.33400	.66600	.98611	.842
102 ..	10	8	.24002	.75998	1.25833	.666
103 ..	2	2	.12943	.87057	1.56000	.499
104 ..	..	..	.00000	1.00000	1.92000	.340

3. AUSTRALIAN MALES, 1932-34.—Values of  $a_x$ .

$x$	Values of $a_x$ when Rate of Interest is—									
	2½%	3%	3½%	4%	4½%	5%	5½%	6%	6½%	7%
0 .. ..	29.622	26.290	23.535	21.238	19.303	17.659	16.251	15.035	13.978	13.051
1 .. ..	30.808	27.367	24.519	22.138	20.131	18.424	16.960	15.696	14.595	13.629
2 .. ..	30.825	27.408	24.575	22.203	20.202	18.497	17.033	15.767	14.665	13.697
3 .. ..	30.715	27.337	24.532	22.179	20.191	18.495	17.038	15.777	14.677	13.712
4 .. ..	30.574	27.239	24.463	22.133	20.160	18.476	17.027	15.772	14.676	13.714
5 .. ..	30.405	27.116	24.374	22.067	20.112	18.441	17.002	15.754	14.664	13.705
6 .. ..	30.223	26.981	24.274	21.093	20.056	18.399	16.970	15.730	14.646	13.692
7 .. ..	30.028	26.835	24.163	21.009	19.992	18.350	16.932	15.700	14.623	13.674
8 .. ..	29.823	26.680	24.045	21.818	19.922	18.295	16.889	15.666	14.595	13.652
9 .. ..	29.608	26.516	23.919	21.721	19.846	18.235	16.841	15.628	14.565	13.627
10 .. ..	29.386	26.345	23.787	21.618	19.764	18.170	16.790	15.586	14.530	13.598
11 .. ..	29.157	26.168	23.648	21.509	19.678	18.102	16.734	15.541	14.493	13.568
12 .. ..	28.921	25.985	23.506	21.396	19.589	18.029	16.676	15.493	14.454	13.535
13 .. ..	28.681	25.798	23.358	21.279	19.495	17.954	16.614	15.443	14.412	13.500
14 .. ..	28.436	25.606	23.207	21.159	19.399	17.876	16.551	15.390	14.369	13.464
15 .. ..	28.187	25.411	23.052	21.036	19.300	17.796	16.485	15.336	14.324	13.426
16 .. ..	27.935	25.212	22.895	20.910	19.198	17.713	16.418	15.281	14.277	13.387
17 .. ..	27.680	25.010	22.735	20.781	19.095	17.629	16.349	15.224	14.230	13.348
18 .. ..	27.421	24.806	22.572	20.651	18.989	17.543	16.278	15.166	14.182	13.307
19 .. ..	27.160	24.598	22.406	20.517	18.881	17.456	16.206	15.106	14.132	13.265
20 .. ..	26.896	24.388	22.238	20.382	18.771	17.366	16.132	15.046	14.081	13.223
21 .. ..	26.629	24.175	22.067	20.244	18.659	17.274	16.057	14.983	14.029	13.180
22 .. ..	26.359	23.959	21.892	20.102	18.544	17.180	15.979	14.919	13.977	13.135
23 .. ..	26.083	23.738	21.713	19.957	18.426	17.083	15.900	14.852	13.922	13.089
24 .. ..	25.801	23.510	21.528	19.807	18.302	16.981	15.815	14.782	13.863	13.040
25 .. ..	25.512	23.275	21.338	19.650	18.174	16.875	15.727	14.708	13.800	12.987
26 .. ..	25.215	23.034	21.139	19.487	18.039	16.763	15.634	14.630	13.734	12.930
27 .. ..	24.910	22.784	20.935	19.317	17.898	16.645	15.535	14.546	13.663	12.871
28 .. ..	24.597	22.526	20.722	19.141	17.750	16.522	15.430	14.458	13.588	12.806
29 .. ..	24.277	22.262	20.502	18.958	17.596	16.392	15.321	14.365	13.509	12.738
30 .. ..	23.949	21.990	20.275	18.768	17.437	16.256	15.206	14.267	13.425	12.666
31 .. ..	23.615	21.711	20.042	18.571	17.271	16.116	15.087	14.165	13.336	12.590
32 .. ..	23.274	21.426	19.802	18.369	17.099	15.969	14.960	14.056	13.244	12.509
33 .. ..	22.925	21.133	19.555	18.160	16.921	15.817	14.830	13.943	13.145	12.424
34 .. ..	22.571	20.835	19.302	17.945	16.737	15.660	14.695	13.826	13.043	12.334
35 .. ..	22.211	20.530	19.043	17.723	16.548	15.497	14.553	13.703	12.936	12.241
36 .. ..	21.846	20.219	18.778	17.496	16.352	15.328	14.407	13.576	12.825	12.142
37 .. ..	21.475	19.903	18.507	17.263	16.151	15.153	14.255	13.445	12.709	12.041
38 .. ..	21.098	19.580	18.230	17.024	15.945	14.974	14.097	13.306	12.588	11.934
39 .. ..	20.715	19.251	17.946	16.779	15.731	14.787	13.935	13.162	12.461	11.821
40 .. ..	20.325	18.915	17.656	16.526	15.510	14.594	13.766	13.014	12.330	11.705
41 .. ..	19.930	18.573	17.358	16.267	15.283	14.395	13.590	12.858	12.191	11.583
42 .. ..	19.529	18.224	17.054	16.001	15.049	14.189	13.407	12.696	12.048	11.454
43 .. ..	19.122	17.870	16.743	15.727	14.809	13.977	13.220	12.529	11.898	11.321
44 .. ..	18.711	17.510	16.427	15.449	14.564	13.759	13.025	12.356	11.743	11.180
45 .. ..	18.296	17.145	16.106	15.166	14.312	13.535	12.825	12.177	11.583	11.038
46 .. ..	17.877	16.776	15.780	14.878	14.055	13.305	12.621	11.993	11.418	10.888
47 .. ..	17.456	16.404	15.450	14.583	13.793	13.071	12.410	11.804	11.248	10.733
48 .. ..	17.032	16.027	15.115	14.285	13.526	12.832	12.195	11.610	11.071	10.573
49 .. ..	16.604	15.647	14.776	13.981	13.253	12.587	11.974	11.410	10.890	10.411
50 .. ..	16.173	15.262	14.432	13.672	12.975	12.336	11.746	11.204	10.703	10.239
51 .. ..	15.739	14.874	14.082	13.357	12.691	12.079	11.514	10.992	10.510	10.062
52 .. ..	15.304	14.482	13.729	13.038	12.402	11.816	11.276	10.774	10.311	9.881
53 .. ..	14.866	14.087	13.372	12.716	12.110	11.550	11.033	10.553	10.198	9.694
54 .. ..	14.429	13.693	13.015	12.391	11.813	11.281	10.786	10.327	9.901	9.503

3. AUSTRALIAN MALES, 1932-1934.—Values of  $a_x$ —continued.

$x$	Values of $a_x$ when Rate of Interest is—									
	2½%	3%	3½%	4%	4½%	5%	5½%	6%	6½%	7%
55 .. ..	13.995	13.298	12.656	12.063	11.516	11.007	10.535	10.097	9.689	9.310
56 .. ..	13.562	12.905	12.298	11.736	11.217	10.734	10.284	9.866	9.474	9.112
57 .. ..	13.131	12.513	11.940	11.408	10.916	10.458	10.030	9.632	9.259	8.911
58 .. ..	12.703	12.121	11.580	11.079	10.612	10.179	9.771	9.393	9.037	8.706
59 .. ..	12.275	11.727	11.220	10.748	10.307	9.897	9.511	9.152	8.816	8.495
60 .. ..	11.847	11.334	10.858	10.413	9.997	9.609	9.245	8.906	8.584	8.283
61 .. ..	11.418	10.938	10.492	10.075	9.684	9.318	8.975	8.652	8.351	8.064
62 .. ..	10.989	10.542	10.125	9.733	9.368	9.024	8.700	8.396	8.111	7.842
63 .. ..	10.562	10.147	9.757	9.391	9.049	8.725	8.423	8.137	7.868	7.610
64 .. ..	10.139	9.752	9.389	9.049	8.728	8.427	8.141	7.874	7.619	7.377
65 .. ..	9.719	9.361	9.023	8.707	8.407	8.125	7.860	7.609	7.371	7.147
66 .. ..	9.303	8.972	8.660	8.365	8.087	7.824	7.574	7.341	7.121	6.906
67 .. ..	8.892	8.586	8.297	8.024	7.766	7.522	7.292	7.072	6.864	6.663
68 .. ..	8.487	8.205	7.939	7.687	7.448	7.223	7.007	6.803	6.610	6.426
69 .. ..	8.088	7.829	7.584	7.351	7.131	6.922	6.724	6.534	6.353	6.178
70 .. ..	7.696	7.458	7.233	7.019	6.817	6.623	6.438	6.263	6.096	5.930
71 .. ..	7.311	7.094	6.888	6.691	6.504	6.327	6.156	5.995	5.844	5.691
72 .. ..	6.933	6.735	6.547	6.367	6.195	6.033	5.878	5.725	5.584	5.450
73 .. ..	6.563	6.383	6.212	6.047	5.891	5.742	5.599	5.463	5.332	5.206
74 .. ..	6.202	6.039	5.882	5.733	5.591	5.454	5.324	5.197	5.076	4.964
75 .. ..	5.848	5.700	5.558	5.423	5.292	5.170	5.050	4.934	4.825	4.719
76 .. ..	5.502	5.368	5.240	5.118	5.000	4.886	4.780	4.675	4.574	4.477
77 .. ..	5.165	5.045	4.929	4.818	4.712	4.609	4.512	4.415	4.323	4.237
78 .. ..	4.839	4.731	4.627	4.528	4.431	4.338	4.249	4.164	4.079	4.001
79 .. ..	4.530	4.433	4.339	4.249	4.162	4.078	3.998	3.920	3.844	3.772
80 .. ..	4.243	4.155	4.071	3.990	3.911	3.835	3.762	3.691	3.623	3.557
81 .. ..	3.979	3.900	3.824	3.750	3.679	3.610	3.544	3.479	3.418	3.358
82 .. ..	3.739	3.668	3.599	3.532	3.467	3.406	3.344	3.288	3.230	3.175
83 .. ..	3.519	3.455	3.392	3.332	3.273	3.217	3.162	3.106	3.056	3.006
84 .. ..	3.316	3.257	3.200	3.145	3.092	3.041	2.990	2.940	2.894	2.848
85 .. ..	3.127	3.073	3.022	2.971	2.923	2.876	2.829	2.785	2.742	2.700
86 .. ..	2.950	2.902	2.854	2.809	2.765	2.722	2.679	2.639	2.599	2.561
87 .. ..	2.784	2.740	2.697	2.656	2.616	2.577	2.539	2.501	2.465	2.430
88 .. ..	2.628	2.588	2.549	2.512	2.474	2.439	2.405	2.370	2.337	2.305
89 .. ..	2.479	2.442	2.407	2.373	2.340	2.307	2.275	2.245	2.215	2.185
90 .. ..	2.333	2.301	2.269	2.238	2.200	2.179	2.150	2.122	2.094	2.068
91 .. ..	2.188	2.159	2.131	2.103	2.076	2.049	2.023	1.998	1.974	1.950
92 .. ..	2.039	2.013	1.988	1.963	1.940	1.916	1.893	1.871	1.849	1.828
93 .. ..	1.885	1.863	1.841	1.819	1.798	1.777	1.757	1.738	1.718	1.699
94 .. ..	1.723	1.704	1.686	1.667	1.649	1.631	1.614	1.596	1.580	1.563
95 .. ..	1.554	1.537	1.521	1.506	1.491	1.476	1.461	1.446	1.432	1.418
96 .. ..	1.376	1.363	1.350	1.337	1.324	1.312	1.300	1.288	1.276	1.264
97 .. ..	1.193	1.183	1.172	1.162	1.152	1.142	1.132	1.122	1.113	1.103
98 .. ..	1.007	.999	.991	.983	.975	.967	.959	.952	.944	.937
99 .. ..	.821	.815	.809	.803	.797	.791	.785	.780	.774	.769
100 .. ..	.638	.634	.629	.625	.621	.617	.613	.609	.605	.601
101 .. ..	.462	.459	.457	.454	.451	.448	.446	.443	.441	.438
102 .. ..	.296	.294	.293	.291	.289	.288	.286	.285	.283	.282
103 .. ..	.141	.141	.140	.139	.139	.138	.137	.137	.136	.135

4. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_x$ .

$x$	Values of $a_x$ when Rate of Interest is—									
	2½%	3%	3½%	4%	4½%	5%	5½%	6%	6½%	7%
0 .. ..	30.530	27.011	24.119	21.718	19.705	18.002	16.547	15.295	14.208	13.258
1 .. ..	31.476	27.873	24.907	22.441	20.370	18.616	17.117	15.825	14.703	13.722
2 .. ..	31.472	27.895	24.946	22.490	20.425	18.674	17.176	15.883	14.761	13.778
3 .. ..	31.365	27.827	24.905	22.467	20.415	18.673	17.180	15.892	14.772	13.791
4 .. ..	31.227	27.731	24.839	22.422	20.385	18.653	17.169	15.886	14.770	13.792
5 .. ..	31.075	27.623	24.762	22.367	20.347	18.627	17.151	15.875	14.763	13.788
6 .. ..	30.902	27.497	24.669	22.299	20.296	18.589	17.123	15.854	14.747	13.777
7 .. ..	30.717	27.359	24.566	22.222	20.238	18.545	17.089	15.827	14.727	13.761
8 .. ..	30.521	27.213	24.455	22.138	20.173	18.494	17.049	15.797	14.703	13.741
9 .. ..	30.316	27.057	24.337	22.047	20.102	18.439	17.005	15.761	14.674	13.718
10 .. ..	30.102	26.895	24.212	21.950	20.026	18.379	16.957	15.723	14.642	13.692
11 .. ..	29.882	26.726	24.081	21.847	19.945	18.314	16.906	15.680	14.607	13.663
12 .. ..	29.655	26.551	23.946	21.741	19.861	18.247	16.851	15.635	14.570	13.632
13 .. ..	29.424	26.372	23.806	21.631	19.773	18.176	16.793	15.588	14.531	13.599
14 .. ..	29.188	26.189	23.662	21.517	19.683	18.103	16.734	15.539	14.490	13.564
15 .. ..	28.948	26.003	23.516	21.401	19.590	18.027	16.672	15.488	14.448	13.529
16 .. ..	28.705	25.813	23.366	21.282	19.494	17.950	16.609	15.436	14.405	13.492
17 .. ..	28.460	25.620	23.214	21.161	19.397	17.871	16.544	15.383	14.360	13.455
18 .. ..	28.211	25.425	23.060	21.038	19.297	17.791	16.478	15.329	14.315	13.417
19 .. ..	27.961	25.228	22.903	20.913	19.197	17.709	16.411	15.273	14.268	13.377
20 .. ..	27.708	25.028	22.744	20.785	19.094	17.625	16.342	15.216	14.221	13.338
21 .. ..	27.453	24.826	22.583	20.656	18.990	17.541	16.273	15.158	14.173	13.298
22 .. ..	27.195	24.622	22.421	20.525	18.884	17.454	16.202	15.099	14.124	13.257
23 .. ..	26.933	24.414	22.254	20.391	18.775	17.366	16.130	15.040	14.074	13.214
24 .. ..	26.669	24.204	22.085	20.255	18.665	17.275	16.055	14.978	14.023	13.172
25 .. ..	26.400	23.988	21.911	20.114	18.550	17.182	15.978	14.914	13.970	13.127
26 .. ..	26.126	23.768	21.733	19.970	18.432	17.085	15.898	14.847	13.914	13.079
27 .. ..	25.846	23.542	21.551	19.820	18.310	16.983	15.814	14.778	13.855	13.030
28 .. ..	25.562	23.311	21.364	19.667	18.184	16.880	15.727	14.705	13.795	12.979
29 .. ..	25.271	23.075	21.170	19.509	18.053	16.771	15.636	14.629	13.731	12.925
30 .. ..	24.974	22.833	20.972	19.345	17.917	16.657	15.543	14.550	13.662	12.867
31 .. ..	24.670	22.584	20.766	19.175	17.776	16.540	15.443	14.466	13.592	12.807
32 .. ..	24.359	22.328	20.554	18.999	17.629	16.416	15.339	14.377	13.517	12.743
33 .. ..	24.042	22.065	20.337	18.818	17.477	16.288	15.231	14.284	13.437	12.675
34 .. ..	23.718	21.798	20.113	18.631	17.319	16.156	15.118	14.189	13.356	12.604
35 .. ..	23.390	21.525	19.885	18.438	17.158	16.018	15.000	14.089	13.270	12.530
36 .. ..	23.057	21.246	19.651	18.241	16.990	15.876	14.879	13.986	13.181	12.452
37 .. ..	22.718	20.962	19.412	18.039	16.820	15.729	14.755	13.879	13.088	12.372
38 .. ..	22.374	20.672	19.167	17.831	16.642	15.578	14.624	13.766	12.991	12.287
39 .. ..	22.021	20.374	18.914	17.616	16.457	15.420	14.488	13.647	12.888	12.198
40 .. ..	21.661	20.068	18.654	17.393	16.266	15.255	14.346	13.524	12.781	12.104
41 .. ..	21.292	19.753	18.384	17.161	16.067	15.083	14.195	13.393	12.665	12.004
42 .. ..	20.915	19.430	18.106	16.923	15.860	14.903	14.038	13.255	12.545	11.897
43 .. ..	20.531	19.101	17.822	16.676	15.646	14.717	13.875	13.112	12.418	11.786
44 .. ..	20.142	18.764	17.531	16.423	15.425	14.524	13.705	12.963	12.286	11.667
45 .. ..	19.746	18.421	17.234	16.163	15.198	14.323	13.529	12.808	12.149	11.548
46 .. ..	19.346	18.074	16.931	15.899	14.966	14.119	13.349	12.647	12.007	11.419
47 .. ..	18.942	17.721	16.621	15.628	14.727	13.908	13.163	12.482	11.860	11.287
48 .. ..	18.533	17.364	16.307	15.352	14.482	13.693	12.971	12.311	11.706	11.150
49 .. ..	18.119	17.000	15.988	15.069	14.233	13.471	12.773	12.134	11.548	11.010
50 .. ..	17.702	16.633	15.663	14.781	13.977	13.243	12.569	11.952	11.384	10.861
51 .. ..	17.280	16.260	15.332	14.487	13.716	13.009	12.361	11.763	11.215	10.708
52 .. ..	16.855	15.883	14.997	14.187	13.448	12.769	12.146	11.570	11.041	10.552
53 .. ..	16.425	15.500	14.655	13.883	13.175	12.523	11.924	11.371	10.860	10.387
54 .. ..	15.990	15.111	14.307	13.570	12.892	12.270	11.694	11.163	10.673	10.215

4. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_x$ —continued.

$x$	Values of $a_x$ when Rate of Interest is—									
	2½%	3%	3½%	4%	4½%	5%	5½%	6%	6½%	7%
55 .. ..	15.549	14.716	13.951	13.249	12.604	12.008	11.456	10.947	10.475	10.039
56 .. ..	15.101	14.313	13.588	12.921	12.307	11.739	11.213	10.724	10.270	9.851
57 .. ..	14.649	13.905	13.220	12.586	12.002	11.462	10.959	10.494	10.060	9.656
58 .. ..	14.192	13.491	12.842	12.244	11.690	11.176	10.697	10.254	9.837	9.453
59 .. ..	13.732	13.071	12.461	11.806	11.371	10.884	10.430	10.008	9.614	9.241
60 .. ..	13.270	12.649	12.075	11.542	11.046	10.584	10.154	9.754	9.377	9.025
61 .. ..	12.803	12.222	11.684	11.182	10.715	10.279	9.872	9.491	9.138	8.801
62 .. ..	12.336	11.794	11.289	10.818	10.379	9.969	9.584	9.225	8.889	8.572
63 .. ..	11.869	11.363	10.891	10.451	10.039	9.652	9.293	8.953	8.635	8.332
64 .. ..	11.405	10.934	10.494	10.082	9.697	9.336	8.995	8.677	8.375	8.090
65 .. ..	10.946	10.509	10.099	9.715	9.354	9.016	8.698	8.399	8.117	7.851
66 .. ..	10.491	10.086	9.706	9.348	9.013	8.696	8.397	8.118	7.856	7.600
67 .. ..	10.042	9.667	9.315	8.983	8.670	8.376	8.099	7.836	7.587	7.349
68 .. ..	9.599	9.253	8.927	8.620	8.330	8.058	7.797	7.552	7.322	7.102
69 .. ..	9.162	8.843	8.542	8.258	7.990	7.737	7.497	7.269	7.051	6.843
70 .. ..	8.729	8.436	8.159	7.897	7.651	7.415	7.191	6.980	6.779	6.590
71 .. ..	8.300	8.032	7.779	7.538	7.310	7.094	6.887	6.692	6.509	6.327
72 .. ..	7.878	7.633	7.402	7.182	6.971	6.773	6.584	6.400	6.229	6.067
73 .. ..	7.464	7.241	7.030	6.828	6.636	6.455	6.280	6.114	5.956	5.804
74 .. ..	7.060	6.858	6.665	6.481	6.307	6.140	5.981	5.826	5.680	5.544
75 .. ..	6.668	6.484	6.309	6.143	5.982	5.831	5.686	5.544	5.411	5.288
76 .. ..	6.289	6.123	5.965	5.813	5.667	5.528	5.397	5.269	5.143	5.025
77 .. ..	5.923	5.773	5.629	5.492	5.361	5.234	5.114	4.996	4.883	4.782
78 .. ..	5.569	5.435	5.305	5.182	5.062	4.947	4.837	4.732	4.629	4.530
79 .. ..	5.230	5.108	4.991	4.880	4.772	4.668	4.560	4.473	4.380	4.292
80 .. ..	4.904	4.795	4.690	4.590	4.492	4.399	4.309	4.223	4.139	4.050
81 .. ..	4.591	4.494	4.400	4.309	4.222	4.137	4.057	3.977	3.903	3.829
82 .. ..	4.293	4.206	4.122	4.041	3.962	3.887	3.813	3.744	3.673	3.605
83 .. ..	4.007	3.930	3.854	3.782	3.713	3.645	3.579	3.513	3.453	3.395
84 .. ..	3.736	3.667	3.600	3.535	3.472	3.412	3.353	3.294	3.242	3.191
85 .. ..	3.479	3.417	3.358	3.300	3.245	3.191	3.137	3.088	3.041	2.995
86 .. ..	3.237	3.183	3.129	3.078	3.028	2.980	2.932	2.889	2.840	2.805
87 .. ..	3.009	2.961	2.914	2.868	2.824	2.782	2.741	2.700	2.662	2.621
88 .. ..	2.793	2.751	2.709	2.669	2.629	2.591	2.555	2.518	2.483	2.448
89 .. ..	2.588	2.550	2.514	2.478	2.443	2.409	2.378	2.345	2.314	2.283
90 .. ..	2.390	2.357	2.325	2.294	2.264	2.234	2.205	2.176	2.149	2.122
91 .. ..	2.198	2.170	2.142	2.115	2.088	2.062	2.036	2.011	1.987	1.964
92 .. ..	2.010	1.985	1.961	1.937	1.914	1.891	1.870	1.848	1.827	1.806
93 .. ..	1.822	1.801	1.781	1.760	1.741	1.722	1.702	1.684	1.667	1.649
94 .. ..	1.637	1.619	1.602	1.585	1.568	1.552	1.536	1.520	1.505	1.490
95 .. ..	1.452	1.438	1.424	1.410	1.395	1.381	1.368	1.355	1.342	1.330
96 .. ..	1.268	1.257	1.246	1.234	1.222	1.212	1.200	1.190	1.179	1.169
97 .. ..	1.086	1.077	1.068	1.059	1.050	1.041	1.033	1.024	1.016	1.008
98 .. ..	.908	.901	.894	.887	.880	.874	.867	.860	.854	.847
99 .. ..	.736	.730	.725	.720	.715	.710	.705	.700	.695	.690
100 .. ..	.570	.566	.562	.558	.555	.551	.548	.544	.541	.537
101 .. ..	.412	.409	.407	.404	.402	.400	.397	.395	.393	.391
102 .. ..	.264	.262	.261	.260	.258	.257	.255	.254	.253	.251
103 .. ..	.126	.126	.125	.124	.124	.123	.123	.122	.122	.121

2½%

5. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.080	.100	.109	.118	.127	.132	.135	.137	.139	.140
102 .. ..	.070	.171	.207	.226	.246	.265	.276	.283	.287	.290	.292
101 .. ..	.140	.269	.317	.349	.382	.413	.430	.441	.448	.453	.456
100 .. ..	.222	.371	.431	.478	.527	.568	.592	.608	.618	.624	.629
99 .. ..	.315	.475	.547	.610	.678	.730	.761	.781	.794	.803	.809
98 .. ..	.412	.579	.662	.744	.832	.894	.932	.957	.973	.985	.992
97 .. ..	.512	.680	.777	.879	.988	1.058	1.104	1.134	1.152	1.167	1.175
96 .. ..	.610	.778	.891	1.015	1.141	1.220	1.273	1.307	1.329	1.345	1.355
95 .. ..	.705	.872	1.003	1.151	1.290	1.378	1.437	1.475	1.500	1.519	1.530
94 .. ..	.796	.963	1.113	1.285	1.435	1.530	1.594	1.636	1.664	1.684	1.697
93 .. ..	.882	1.052	1.223	1.419	1.574	1.676	1.745	1.789	1.821	1.842	1.856
92 .. ..	.963	1.141	1.332	1.550	1.709	1.817	1.890	1.936	1.971	1.993	2.008
91 .. ..	1.043	1.231	1.444	1.679	1.842	1.954	2.030	2.079	2.116	2.139	2.154
90 .. ..	1.121	1.325	1.563	1.807	1.974	2.091	2.169	2.220	2.258	2.282	2.298
89 .. ..	1.202	1.424	1.688	1.938	2.109	2.228	2.308	2.362	2.401	2.426	2.442
88 .. ..	1.288	1.530	1.821	2.073	2.248	2.370	2.451	2.508	2.548	2.573	2.589
87 .. ..	1.381	1.647	1.963	2.216	2.394	2.519	2.601	2.661	2.702	2.728	2.744
86 .. ..	1.483	1.776	2.113	2.368	2.551	2.678	2.761	2.824	2.865	2.892	2.907
85 .. ..	1.595	1.919	2.272	2.530	2.718	2.847	2.933	2.998	3.039	3.066	3.082
84 .. ..	1.717	2.077	2.440	2.705	2.896	3.027	3.117	3.184	3.226	3.253	3.270
83 .. ..	1.852	2.251	2.621	2.892	3.088	3.221	3.316	3.383	3.427	3.454	3.471
82 .. ..	2.001	2.438	2.814	3.093	3.295	3.430	3.530	3.598	3.643	3.671	3.688
81 .. ..	2.168	2.641	3.025	3.313	3.520	3.650	3.764	3.833	3.879	3.907	3.925
80 .. ..	2.358	2.860	3.256	3.553	3.766	3.911	4.020	4.091	4.139	4.167	4.185
79 .. ..	2.570	3.096	3.506	3.815	4.034	4.186	4.299	4.373	4.421	4.450	4.469
78 .. ..	2.802	3.349	3.774	4.095	4.320	4.481	4.598	4.675	4.724	4.755	4.773
77 .. ..	3.049	3.614	4.057	4.390	4.622	4.793	4.913	4.993	5.043	5.075	5.094
76 .. ..	3.305	3.889	4.350	4.696	4.936	5.116	5.240	5.322	5.373	5.406	5.425
75 .. ..	3.570	4.174	4.653	5.009	5.259	5.448	5.575	5.660	5.713	5.746	5.764
74 .. ..	3.842	4.468	4.964	5.330	5.591	5.787	5.919	6.006	6.060	6.094	6.111
73 .. ..	4.122	4.770	5.283	5.659	5.932	6.134	6.270	6.359	6.414	6.449	6.465
72 .. ..	4.412	5.081	5.610	5.995	6.282	6.489	6.629	6.719	6.776	6.811	6.826
71 .. ..	4.711	5.402	5.946	6.341	6.641	6.852	6.996	7.087	7.146	7.180	7.195
70 .. ..	5.020	5.732	6.290	6.697	7.007	7.223	7.371	7.463	7.523	7.556	7.572
69 .. ..	5.338	6.071	6.641	7.061	7.381	7.602	7.752	7.846	7.906	7.938	7.957
68 .. ..	5.665	6.418	6.999	7.435	7.762	7.988	8.139	8.235	8.296	8.327	8.349
67 .. ..	6.002	6.774	7.364	7.816	8.149	8.381	8.533	8.631	8.691	8.721	8.747
66 .. ..	6.348	7.136	7.738	8.204	8.543	8.779	8.932	9.032	9.092	9.120	9.152
65 .. ..	6.702	7.505	8.119	8.599	8.942	9.182	9.337	9.438	9.496	9.526	9.562
64 .. ..	7.063	7.879	8.508	8.998	9.347	9.589	9.746	9.847	9.903	9.936	9.977
63 .. ..	7.432	8.258	8.904	9.402	9.756	10.000	10.158	10.250	10.314	10.350	10.395
62 .. ..	7.806	8.643	9.306	9.809	10.170	10.413	10.574	10.674	10.726	10.769	10.817
61 .. ..	8.186	9.033	9.712	10.221	10.585	10.829	10.991	11.090	11.141	11.189	11.210
60 .. ..	8.570	9.429	10.121	10.634	11.001	11.246	11.408	11.505	11.557	11.611	11.663
59 .. ..	8.955	9.829	10.530	11.048	11.417	11.663	11.825	11.919	11.974	12.033	12.085
58 .. ..	9.344	10.233	10.942	11.464	11.833	12.080	12.241	12.332	12.391	12.456	12.505
57 .. ..	9.736	10.643	11.355	11.882	12.250	12.498	12.657	12.745	12.811	12.879	12.923
56 .. ..	10.136	11.057	11.773	12.302	12.669	12.917	13.074	13.160	13.233	13.304	13.340
55 .. ..	10.542	11.475	12.194	12.725	13.091	13.339	13.492	13.578	13.658	13.730	13.756
54 .. ..	10.956	11.897	12.620	13.151	13.516	13.762	13.911	14.000	14.086	14.157	14.170
53 .. ..	11.376	12.323	13.048	13.578	13.943	14.187	14.331	14.425	14.516	14.585	14.574
52 .. ..	11.801	12.751	13.479	14.006	14.370	14.611	14.751	14.852	14.947	15.011	14.965
51 .. ..	12.229	13.181	13.910	14.433	14.797	15.034	15.171	15.279	15.377	15.432	15.293
50 .. ..	12.659	13.611	14.340	14.860	15.222	15.453	15.590	15.705	15.805	15.847	15.027

5. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.

2½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both  $(x)$  and  $(w)$ , where  $(x)$  denotes the Elder Male, and  $(w)$  denotes the Younger Male.]

3%

6. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 ..	.020	.080	.100	.109	.118	.126	.131	.135	.137	.138	.139
102 ..	.070	.170	.206	.225	.244	.263	.274	.281	.286	.288	.290
101 ..	.139	.267	.316	.347	.380	.410	.427	.438	.445	.450	.453
100 ..	.221	.369	.429	.475	.523	.565	.588	.604	.614	.620	.625
99 ..	.313	.472	.543	.606	.673	.724	.755	.775	.788	.797	.803
98 ..	.410	.575	.658	.739	.826	.886	.925	.950	.965	.977	.984
97 ..	.508	.675	.771	.872	.979	1.049	1.094	1.124	1.142	1.156	1.165
96 ..	.606	.772	.884	1.006	1.131	1.209	1.261	1.295	1.316	1.333	1.342
95 ..	.700	.865	.994	1.140	1.278	1.364	1.422	1.460	1.484	1.503	1.514
94 ..	.790	.954	1.103	1.273	1.420	1.513	1.577	1.618	1.646	1.666	1.678
93 ..	.874	1.042	1.211	1.404	1.557	1.657	1.725	1.768	1.799	1.821	1.834
92 ..	.955	1.130	1.319	1.533	1.690	1.795	1.867	1.913	1.947	1.969	1.983
91 ..	1.033	1.219	1.429	1.660	1.820	1.930	2.005	2.052	2.088	2.111	2.126
90 ..	1.111	1.311	1.545	1.786	1.949	2.063	2.140	2.190	2.228	2.251	2.266
89 ..	1.190	1.409	1.668	1.914	2.081	2.198	2.275	2.328	2.367	2.391	2.406
88 ..	1.275	1.513	1.799	2.046	2.217	2.336	2.415	2.471	2.510	2.535	2.550
87 ..	1.367	1.628	1.938	2.186	2.360	2.482	2.562	2.620	2.660	2.685	2.701
86 ..	1.467	1.754	2.085	2.334	2.513	2.637	2.718	2.779	2.819	2.845	2.860
85 ..	1.577	1.895	2.240	2.493	2.675	2.801	2.885	2.948	2.988	3.015	3.030
84 ..	1.697	2.050	2.405	2.663	2.849	2.977	3.064	3.129	3.170	3.196	3.212
83 ..	1.829	2.220	2.581	2.845	3.036	3.165	3.257	3.323	3.365	3.391	3.408
82 ..	1.975	2.404	2.770	3.041	3.237	3.369	3.465	3.531	3.575	3.601	3.618
81 ..	2.139	2.601	2.976	3.255	3.456	3.590	3.692	3.759	3.804	3.830	3.848
80 ..	2.325	2.815	3.200	3.489	3.695	3.834	3.940	4.009	4.055	4.082	4.100
79 ..	2.533	3.046	3.443	3.742	3.954	4.101	4.210	4.281	4.328	4.356	4.374
78 ..	2.759	3.291	3.704	4.014	4.231	4.387	4.499	4.573	4.620	4.649	4.668
77 ..	3.000	3.549	3.978	4.299	4.523	4.687	4.803	4.880	4.928	4.958	4.976
76 ..	3.249	3.816	4.261	4.594	4.825	4.998	5.117	5.196	5.245	5.276	5.294
75 ..	3.506	4.091	4.553	4.896	5.136	5.317	5.439	5.520	5.570	5.603	5.620
74 ..	3.770	4.375	4.853	5.204	5.455	5.642	5.768	5.851	5.902	5.935	5.951
73 ..	4.041	4.666	5.159	5.519	5.781	5.974	6.103	6.188	6.241	6.274	6.289
72 ..	4.321	4.966	5.473	5.841	6.115	6.312	6.446	6.531	6.585	6.618	6.633
71 ..	4.609	5.274	5.795	6.171	6.457	6.658	6.795	6.881	6.937	6.969	6.983
70 ..	4.906	5.590	6.123	6.510	6.806	7.011	7.150	7.238	7.294	7.325	7.341
69 ..	5.212	5.914	6.457	6.857	7.160	7.369	7.511	7.600	7.657	7.687	7.704
68 ..	5.526	6.245	6.797	7.211	7.520	7.734	7.877	7.967	8.025	8.053	8.074
67 ..	5.848	6.583	7.144	7.571	7.886	8.104	8.248	8.340	8.397	8.424	8.449
66 ..	6.178	6.928	7.497	7.938	8.257	8.479	8.623	8.716	8.772	8.799	8.829
65 ..	6.515	7.277	7.857	8.309	8.632	8.857	9.002	9.096	9.150	9.178	9.213
64 ..	6.858	7.630	8.224	8.684	9.012	9.238	9.384	9.479	9.531	9.561	9.600
63 ..	7.208	7.988	8.596	9.062	9.394	9.621	9.769	9.863	9.913	9.947	9.990
62 ..	7.562	8.350	8.973	9.443	9.779	10.006	10.155	10.248	10.296	10.336	10.381
61 ..	7.921	8.716	9.352	9.827	10.166	10.392	10.542	10.633	10.681	10.725	10.773
60 ..	8.281	9.087	9.733	10.211	10.551	10.778	10.928	11.017	11.065	11.115	11.164
59 ..	8.643	9.460	10.114	10.595	10.936	11.163	11.312	11.398	11.449	11.504	11.552
58 ..	9.007	9.837	10.495	10.979	11.319	11.546	11.694	11.777	11.832	11.892	11.937
57 ..	9.374	10.217	10.878	11.364	11.702	11.930	12.075	12.155	12.216	12.279	12.320
56 ..	9.746	10.601	11.263	11.751	12.087	12.314	12.456	12.534	12.601	12.667	12.700
55 ..	10.124	10.988	11.651	12.138	12.472	12.698	12.837	12.916	12.988	13.055	13.078
54 ..	10.507	11.377	12.041	12.527	12.860	13.084	13.218	13.299	13.377	13.443	13.453
53 ..	10.896	11.768	12.433	12.916	13.248	13.469	13.599	13.684	13.767	13.830	13.818
52 ..	11.288	12.161	12.826	13.305	13.635	13.853	13.978	14.069	14.157	14.214	14.169
51 ..	11.682	12.554	13.218	13.693	14.021	14.234	14.357	14.454	14.544	14.593	14.460
50 ..	12.076	12.946	13.608	14.078	14.403	14.611	14.733	14.837	14.928	14.965	14.190

6. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.

3%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.139	.140	.140	.140	.140	.140	.140	.140	.140	.140	
102 ..	.292	.292	.293	.293	.293	.294	.294	.294	.294	.293	
101 ..	.455	.456	.457	.458	.458	.458	.458	.459	.458	.455	
100 ..	.628	.630	.631	.631	.632	.632	.632	.633	.632	.603	
99 ..	.807	.809	.810	.811	.812	.812	.813	.813	.812	23.239	0
98 ..	.989	.992	.993	.994	.995	.995	.996	.997	.995	25.269	1
97 ..	1.171	1.174	1.176	1.177	1.177	1.179	1.180	1.180	1.176	25.435	2
96 ..	1.349	1.353	1.355	1.356	1.357	1.358	1.360	1.359	1.348	25.398	3
95 ..	1.521	1.525	1.528	1.529	1.530	1.532	1.533	1.532	1.458	25.310	4
94 ..	1.686	1.690	1.693	1.694	1.695	1.698	1.699	1.697	24.166	25.182	5
93 ..	1.842	1.847	1.850	1.851	1.853	1.856	1.857	1.852	25.124	25.033	6
92 ..	1.991	1.997	2.000	2.000	2.003	2.006	2.006	1.998	25.122	24.867	7
91 ..	2.134	2.140	2.143	2.144	2.147	2.151	2.150	2.131	25.011	24.687	8
90 ..	2.275	2.281	2.283	2.285	2.289	2.292	2.290	2.177	24.869	24.494	9
89 ..	2.416	2.421	2.424	2.426	2.430	2.433	2.429	23.654	24.702	24.291	10
88 ..	2.560	2.565	2.567	2.570	2.575	2.577	2.570	24.554	24.520	24.080	11
87 ..	2.710	2.716	2.718	2.722	2.727	2.728	2.716	24.518	24.327	23.861	12
86 ..	2.870	2.875	2.877	2.882	2.888	2.887	2.861	24.381	24.123	23.638	13
85 ..	3.040	3.045	3.048	3.054	3.059	3.056	2.903	24.217	23.912	23.410	14
84 ..	3.222	3.227	3.230	3.237	3.242	3.237	22.965	24.032	23.694	23.179	15
83 ..	3.418	3.421	3.426	3.434	3.438	3.428	23.816	23.836	23.470	22.946	16
82 ..	3.628	3.631	3.638	3.646	3.648	3.632	23.763	23.630	23.242	22.711	17
81 ..	3.857	3.861	3.869	3.877	3.877	3.840	23.612	23.417	23.011	22.474	18
80 ..	4.108	4.113	4.122	4.131	4.128	3.918	23.436	23.196	22.777	22.236	19
79 ..	4.382	4.387	4.399	4.407	4.401	22.166	23.240	22.971	22.541	21.997	20
78 ..	4.673	4.683	4.695	4.702	4.689	22.971	23.035	22.740	22.303	21.757	21
77 ..	4.983	4.993	5.007	5.012	4.989	22.900	22.819	22.505	22.063	21.514	22
76 ..	5.301	5.314	5.328	5.330	5.277	22.735	22.595	22.266	21.820	21.268	23
75 ..	5.628	5.643	5.657	5.656	5.363	22.542	22.361	22.020	21.573	21.014	24
74 ..	5.961	5.979	5.993	5.986	21.260	22.326	22.118	21.768	21.321	20.753	25
73 ..	6.301	6.321	6.334	6.317	21.997	22.096	21.865	21.511	21.064	20.482	26
72 ..	6.649	6.670	6.680	6.650	21.892	21.853	21.605	21.248	20.801	20.203	27
71 ..	7.003	7.026	7.032	6.961	21.691	21.598	21.336	20.979	20.532	19.914	28
70 ..	7.364	7.387	7.388	7.003	21.464	21.332	21.062	20.705	20.255	19.617	29
69 ..	7.731	7.753	7.747	20.173	21.213	21.057	20.781	20.426	19.969	19.312	30
68 ..	8.103	8.124	8.106	20.827	20.950	20.773	20.494	20.143	19.676	19.000	31
67 ..	8.481	8.498	8.461	20.680	20.674	20.483	20.203	19.854	19.374	18.680	32
66 ..	8.862	8.875	8.786	20.444	20.387	20.185	19.907	19.560	19.064	18.354	33
65 ..	9.247	9.253	8.769	20.183	20.091	19.882	19.607	19.259	18.748	18.022	34
64 ..	9.634	9.630	18.906	19.902	19.787	19.574	19.302	18.951	18.424	17.684	35
63 ..	10.021	10.003	19.471	19.608	19.476	19.261	18.994	18.636	18.095	17.341	36
62 ..	10.409	10.367	19.286	19.304	19.159	18.945	18.682	18.315	17.759	16.994	37
61 ..	10.795	10.689	19.019	18.989	18.835	18.624	18.365	17.986	17.418	16.641	38
60 ..	11.177	10.593	18.727	18.666	18.506	18.299	18.042	17.650	17.071	16.283	39
59 ..	11.554	17.479	18.415	18.333	18.171	17.969	17.711	17.307	16.717	15.918	40
58 ..	11.920	17.948	18.090	17.993	17.831	17.635	17.372	16.958	16.359	15.548	41
57 ..	12.275	17.722	17.755	17.647	17.486	17.296	17.026	16.602	15.995	15.172	42
56 ..	12.580	17.420	17.410	17.294	17.137	16.952	16.674	16.240	15.626	14.792	43
55 ..	12.397	17.096	17.057	16.937	16.785	16.603	16.316	15.874	15.253	14.409	44
	$w=x-45$										
	15.894	16.755	16.698	16.577	16.430	16.248	15.953	15.504	14.876	14.024	45
	16.264	16.404	16.334	16.213	16.073	15.889	15.585	15.131	14.496	13.637	46
	16.004	16.045	15.965	15.846	15.713	15.525	15.214	14.755	14.112	13.248	47
	15.675	15.679	15.593	15.478	15.350	15.155	14.839	14.376	13.725	12.859	48
	15.328	15.306	15.217	15.107	14.983	14.782	14.460	13.994	13.336	12.460	49

3½%

7. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.079	.099	.108	.117	.126	.131	.134	.136	.137	.138
102 .. ..	.070	.169	.204	.224	.243	.262	.273	.280	.284	.287	.289
101 .. ..	.138	.266	.314	.345	.378	.408	.425	.436	.443	.447	.450
100 .. ..	.220	.367	.426	.472	.520	.561	.584	.600	.610	.616	.621
99 .. ..	.311	.469	.539	.602	.668	.719	.750	.770	.782	.791	.797
98 .. ..	.407	.571	.653	.733	.820	.880	.917	.942	.958	.969	.976
97 .. ..	.505	.670	.766	.865	.971	1.040	1.085	1.114	1.132	1.146	1.155
96 .. ..	.602	.766	.877	.998	1.121	1.197	1.249	1.282	1.303	1.320	1.329
95 .. ..	.695	.858	.986	1.130	1.266	1.350	1.408	1.445	1.469	1.487	1.498
94 .. ..	.784	.946	1.093	1.261	1.406	1.498	1.560	1.600	1.628	1.648	1.660
93 .. ..	.867	1.033	1.199	1.390	1.549	1.639	1.706	1.748	1.779	1.800	1.813
92 .. ..	.947	1.119	1.305	1.516	1.671	1.774	1.845	1.889	1.923	1.944	1.958
91 .. ..	1.024	1.207	1.414	1.641	1.798	1.906	1.979	2.026	2.062	2.084	2.098
90 .. ..	1.100	1.298	1.528	1.765	1.925	2.037	2.111	2.160	2.197	2.220	2.235
89 .. ..	1.179	1.394	1.649	1.890	2.054	2.168	2.244	2.296	2.334	2.357	2.372
88 .. ..	1.262	1.497	1.778	2.020	2.187	2.304	2.380	2.435	2.473	2.497	2.512
87 .. ..	1.352	1.609	1.914	2.156	2.327	2.446	2.523	2.581	2.619	2.644	2.659
86 .. ..	1.451	1.733	2.058	2.301	2.476	2.597	2.676	2.735	2.774	2.799	2.814
85 .. ..	1.559	1.872	2.210	2.457	2.634	2.757	2.838	2.900	2.939	2.965	2.980
84 .. ..	1.677	2.024	2.371	2.622	2.804	2.928	3.013	3.076	3.115	3.141	3.157
83 .. ..	1.807	2.190	2.543	2.800	2.986	3.111	3.200	3.264	3.305	3.331	3.346
82 .. ..	1.950	2.370	2.728	2.991	3.181	3.309	3.402	3.467	3.509	3.534	3.551
81 .. ..	2.111	2.563	2.928	3.199	3.394	3.524	3.622	3.687	3.730	3.756	3.773
80 .. ..	2.203	2.772	3.146	3.426	3.626	3.761	3.863	3.929	3.974	4.000	4.017
79 .. ..	2.496	2.997	3.383	3.672	3.877	4.019	4.124	4.193	4.238	4.265	4.282
78 .. ..	2.718	3.235	3.635	3.936	4.145	4.295	4.404	4.475	4.520	4.548	4.566
77 .. ..	2.952	3.486	3.901	4.212	4.427	4.586	4.697	4.771	4.817	4.846	4.863
76 .. ..	3.195	3.745	4.175	4.496	4.718	4.885	4.999	5.075	5.122	5.152	5.169
75 .. ..	3.445	4.012	4.457	4.787	5.017	5.191	5.308	5.386	5.434	5.465	5.481
74 .. ..	3.701	4.285	4.746	5.084	5.324	5.503	5.624	5.703	5.752	5.783	5.799
73 .. ..	3.963	4.566	5.040	5.385	5.636	5.821	5.944	6.025	6.075	6.107	6.121
72 .. ..	4.233	4.855	5.342	5.694	5.956	6.144	6.271	6.352	6.404	6.435	6.449
71 .. ..	4.512	5.150	5.649	6.009	6.282	6.473	6.603	6.685	6.738	6.769	6.782
70 .. ..	4.798	5.454	5.963	6.332	6.614	6.808	6.941	7.024	7.077	7.107	7.121
69 .. ..	5.091	5.764	6.282	6.662	6.950	7.149	7.283	7.367	7.421	7.449	7.465
68 .. ..	5.393	6.080	6.605	6.998	7.291	7.494	7.629	7.714	7.768	7.795	7.814
67 .. ..	5.701	6.402	6.934	7.340	7.637	7.843	7.978	8.065	8.118	8.144	8.168
66 .. ..	6.016	6.730	7.269	7.686	7.987	8.196	8.331	8.419	8.471	8.496	8.524
65 .. ..	6.337	7.061	7.610	8.036	8.340	8.551	8.687	8.775	8.826	8.852	8.884
64 .. ..	6.664	7.395	7.955	8.389	8.696	8.908	9.045	9.133	9.182	9.210	9.246
63 .. ..	6.995	7.733	8.305	8.743	9.054	9.266	9.404	9.491	9.538	9.570	9.610
62 .. ..	7.331	8.074	8.659	9.100	9.414	9.625	9.764	9.850	9.894	9.931	9.974
61 .. ..	7.669	8.418	9.014	9.457	9.773	9.984	10.123	10.207	10.251	10.293	10.337
60 .. ..	8.009	8.765	9.370	9.815	10.132	10.341	10.480	10.562	10.606	10.653	10.699
59 .. ..	8.349	9.114	9.724	10.171	10.488	10.697	10.835	10.914	10.960	11.012	11.056
58 .. ..	8.690	9.466	10.079	10.527	10.841	11.051	11.186	11.262	11.313	11.368	11.411
57 .. ..	9.033	9.820	10.433	10.882	11.194	11.403	11.536	11.609	11.665	11.724	11.761
56 .. ..	9.380	10.176	10.788	11.238	11.547	11.755	11.885	11.956	12.017	12.078	12.109
55 .. ..	9.732	10.534	11.146	11.594	11.900	12.107	12.233	12.304	12.371	12.433	12.454
54 .. ..	10.088	10.893	11.505	11.950	12.254	12.458	12.580	12.653	12.725	12.786	12.794
53 .. ..	10.449	11.254	11.864	12.305	12.608	12.808	12.926	13.003	13.079	13.137	13.124
52 .. ..	10.811	11.614	12.224	12.660	12.960	13.157	13.269	13.352	13.432	13.484	13.440
51 .. ..	11.175	11.974	12.581	13.012	13.309	13.501	13.611	13.699	13.781	13.826	13.699
50 .. ..	11.537	12.333	12.935	13.361	13.655	13.841	13.950	14.044	14.127	14.160	13.426

**7. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.**

**3½%**

[A joint life annuity of 1, payable at the end of each annuity year survived by both  $(x)$  and  $(w)$ , where  $(x)$  denotes the Elder Male, and  $(w)$  denotes the Younger Male.]

4%

8. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$		$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.079	.099	.108	.116	.125	.130	.133	.135	.137	.138	
102 .. ..	.069	.168	.203	.223	.242	.261	.271	.278	.283	.285	.287	
101 .. ..	.137	.264	.312	.343	.376	.405	.422	.433	.440	.444	.448	
100 .. ..	.219	.364	.423	.469	.517	.557	.581	.596	.606	.612	.617	
99 .. ..	.309	.466	.536	.597	.663	.714	.744	.764	.777	.785	.791	
98 .. ..	.405	.567	.648	.728	.813	.873	.910	.935	.950	.961	.968	
97 .. ..	.502	.665	.760	.859	.963	1.031	1.075	1.104	1.122	1.136	1.144	
96 .. ..	.597	.760	.870	.989	1.111	1.187	1.237	1.270	1.291	1.307	1.317	
95 .. ..	.690	.851	.977	1.120	1.254	1.337	1.394	1.431	1.454	1.472	1.483	
94 .. ..	.777	.938	1.083	1.249	1.392	1.482	1.544	1.583	1.610	1.630	1.641	
93 .. ..	.860	1.024	1.188	1.376	1.524	1.621	1.686	1.728	1.758	1.779	1.792	
92 .. ..	.939	1.109	1.292	1.500	1.652	1.754	1.823	1.867	1.899	1.921	1.934	
91 .. ..	1.015	1.195	1.399	1.622	1.777	1.883	1.955	2.000	2.035	2.057	2.071	
90 .. ..	1.090	1.285	1.512	1.744	1.901	2.011	2.084	2.132	2.168	2.190	2.205	
89 .. ..	1.167	1.370	1.630	1.867	2.027	2.139	2.214	2.264	2.301	2.324	2.339	
88 .. ..	1.249	1.480	1.757	1.994	2.157	2.272	2.347	2.400	2.437	2.461	2.476	
87 .. ..	1.338	1.591	1.890	2.127	2.294	2.411	2.486	2.542	2.580	2.604	2.618	
86 .. ..	1.435	1.713	2.031	2.270	2.440	2.558	2.635	2.693	2.731	2.755	2.770	
85 .. ..	1.542	1.849	2.180	2.421	2.595	2.714	2.793	2.853	2.891	2.916	2.931	
84 .. ..	1.658	1.998	2.338	2.583	2.760	2.881	2.963	3.024	3.063	3.088	3.103	
83 .. ..	1.785	2.161	2.506	2.756	2.937	3.059	3.146	3.207	3.247	3.272	3.287	
82 .. ..	1.926	2.337	2.686	2.943	3.127	3.251	3.342	3.404	3.445	3.470	3.486	
81 .. ..	2.084	2.526	2.881	3.145	3.334	3.460	3.555	3.618	3.660	3.685	3.701	
80 .. ..	2.262	2.730	3.094	3.366	3.559	3.690	3.789	3.853	3.896	3.921	3.938	
79 .. ..	2.461	2.949	3.324	3.605	3.803	3.940	4.042	4.108	4.151	4.177	4.194	
78 .. ..	2.677	3.181	3.570	3.860	4.063	4.207	4.312	4.381	4.424	4.451	4.468	
77 .. ..	2.906	3.425	3.827	4.127	4.335	4.488	4.595	4.666	4.710	4.738	4.755	
76 .. ..	3.143	3.676	4.093	4.402	4.616	4.777	4.886	4.959	5.004	5.033	5.049	
75 .. ..	3.386	3.935	4.365	4.683	4.904	5.071	5.183	5.258	5.304	5.334	5.349	
74 .. ..	3.634	4.199	4.643	4.968	5.198	5.371	5.486	5.562	5.609	5.638	5.653	
73 .. ..	3.888	4.470	4.926	5.258	5.498	5.674	5.793	5.870	5.918	5.947	5.961	
72 .. ..	4.149	4.748	5.216	5.553	5.804	5.983	6.105	6.182	6.231	6.261	6.274	
71 .. ..	4.418	5.032	5.511	5.855	6.115	6.297	6.421	6.490	6.549	6.578	6.591	
70 .. ..	4.693	5.323	5.811	6.163	6.431	6.616	6.742	6.820	6.871	6.899	6.913	
69 .. ..	4.976	5.620	6.115	6.477	6.751	6.939	7.066	7.146	7.197	7.223	7.239	
68 .. ..	5.265	5.922	6.423	6.796	7.074	7.266	7.393	7.474	7.525	7.550	7.569	
67 .. ..	5.560	6.230	6.735	7.120	7.402	7.596	7.724	7.805	7.855	7.879	7.902	
66 .. ..	5.861	6.541	7.053	7.448	7.732	7.929	8.056	8.139	8.188	8.211	8.238	
65 .. ..	6.168	6.856	7.375	7.778	8.064	8.263	8.390	8.473	8.520	8.545	8.575	
64 .. ..	6.479	7.172	7.701	8.110	8.399	8.598	8.726	8.808	8.853	8.880	8.914	
63 .. ..	6.793	7.491	8.031	8.443	8.735	8.933	9.061	9.143	9.186	9.216	9.254	
62 .. ..	7.111	7.813	8.363	8.777	9.071	9.268	9.397	9.477	9.518	9.553	9.593	
61 .. ..	7.432	8.137	8.696	9.111	9.406	9.602	9.731	9.809	9.849	9.889	9.931	
60 .. ..	7.752	8.462	9.029	9.444	9.739	9.934	10.062	10.138	10.178	10.222	10.265	
59 .. ..	8.072	8.789	9.359	9.776	10.069	10.263	10.390	10.463	10.505	10.554	10.595	
58 .. ..	8.392	9.118	9.689	10.105	10.396	10.589	10.715	10.784	10.830	10.882	10.922	
57 .. ..	8.713	9.447	10.017	10.434	10.722	10.914	11.036	11.103	11.154	11.209	11.244	
56 .. ..	9.037	9.779	10.347	10.762	11.046	11.237	11.356	11.421	11.477	11.534	11.562	
55 .. ..	9.365	10.111	10.676	11.089	11.370	11.559	11.675	11.739	11.801	11.858	11.877	
54 .. ..	9.697	10.443	11.007	11.416	11.694	11.880	11.991	12.057	12.124	12.180	12.186	
53 .. ..	10.031	10.776	11.337	11.742	12.017	12.200	12.306	12.376	12.446	12.499	12.486	
52 .. ..	10.367	11.108	11.667	12.065	12.338	12.517	12.618	12.693	12.767	12.814	12.771	
51 .. ..	10.703	11.438	11.993	12.386	12.655	12.829	12.927	13.008	13.083	13.123	13.002	
50 .. ..	11.036	11.766	12.316	12.702	12.968	13.136	13.233	13.319	13.395	13.424	12.728	

8. AUSTRALIAN MALES, 1932-1934—Values of  $a_{xw}$ —continued.

4%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.138	.139	.139	.139	.139	.139	.139	.139	.139	.139	
102 ..	.289	.289	.290	.290	.290	.290	.290	.291	.291	.290	
101 ..	.450	.451	.452	.452	.452	.452	.453	.453	.453	.450	
100 ..	.619	.621	.622	.623	.623	.623	.624	.624	.624	.595	
99 ..	.795	.797	.799	.799	.800	.800	.801	.801	.800	19.067	0
98 ..	.973	.976	.977	.978	.979	.979	.980	.981	.978	20.762	1
97 ..	1.150	1.153	1.155	1.156	1.157	1.158	1.159	1.159	1.155	20.931	2
96 ..	1.323	1.327	1.329	1.330	1.331	1.332	1.334	1.333	1.323	20.933	3
95 ..	1.490	1.494	1.497	1.498	1.499	1.501	1.502	1.501	1.429	20.896	4
94 ..	1.649	1.653	1.656	1.657	1.658	1.661	1.662	1.660	19.913	20.825	5
93 ..	1.799	1.804	1.807	1.808	1.810	1.813	1.813	1.809	20.736	20.738	6
92 ..	1.942	1.948	1.951	1.951	1.954	1.957	1.957	1.949	20.768	20.637	7
91 ..	2.080	2.085	2.088	2.089	2.092	2.095	2.094	2.076	20.712	20.524	8
90 ..	2.214	2.219	2.222	2.223	2.227	2.230	2.228	2.118	20.631	20.401	9
89 ..	2.348	2.353	2.355	2.357	2.362	2.364	2.360	19.602	20.529	20.269	10
88 ..	2.485	2.490	2.492	2.495	2.500	2.501	2.495	20.381	20.414	20.130	11
87 ..	2.628	2.633	2.635	2.639	2.644	2.644	2.633	20.388	20.290	19.985	12
86 ..	2.779	2.784	2.786	2.791	2.796	2.795	2.770	20.310	20.158	19.836	13
85 ..	2.941	2.945	2.947	2.953	2.958	2.956	2.807	20.210	20.019	19.682	14
84 ..	3.112	3.116	3.120	3.126	3.131	3.126	19.159	20.093	19.874	19.526	15
83 ..	3.297	3.300	3.305	3.312	3.315	3.306	19.905	19.966	19.724	19.368	16
82 ..	3.495	3.498	3.504	3.512	3.514	3.498	19.806	19.832	19.571	19.208	17
81 ..	3.710	3.713	3.721	3.729	3.729	3.693	19.807	19.691	19.415	19.047	18
80 ..	3.946	3.950	3.959	3.967	3.964	3.762	19.638	19.544	19.256	18.883	19
79 ..	4.202	4.207	4.217	4.225	4.219	18.638	19.572	19.392	19.095	18.719	20
78 ..	4.475	4.482	4.494	4.500	4.488	19.350	19.437	19.237	18.932	18.554	21
77 ..	4.761	4.771	4.783	4.788	4.766	19.329	19.294	19.077	18.767	18.386	22
76 ..	5.056	5.067	5.081	5.083	5.032	19.227	19.144	18.912	18.599	18.215	23
75 ..	5.356	5.370	5.384	5.382	5.104	19.104	18.984	18.743	18.428	18.037	24
74 ..	5.662	5.678	5.691	5.685	18.034	18.960	18.817	18.568	18.252	17.852	25
73 ..	5.973	5.991	6.002	5.987	18.697	18.804	18.642	18.388	18.071	17.658	26
72 ..	6.288	6.308	6.317	6.288	18.646	18.636	18.459	18.202	17.885	17.457	27
71 ..	6.609	6.630	6.635	6.568	18.514	18.458	18.270	18.011	17.692	17.246	28
70 ..	6.934	6.955	6.956	6.594	18.360	18.271	18.074	17.815	17.493	17.028	29
69 ..	7.263	7.283	7.277	17.281	18.186	18.075	17.872	17.615	17.286	16.803	30
68 ..	7.596	7.614	7.596	17.879	18.000	17.872	17.665	17.409	17.071	16.570	31
67 ..	7.931	7.946	7.911	17.792	17.802	17.661	17.454	17.199	16.848	16.330	32
66 ..	8.268	8.279	8.196	17.629	17.596	17.444	17.237	16.983	16.618	16.083	33
65 ..	8.606	8.611	8.181	17.443	17.380	17.222	17.016	16.761	16.381	15.830	34
64 ..	8.944	8.940	16.369	17.239	17.156	16.994	16.791	16.532	16.137	15.371	35
63 ..	9.282	9.263	16.896	17.024	16.926	16.762	16.561	16.296	15.886	15.307	36
62 ..	9.617	9.577	16.774	16.799	16.689	16.525	16.328	16.053	15.629	15.037	37
61 ..	9.949	9.851	16.580	16.565	16.446	16.283	16.089	15.802	15.366	14.761	38
60 ..	10.276	9.739	16.364	16.321	16.197	16.037	15.843	15.545	15.096	14.479	39
59 ..	10.596	15.306	16.130	16.069	15.942	15.785	15.590	15.280	14.820	14.190	40
58 ..	10.905	15.753	15.884	15.809	15.681	15.529	15.329	15.008	14.538	13.894	41
57 ..	11.201	15.592	15.627	15.542	15.414	15.267	15.061	14.729	14.250	13.592	42
56 ..	11.451	15.363	15.361	15.269	15.144	15.000	14.785	14.444	13.956	13.285	43
55 ..	11.258	15.114	15.086	14.990	14.868	14.727	14.503	14.154	13.657	12.973	44
	$w=x-45$										
	14.083	14.849	14.806	14.707	14.590	14.448	14.216	13.858	13.353	12.658	45
	14.445	14.574	14.518	14.419	14.308	14.164	13.923	13.559	13.044	12.339	46
	14.249	14.290	14.226	14.128	14.022	13.873	13.625	13.255	12.730	12.018	47
	13.991	13.999	13.928	13.834	13.732	13.577	13.322	12.947	12.412	11.694	48
	13.715	13.700	13.626	13.535	13.437	13.275	13.015	12.634	12.091	11.367	49

**$4\frac{1}{2}\%$** **9. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .**

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$		$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.079	.098	.107	.116	.124	.129	.133	.135	.136	.137	
102 .. ..	.069	.167	.202	.221	.241	.250	.270	.277	.281	.284	.286	
101 .. ..	.137	.263	.310	.341	.373	.403	.420	.431	.437	.442	.445	
100 .. ..	.218	.362	.421	.466	.513	.554	.577	.592	.602	.608	.613	
99 .. ..	.307	.463	.532	.593	.659	.709	.739	.759	.771	.779	.785	
98 .. ..	.402	.563	.644	.722	.807	.866	.903	.927	.942	.953	.961	
97 .. ..	.498	.660	.754	.852	.955	1.022	1.066	1.095	1.113	1.126	1.135	
96 .. ..	.593	.754	.863	.981	1.101	1.176	1.226	1.259	1.279	1.295	1.304	
95 .. ..	.685	.844	.969	1.110	1.242	1.324	1.380	1.416	1.440	1.458	1.468	
94 .. ..	.771	.930	1.074	1.237	1.378	1.467	1.527	1.566	1.593	1.612	1.624	
93 .. ..	.853	1.015	1.177	1.362	1.508	1.603	1.668	1.709	1.738	1.758	1.771	
92 .. ..	.931	1.098	1.279	1.484	1.633	1.734	1.802	1.845	1.877	1.897	1.911	
91 .. ..	1.005	1.184	1.385	1.604	1.756	1.860	1.931	1.975	2.010	2.031	2.045	
90 .. ..	1.080	1.272	1.495	1.724	1.878	1.985	2.057	2.104	2.140	2.161	2.176	
89 .. ..	1.156	1.365	1.612	1.844	2.001	2.111	2.184	2.233	2.269	2.292	2.306	
88 .. ..	1.237	1.465	1.736	1.969	2.129	2.240	2.314	2.366	2.402	2.425	2.440	
87 .. ..	1.325	1.573	1.867	2.099	2.262	2.376	2.450	2.505	2.541	2.565	2.579	
86 .. ..	1.420	1.693	2.005	2.239	2.405	2.520	2.595	2.652	2.688	2.712	2.726	
85 .. ..	1.525	1.826	2.151	2.387	2.556	2.672	2.750	2.808	2.845	2.869	2.883	
84 .. ..	1.639	1.973	2.306	2.545	2.717	2.835	2.915	2.974	3.012	3.036	3.051	
83 .. ..	1.764	2.133	2.470	2.714	2.890	3.008	3.092	3.152	3.191	3.215	3.230	
82 .. ..	1.902	2.305	2.646	2.895	3.075	3.195	3.283	3.344	3.383	3.407	3.422	
81 .. ..	2.057	2.490	2.836	3.092	3.276	3.398	3.490	3.552	3.592	3.616	3.632	
80 .. ..	2.231	2.689	3.043	3.307	3.495	3.621	3.717	3.779	3.820	3.845	3.861	
79 .. ..	2.426	2.903	3.267	3.540	3.731	3.864	3.962	4.026	4.068	4.093	4.109	
78 .. ..	2.638	3.129	3.506	3.787	3.983	4.123	4.224	4.290	4.332	4.358	4.374	
77 .. ..	2.861	3.366	3.756	4.046	4.246	4.304	4.497	4.565	4.608	4.635	4.651	
76 .. ..	3.092	3.610	4.013	4.312	4.517	4.672	4.777	4.848	4.891	4.919	4.934	
75 .. ..	3.328	3.860	4.276	4.582	4.795	4.956	5.063	5.135	5.179	5.207	5.222	
74 .. ..	3.569	4.116	4.544	4.857	5.078	5.243	5.354	5.426	5.471	5.500	5.514	
73 .. ..	3.815	4.378	4.817	5.135	5.365	5.534	5.648	5.721	5.767	5.795	5.808	
72 .. ..	4.068	4.645	5.095	5.418	5.658	5.830	5.946	6.019	6.066	6.094	6.106	
71 .. ..	4.327	4.919	5.378	5.707	5.956	6.130	6.248	6.322	6.369	6.397	6.409	
70 .. ..	4.593	5.198	5.665	6.001	6.257	6.433	6.553	6.627	6.676	6.702	6.715	
69 .. ..	4.864	5.483	5.955	6.300	6.561	6.740	6.861	6.936	6.984	7.009	7.024	
68 .. ..	5.142	5.771	6.249	6.604	6.868	7.050	7.170	7.247	7.295	7.318	7.336	
67 .. ..	5.425	6.065	6.546	6.911	7.178	7.362	7.482	7.560	7.607	7.629	7.650	
66 .. ..	5.713	6.361	6.847	7.221	7.490	7.676	7.796	7.874	7.919	7.941	7.967	
65 .. ..	6.006	6.660	7.152	7.533	7.804	7.991	8.110	8.188	8.232	8.255	8.284	
64 .. ..	6.302	6.961	7.461	7.846	8.118	8.305	8.425	8.502	8.544	8.569	8.602	
63 .. ..	6.601	7.262	7.771	8.159	8.433	8.619	8.739	8.815	8.855	8.883	8.919	
62 .. ..	6.903	7.566	8.084	8.473	8.748	8.932	9.052	9.127	9.165	9.197	9.235	
61 .. ..	7.206	7.871	8.397	8.785	9.061	9.243	9.364	9.436	9.473	9.510	9.550	
60 .. ..	7.508	8.177	8.708	9.096	9.371	9.552	9.671	9.741	9.779	9.820	9.860	
59 .. ..	7.810	8.483	9.017	9.405	9.678	9.857	9.975	10.042	10.081	10.127	10.166	
58 .. ..	8.110	8.790	9.323	9.711	9.981	10.159	10.275	10.338	10.381	10.430	10.466	
57 .. ..	8.411	9.098	9.629	10.015	10.281	10.458	10.571	10.632	10.679	10.730	10.762	
56 .. ..	8.715	9.406	9.934	10.318	10.580	10.756	10.865	10.924	10.976	11.029	11.055	
55 .. ..	9.021	9.715	10.239	10.620	10.878	11.052	11.157	11.215	11.272	11.326	11.342	
54 .. ..	9.330	10.023	10.544	10.920	11.175	11.346	11.446	11.507	11.568	11.620	11.625	
53 .. ..	9.641	10.330	10.848	11.219	11.471	11.637	11.733	11.797	11.862	11.911	11.897	
52 .. ..	9.953	10.637	11.150	11.515	11.764	11.926	12.017	12.086	12.153	12.197	12.155	
51 .. ..	10.263	10.941	11.449	11.807	12.053	12.209	12.298	12.371	12.441	12.477	12.361	
50 .. ..	10.571	11.241	11.744	12.095	12.336	12.487	12.575	12.653	12.723	12.748	12.087	

9. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued. $4\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.137	.138	.138	.138	.138	.138	.138	.138	.138	.138	.138
102 ..	.287	.288	.288	.289	.289	.289	.289	.289	.289	.288	
101 ..	.447	.448	.449	.449	.450	.450	.450	.450	.450	.447	
100 ..	.615	.617	.618	.619	.619	.619	.620	.620	.620	.591	
99 ..	.789	.791	.793	.793	.794	.794	.795	.795	.794	17.435	0
98 ..	.965	.968	.970	.970	.971	.971	.973	.973	.971	18.994	1
97 ..	1.140	1.143	1.145	1.146	1.146	1.148	1.149	1.149	1.145	19.160	2
96 ..	1.311	1.314	1.317	1.318	1.318	1.320	1.321	1.321	1.310	19.175	3
95 ..	1.475	1.479	1.482	1.483	1.483	1.485	1.487	1.485	1.414	19.153	4
94 ..	1.631	1.636	1.638	1.639	1.640	1.643	1.644	1.642	18.239	19.101	5
93 ..	1.779	1.784	1.786	1.787	1.789	1.792	1.793	1.788	19.004	19.034	6
92 ..	1.919	1.924	1.927	1.927	1.930	1.933	1.933	1.925	19.046	18.955	7
91 ..	2.053	2.058	2.061	2.062	2.065	2.068	2.067	2.049	19.008	18.865	8
90 ..	2.184	2.190	2.192	2.193	2.197	2.200	2.198	2.089	18.946	18.765	9
89 ..	2.315	2.320	2.322	2.324	2.329	2.331	2.327	17.994	18.865	18.658	10
88 ..	2.449	2.454	2.456	2.458	2.463	2.465	2.458	18.722	18.774	18.544	11
87 ..	2.588	2.593	2.595	2.599	2.604	2.604	2.593	18.741	18.674	18.424	12
86 ..	2.736	2.741	2.742	2.747	2.752	2.751	2.726	18.682	18.567	18.301	13
85 ..	2.893	2.897	2.899	2.905	2.910	2.907	2.762	18.604	18.452	18.174	14
84 ..	3.060	3.064	3.067	3.073	3.078	3.073	17.635	18.510	18.333	18.044	15
83 ..	3.239	3.242	3.247	3.254	3.257	3.248	18.334	18.408	18.209	17.912	16
82 ..	3.431	3.434	3.440	3.448	3.450	3.434	18.340	18.298	18.082	17.779	17
81 ..	3.640	3.643	3.651	3.659	3.659	3.624	18.272	18.183	17.952	17.644	18
80 ..	3.869	3.872	3.881	3.889	3.886	3.689	18.185	18.062	17.820	17.508	19
79 ..	4.116	4.121	4.132	4.139	4.133	17.209	18.083	17.936	17.686	17.371	20
78 ..	4.381	4.387	4.399	4.405	4.393	17.881	17.973	17.807	17.550	17.232	21
77 ..	4.657	4.666	4.678	4.682	4.661	17.876	17.856	17.674	17.412	17.092	22
76 ..	4.940	4.952	4.964	4.966	4.917	17.797	17.732	17.537	17.272	16.948	23
75 ..	5.229	5.243	5.256	5.254	4.983	17.697	17.600	17.395	17.128	16.798	24
74 ..	5.522	5.538	5.550	5.544	16.713	17.579	17.460	17.248	16.980	16.642	25
73 ..	5.819	5.837	5.848	5.833	17.342	17.450	17.313	17.096	16.827	16.477	26
72 ..	6.121	6.140	6.148	6.120	17.310	17.310	17.159	16.939	16.669	16.305	27
71 ..	6.426	6.446	6.451	6.386	17.203	17.160	16.998	16.777	16.506	16.125	28
70 ..	6.735	6.755	6.755	6.404	17.075	17.002	16.832	16.610	16.336	15.937	29
69 ..	7.047	7.066	7.060	16.082	16.929	16.836	16.660	16.439	16.158	15.742	30
68 ..	7.362	7.379	7.362	16.653	16.771	16.662	16.483	16.263	15.973	15.540	31
67 ..	7.678	7.693	7.659	16.588	16.604	16.482	16.301	16.082	15.781	15.331	32
66 ..	7.995	8.006	7.925	16.451	16.427	16.295	16.115	15.896	15.581	15.115	33
65 ..	8.313	8.317	7.883	16.294	16.241	16.103	15.924	15.704	15.375	14.803	34
64 ..	8.630	8.626	15.303	16.120	16.049	15.906	15.729	15.505	15.162	14.665	35
63 ..	8.945	8.927	15.811	15.935	15.849	15.704	15.530	15.300	14.942	14.431	36
62 ..	9.258	9.220	15.712	15.740	15.643	15.498	15.327	15.088	14.716	14.192	37
61 ..	9.567	9.472	15.546	15.536	15.431	15.288	15.118	14.868	14.484	13.947	38
60 ..	9.869	9.354	15.360	15.324	15.213	15.072	14.903	14.642	14.245	13.696	39
59 ..	10.165	14.380	15.156	15.103	14.990	14.851	14.681	14.408	14.000	13.438	40
58 ..	10.449	14.815	14.940	14.875	14.760	14.626	14.451	14.167	13.749	13.172	41
57 ..	10.721	14.679	14.715	14.639	14.525	14.395	14.213	13.919	13.491	12.901	42
56 ..	10.948	14.479	14.480	14.397	14.285	14.158	13.968	13.665	13.228	12.623	43
55 ..	10.751	14.260	14.237	14.150	14.041	13.916	13.717	13.405	12.959	12.341	44
	<i>w=x-45</i>										
	13.301	14.025	13.987	13.898	13.793	13.668	13.460	13.140	12.685	12.055	45
	13.658	13.780	13.731	13.641	13.541	13.413	13.198	12.870	12.405	11.765	46
	13.487	13.527	13.489	13.381	13.285	13.153	12.930	12.596	12.121	11.472	47
	13.257	13.266	13.202	13.116	13.025	12.887	12.657	12.317	11.832	11.175	48
	13.011	12.998	12.930	12.848	12.759	12.614	12.379	12.033	11.539	10.875	49

5%

10. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$		$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 ..	..	.020	.078	.098	.107	.115	.124	.129	.132	.134	.135	.136
102 ..	..	.069	.166	.201	.220	.239	.258	.268	.275	.280	.282	.284
101 ..	..	.136	.261	.309	.339	.371	.401	.417	.428	.435	.430	.442
100 ..	..	.216	.360	.418	.463	.510	.550	.573	.588	.598	.604	.609
99 ..	..	.306	.460	.529	.589	.654	.704	.734	.753	.765	.774	.780
98 ..	..	.400	.559	.639	.717	.801	.859	.896	.920	.935	.946	.953
97 ..	..	.495	.656	.748	.845	.948	1.014	1.057	1.086	1.103	1.117	1.125
96 ..	..	.589	.748	.856	.973	1.091	1.165	1.215	1.247	1.267	1.283	1.292
95 ..	..	.680	.837	.961	1.100	1.231	1.312	1.367	1.402	1.425	1.443	1.453
94 ..	..	.765	.922	1.064	1.225	1.364	1.452	1.512	1.550	1.576	1.595	1.606
93 ..	..	.846	1.006	1.166	1.348	1.492	1.586	1.649	1.690	1.719	1.739	1.751
92 ..	..	.923	1.088	1.267	1.469	1.615	1.714	1.781	1.823	1.854	1.875	1.888
91 ..	..	.997	1.172	1.371	1.587	1.736	1.838	1.907	1.951	1.985	2.005	2.019
90 ..	..	1.070	1.259	1.479	1.704	1.855	1.960	2.031	2.077	2.112	2.133	2.147
89 ..	..	1.145	1.351	1.594	1.822	1.976	2.084	2.155	2.203	2.238	2.260	2.275
88 ..	..	1.225	1.449	1.716	1.944	2.101	2.210	2.282	2.333	2.368	2.391	2.405
87 ..	..	1.311	1.556	1.844	2.072	2.232	2.343	2.415	2.468	2.504	2.527	2.541
86 ..	..	1.405	1.674	1.980	2.208	2.370	2.483	2.556	2.612	2.647	2.671	2.684
85 ..	..	1.508	1.804	2.123	2.353	2.518	2.632	2.707	2.764	2.800	2.823	2.837
84 ..	..	1.620	1.948	2.274	2.507	2.676	2.790	2.868	2.926	2.962	2.986	3.000
83 ..	..	1.743	2.105	2.435	2.673	2.844	2.959	3.041	3.099	3.136	3.160	3.174
82 ..	..	1.879	2.274	2.606	2.850	3.024	3.141	3.226	3.285	3.323	3.347	3.361
81 ..	..	2.031	2.454	2.792	3.041	3.220	3.338	3.428	3.487	3.526	3.549	3.565
80 ..	..	2.202	2.649	2.994	3.250	3.432	3.555	3.648	3.708	3.748	3.771	3.787
79 ..	..	2.392	2.857	3.212	3.476	3.662	3.790	3.885	3.947	3.987	4.012	4.027
78 ..	..	2.599	3.078	3.444	3.717	3.906	4.041	4.138	4.202	4.243	4.268	4.283
77 ..	..	2.817	3.308	3.686	3.967	4.161	4.303	4.402	4.468	4.509	4.535	4.550
76 ..	..	3.042	3.545	3.936	4.224	4.423	4.572	4.673	4.741	4.782	4.809	4.823
75 ..	..	3.272	3.788	4.190	4.485	4.690	4.845	4.948	5.017	5.059	5.086	5.100
74 ..	..	3.506	4.036	4.449	4.750	4.962	5.121	5.227	5.297	5.339	5.367	5.380
73 ..	..	3.745	4.288	4.712	5.017	5.238	5.400	5.509	5.579	5.622	5.650	5.662
72 ..	..	3.989	4.546	4.979	5.289	5.519	5.683	5.793	5.864	5.909	5.935	5.947
71 ..	..	4.240	4.810	5.250	5.565	5.803	5.969	6.082	6.152	6.198	6.224	6.235
70 ..	..	4.496	5.078	5.525	5.846	6.090	6.258	6.372	6.443	6.480	6.514	6.526
69 ..	..	4.757	5.351	5.802	6.131	6.380	6.550	6.665	6.736	6.782	6.805	6.819
68 ..	..	5.024	5.627	6.082	6.420	6.672	6.844	6.958	7.031	7.076	7.098	7.115
67 ..	..	5.295	5.907	6.365	6.712	6.966	7.140	7.253	7.326	7.371	7.392	7.412
66 ..	..	5.571	6.190	6.652	7.006	7.261	7.436	7.549	7.623	7.666	7.686	7.710
65 ..	..	5.851	6.474	6.941	7.302	7.557	7.733	7.845	7.919	7.960	7.981	8.009
64 ..	..	6.133	6.759	7.232	7.597	7.853	8.029	8.141	8.214	8.253	8.276	8.307
63 ..	..	6.418	7.045	7.526	7.891	8.149	8.323	8.436	8.507	8.544	8.570	8.604
62 ..	..	6.704	7.331	7.820	8.186	8.444	8.616	8.728	8.798	8.833	8.864	8.900
61 ..	..	6.991	7.619	8.114	8.479	8.736	8.907	9.019	9.086	9.120	9.155	9.192
60 ..	..	7.277	7.907	8.406	8.769	9.026	9.194	9.305	9.370	9.404	9.443	9.481
59 ..	..	7.562	8.195	8.694	9.057	9.311	9.477	9.587	9.648	9.685	9.727	9.764
58 ..	..	7.844	8.482	8.980	9.341	9.592	9.757	9.864	9.922	9.962	10.008	10.042
57 ..	..	8.127	8.769	9.264	9.623	9.870	10.034	10.137	10.193	10.237	10.285	10.314
56 ..	..	8.411	9.057	9.548	9.904	10.146	10.308	10.408	10.462	10.510	10.559	10.583
55 ..	..	8.697	9.344	9.830	10.182	10.420	10.580	10.676	10.729	10.782	10.832	10.847
54 ..	..	8.985	9.630	10.112	10.459	10.693	10.849	10.941	10.996	11.053	11.101	11.105
53 ..	..	9.275	9.914	10.392	10.733	10.964	11.116	11.203	11.261	11.322	11.367	11.352
52 ..	..	9.565	10.197	10.670	11.004	11.232	11.380	11.462	11.525	11.587	11.627	11.587
51 ..	..	9.852	10.477	10.945	11.272	11.495	11.638	11.718	11.784	11.848	11.881	11.770
50 ..	..	10.137	10.754	11.214	11.534	11.753	11.890	11.969	12.040	12.104	12.127	11.497

10. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.

5%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.137	.137	.137	.138	.138	.138	.138	.138	.138	.138	.138
102 ..	.285	.286	.287	.287	.287	.287	.287	.288	.287	.287	.287
101 ..	.444	.446	.446	.447	.447	.447	.447	.448	.448	.445	.445
100 ..	.611	.613	.614	.615	.615	.615	.616	.616	.616	.587	
99 ..	.783	.786	.787	.788	.788	.788	.789	.789	.789	.789	$w=x$
98 ..	.957	.960	.962	.963	.963	.964	.965	.965	.963	.963	16.032
97 ..	1.130	1.133	1.135	1.136	1.137	1.138	1.139	1.139	1.135	1.135	17.474
96 ..	1.299	1.302	1.304	1.305	1.306	1.307	1.309	1.308	1.298	1.298	17.635
95 ..	1.460	1.464	1.467	1.468	1.468	1.470	1.472	1.470	1.400	1.400	17.658
94 ..	1.614	1.618	1.621	1.622	1.623	1.625	1.626	1.624	16.795	16.795	17.647
93 ..	1.759	1.763	1.766	1.767	1.769	1.771	1.772	1.768	17.508	17.508	17.558
92 ..	1.896	1.901	1.904	1.904	1.907	1.910	1.910	1.902	17.557	17.557	17.495
91 ..	2.027	2.032	2.035	2.036	2.039	2.042	2.041	2.023	17.531	17.531	17.423
90 ..	2.155	2.161	2.163	2.164	2.168	2.171	2.169	2.062	17.485	17.485	17.342
89 ..	2.283	2.288	2.290	2.292	2.296	2.299	2.295	2.295	16.600	16.600	$w=x-5$
88 ..	2.413	2.419	2.420	2.423	2.428	2.429	2.423	2.423	17.421	17.421	17.253
87 ..	2.550	2.555	2.556	2.560	2.565	2.565	2.555	2.555	17.347	17.347	17.159
86 ..	2.694	2.698	2.700	2.705	2.709	2.709	2.684	2.684	17.266	17.266	17.060
85 ..	2.846	2.850	2.853	2.858	2.863	2.861	2.717	2.717	17.083	17.083	16.851
84 ..	3.009	3.013	3.016	3.022	3.026	3.022	3.022	3.022	16.984	16.984	$w=x-10$
83 ..	3.183	3.186	3.191	3.198	3.201	3.192	16.963	16.963	16.881	16.881	16.632
82 ..	3.370	3.373	3.379	3.386	3.388	3.373	16.980	16.980	16.775	16.775	16.521
81 ..	3.573	3.576	3.583	3.591	3.591	3.556	16.928	16.928	16.667	16.667	16.408
80 ..	3.794	3.798	3.806	3.814	3.812	3.618	16.859	16.859	16.556	16.556	16.293
79 ..	4.034	4.039	4.049	4.056	4.050	15.957	16.776	16.655	16.443	16.443	$w=x-15$
78 ..	4.290	4.296	4.307	4.313	4.302	16.591	16.687	16.547	16.329	16.329	16.178
77 ..	4.556	4.565	4.577	4.581	4.560	16.598	16.598	16.436	16.214	16.214	16.062
76 ..	4.829	4.840	4.853	4.854	4.806	16.536	16.487	16.321	16.096	16.096	15.944
75 ..	5.107	5.120	5.133	5.131	4.867	16.456	16.377	16.202	15.974	15.974	15.822
74 ..	5.388	5.403	5.415	5.409	15.547	16.359	16.259	16.077	15.849	15.849	$w=x-20$
73 ..	5.673	5.690	5.700	5.685	16.144	16.251	16.135	15.949	15.720	15.720	15.562
72 ..	5.960	5.979	5.987	5.959	16.126	16.134	16.005	15.815	15.586	15.586	15.422
71 ..	6.251	6.271	6.275	6.212	16.040	16.008	15.868	15.677	15.446	15.446	15.274
70 ..	6.545	6.565	6.565	6.224	15.933	15.873	15.726	15.535	15.300	15.300	15.119
69 ..	6.842	6.860	6.854	15.015	15.810	15.731	15.579	15.388	15.147	15.147	$w=x-30$
68 ..	7.139	7.156	7.139	15.561	15.676	15.583	15.426	15.236	14.988	14.988	14.611
67 ..	7.438	7.452	7.419	15.513	15.533	15.427	15.270	15.081	14.821	14.821	14.428
66 ..	7.738	7.747	7.669	15.399	15.381	15.266	15.109	14.920	14.647	14.647	14.239
65 ..	8.036	8.040	7.620	15.265	15.221	15.100	14.943	14.753	14.467	14.467	14.043
64 ..	8.334	8.329	14.347	15.115	15.054	14.929	14.774	14.580	14.280	14.280	$w=x-35$
63 ..	8.629	8.611	14.836	14.956	14.881	14.753	14.601	14.401	14.087	14.087	13.842
62 ..	8.921	8.883	14.757	14.787	14.701	14.573	14.423	14.215	13.888	13.888	13.635
61 ..	9.208	9.117	14.615	14.609	14.516	14.389	14.241	14.022	13.682	13.682	13.423
60 ..	9.489	8.994	14.454	14.423	14.325	14.199	14.052	13.822	13.470	13.470	13.205
59 ..	9.763	13.543	14.275	14.229	14.128	14.005	13.855	13.614	13.252	13.252	$w=x-40$
58 ..	10.025	13.966	14.086	14.028	13.925	13.806	13.652	13.400	13.027	13.027	12.510
57 ..	10.274	13.851	13.887	13.819	13.717	13.601	13.441	13.179	12.797	12.797	12.265
56 ..	10.481	13.675	13.679	13.605	13.504	13.391	13.223	12.952	12.560	12.560	12.014
55 ..	10.281	13.482	13.463	13.384	13.286	13.175	12.999	12.719	12.318	12.318	11.758
											$w=x-45$
	12.588	13.274	13.240	13.159	13.065	12.954	12.768	12.480	12.070	12.070	11.498
	12.938	13.056	13.011	12.929	12.839	12.726	12.532	12.237	11.816	11.816	11.233
	12.789	12.829	12.776	12.696	12.610	12.492	12.291	11.989	11.558	11.558	10.965
	12.585	12.595	12.536	12.458	12.376	12.252	12.044	11.736	11.294	11.294	10.693
	12.363	12.353	12.291	12.215	12.136	12.006	11.792	11.478	11.026	11.026	10.417

5½%

11. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.078	.097	.106	.115	.123	.128	.131	.133	.135	.136
102 .. ..	.068	.165	.200	.219	.238	.256	.267	.274	.278	.281	.283
101 .. ..	.135	.260	.307	.338	.369	.398	.415	.425	.432	.437	.440
100 .. ..	.215	.358	.416	.460	.507	.547	.569	.584	.594	.600	.605
99 .. ..	.304	.457	.525	.585	.650	.699	.728	.748	.760	.768	.774
98 .. ..	.397	.556	.635	.712	.795	.853	.889	.913	.928	.938	.945
97 .. ..	.492	.651	.743	.839	.940	1.006	1.048	1.076	1.094	1.107	1.115
96 .. ..	.585	.743	.849	.965	1.082	1.155	1.204	1.236	1.256	1.271	1.280
95 .. ..	.675	.830	.953	1.090	1.219	1.299	1.354	1.389	1.411	1.429	1.439
94 .. ..	.760	.915	1.055	1.214	1.351	1.437	1.496	1.534	1.559	1.578	1.589
93 .. ..	.839	.997	1.155	1.335	1.477	1.569	1.631	1.671	1.700	1.719	1.731
92 .. ..	.915	1.079	1.255	1.454	1.598	1.695	1.760	1.802	1.833	1.853	1.866
91 .. ..	.988	1.161	1.357	1.570	1.716	1.816	1.884	1.927	1.960	1.981	1.994
90 .. ..	1.060	1.247	1.464	1.684	1.833	1.936	2.005	2.050	2.084	2.105	2.119
89 .. ..	1.135	1.337	1.577	1.800	1.951	2.057	2.126	2.174	2.208	2.230	2.244
88 .. ..	1.213	1.434	1.696	1.920	2.073	2.181	2.251	2.300	2.335	2.357	2.371
87 .. ..	1.298	1.539	1.822	2.045	2.201	2.310	2.381	2.433	2.467	2.490	2.503
86 .. ..	1.391	1.655	1.955	2.179	2.337	2.447	2.519	2.573	2.607	2.630	2.644
85 .. ..	1.492	1.783	2.095	2.320	2.482	2.592	2.666	2.721	2.756	2.779	2.792
84 .. ..	1.602	1.924	2.243	2.471	2.635	2.747	2.823	2.879	2.914	2.937	2.951
83 .. ..	1.723	2.078	2.400	2.632	2.799	2.911	2.991	3.047	3.084	3.107	3.121
82 .. ..	1.856	2.243	2.568	2.805	2.975	3.088	3.171	3.228	3.265	3.288	3.302
81 .. ..	2.005	2.420	2.749	2.992	3.165	3.280	3.367	3.425	3.462	3.485	3.500
80 .. ..	2.173	2.610	2.946	3.196	3.372	3.491	3.581	3.639	3.677	3.700	3.715
79 .. ..	2.359	2.814	3.159	3.415	3.595	3.719	3.811	3.871	3.910	3.933	3.948
78 .. ..	2.562	3.029	3.384	3.648	3.832	3.962	4.056	4.118	4.157	4.181	4.196
77 .. ..	2.775	3.253	3.620	3.891	4.078	4.216	4.312	4.375	4.414	4.439	4.454
76 .. ..	2.994	3.483	3.861	4.140	4.331	4.475	4.573	4.638	4.677	4.703	4.717
75 .. ..	3.218	3.719	4.107	4.392	4.589	4.738	4.838	4.904	4.944	4.970	4.984
74 .. ..	3.445	3.958	4.357	4.647	4.851	5.004	5.105	5.172	5.213	5.239	5.252
73 .. ..	3.677	4.202	4.610	4.904	5.116	5.272	5.375	5.443	5.484	5.511	5.522
72 .. ..	3.913	4.451	4.867	5.165	5.385	5.542	5.648	5.715	5.758	5.784	5.794
71 .. ..	4.155	4.705	5.128	5.430	5.657	5.816	5.923	5.990	6.034	6.058	6.069
70 .. ..	4.403	4.963	5.391	5.698	5.932	6.092	6.200	6.268	6.311	6.335	6.346
69 .. ..	4.654	5.224	5.657	5.971	6.208	6.370	6.478	6.546	6.589	6.612	6.625
68 .. ..	4.911	5.489	5.924	6.246	6.485	6.649	6.757	6.825	6.868	6.889	6.905
67 .. ..	5.171	5.757	6.193	6.524	6.764	6.929	7.037	7.105	7.147	7.167	7.186
66 .. ..	5.436	6.026	6.465	6.803	7.043	7.210	7.316	7.385	7.426	7.445	7.468
65 .. ..	5.703	6.297	6.740	7.082	7.323	7.489	7.595	7.664	7.703	7.723	7.749
64 .. ..	5.972	6.568	7.016	7.361	7.602	7.768	7.873	7.941	7.978	8.000	8.029
63 .. ..	6.243	6.838	7.293	7.638	7.881	8.044	8.150	8.217	8.251	8.276	8.308
62 .. ..	6.516	7.109	7.571	7.915	8.157	8.319	8.424	8.489	8.522	8.550	8.584
61 .. ..	6.788	7.381	7.847	8.190	8.431	8.590	8.695	8.758	8.789	8.822	8.857
60 .. ..	7.058	7.652	8.121	8.462	8.701	8.858	8.962	9.022	9.054	9.090	9.125
59 .. ..	7.327	7.922	8.391	8.730	8.967	9.122	9.223	9.280	9.314	9.354	9.388
58 .. ..	7.593	8.192	8.658	8.995	9.228	9.381	9.480	9.534	9.571	9.614	9.645
57 .. ..	7.859	8.461	8.923	9.257	9.486	9.637	9.733	9.784	9.825	9.870	9.897
56 .. ..	8.125	8.729	9.186	9.517	9.741	9.890	9.983	10.032	10.077	10.123	10.144
55 .. ..	8.393	8.997	9.449	9.775	9.994	10.141	10.229	10.278	10.327	10.373	10.387
54 .. ..	8.662	9.263	9.709	10.030	10.246	10.389	10.473	10.523	10.576	10.620	10.623
53 .. ..	8.932	9.527	9.969	10.283	10.495	10.634	10.713	10.766	10.822	10.864	10.849
52 .. ..	9.202	9.788	10.225	10.532	10.740	10.875	10.950	11.007	11.065	11.101	11.062
51 .. ..	9.469	10.047	10.477	10.776	10.981	11.110	11.182	11.243	11.303	11.332	11.226
50 .. ..	9.732	10.302	10.724	11.016	11.216	11.340	11.411	11.476	11.535	11.555	10.955

11. AUSTRALIAN MALES, 1932-34.—Values of  $a_{xw}$ —continued. $5\frac{1}{2}^{\circ}$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.136	.137	.137	.137	.137	.137	.137	.137	.137	.137	.137
102 ..	.284	.285	.285	.285	.286	.286	.286	.286	.286	.285	.285
101 ..	.442	.443	.444	.444	.444	.444	.445	.445	.445	.442	.442
100 ..	.607	.609	.610	.611	.611	.611	.612	.612	.611	.584	.584
99 ..	.778	.780	.781	.782	.782	.783	.784	.784	.783	$w=x$	$14.819$
98 ..	.950	.952	.954	.955	.955	.956	.957	.957	.955	$w=x$	$16.157$
97 ..	1.120	1.123	1.126	1.127	1.127	1.128	1.129	1.129	1.125	$w=x$	$16.313$
96 ..	1.287	1.290	1.292	1.293	1.294	1.295	1.297	1.296	1.286	$w=x$	$16.341$
95 ..	1.446	1.449	1.452	1.453	1.454	1.456	1.457	1.456	1.436	$w=x$	$16.339$
94 ..	1.597	1.601	1.603	1.604	1.606	1.608	1.609	1.607	$w=x-5$	$15.542$	$16.312$
93 ..	1.739	1.743	1.746	1.747	1.749	1.751	1.752	1.748	$w=x-5$	$16.209$	$16.272$
92 ..	1.873	1.878	1.881	1.882	1.884	1.887	1.887	1.880	$w=x-5$	$16.262$	$16.223$
91 ..	2.002	2.007	2.010	2.010	2.014	2.016	2.016	2.016	$w=x-5$	$16.246$	$16.164$
90 ..	2.127	2.132	2.135	2.136	2.140	2.142	2.140	2.035	$w=x-5$	$16.211$	$16.097$
89 ..	2.252	2.257	2.259	2.261	2.265	2.267	2.264	$w=x-10$	$15.387$	$16.160$	$16.025$
88 ..	2.379	2.384	2.386	2.389	2.393	2.395	2.389	$w=x-10$	$16.026$	$16.101$	$15.946$
87 ..	2.512	2.517	2.518	2.522	2.527	2.528	2.517	$w=x-10$	$16.059$	$16.034$	$15.864$
86 ..	2.653	2.657	2.659	2.663	2.668	2.667	2.643	$w=x-10$	$16.028$	$15.961$	$15.777$
85 ..	2.801	2.805	2.807	2.813	2.818	2.815	2.674	$w=x-10$	$15.980$	$15.883$	$15.688$
84 ..	2.960	2.963	2.966	2.973	2.977	2.972	$w=x-15$	$15.918$	$15.800$	$15.597$	$15$
83 ..	3.129	3.132	3.136	3.143	3.146	3.138	$w=x-15$	$15.763$	$15.850$	$15.714$	$15.503$
82 ..	3.311	3.314	3.319	3.326	3.328	3.313	$w=x-15$	$15.787$	$15.776$	$15.625$	$15.409$
81 ..	3.508	3.510	3.517	3.525	3.525	3.491	$w=x-15$	$15.748$	$15.696$	$15.533$	$15.314$
80 ..	3.722	3.726	3.734	3.742	3.739	3.549	$w=x-15$	$15.693$	$15.613$	$15.440$	$15.217$
79 ..	3.955	3.960	3.969	3.976	3.970	$w=x-20$	$14.855$	$15.626$	$15.525$	$15.345$	$15.120$
78 ..	4.202	4.209	4.219	4.225	4.214	$w=x-20$	$15.454$	$15.552$	$15.435$	$15.248$	$15.021$
77 ..	4.460	4.468	4.480	4.484	4.463	$w=x-20$	$15.470$	$15.472$	$15.341$	$15.151$	$14.922$
76 ..	4.723	4.734	4.746	4.747	4.700	$w=x-20$	$15.423$	$15.386$	$15.244$	$15.051$	$14.819$
75 ..	4.990	5.003	5.015	5.013	4.755	$w=x-20$	$15.358$	$15.293$	$15.143$	$14.948$	$14.711$
74 ..	5.260	5.275	5.286	5.279	$w=x-25$	$14.515$	$15.278$	$15.195$	$15.038$	$14.842$	$14.598$
73 ..	5.532	5.549	5.559	5.544	$w=x-25$	$15.082$	$15.188$	$15.089$	$14.928$	$14.731$	$14.477$
72 ..	5.807	5.825	5.833	5.806	$w=x-25$	$15.076$	$15.089$	$14.978$	$14.814$	$14.617$	$14.350$
71 ..	6.085	6.104	6.108	6.047	$w=x-25$	$15.005$	$14.982$	$14.861$	$14.696$	$14.497$	$14.216$
70 ..	6.365	6.383	6.383	6.052	$w=x-25$	$14.917$	$14.867$	$14.739$	$14.573$	$14.372$	$14.075$
69 ..	6.646	6.664	6.658	$w=x-30$	$14.065$	$14.813$	$14.746$	$14.612$	$14.447$	$14.240$	$13.927$
68 ..	6.929	6.945	6.928	$w=x-30$	$14.586$	$14.699$	$14.618$	$14.481$	$14.316$	$14.102$	$13.773$
67 ..	7.211	7.224	7.192	$w=x-30$	$14.552$	$14.576$	$14.483$	$14.345$	$14.181$	$13.956$	$13.613$
66 ..	7.494	7.503	7.427	$w=x-30$	$14.456$	$14.445$	$14.344$	$14.205$	$14.042$	$13.804$	$13.446$
65 ..	7.775	7.778	7.373	$w=x-30$	$14.343$	$14.306$	$14.199$	$14.061$	$13.896$	$13.646$	$13.273$
64 ..	8.055	8.050	$w=x-35$	13.489	14.213	14.161	14.050	13.913	13.745	13.482	13.095
63 ..	8.331	8.314	$w=x-35$	13.959	14.075	14.010	13.896	13.762	13.588	13.311	12.911
62 ..	8.604	8.568	$w=x-35$	13.897	13.928	13.852	13.738	13.606	13.424	13.135	12.722
61 ..	8.872	8.784	$w=x-35$	13.775	13.773	13.690	13.576	13.446	13.254	12.953	12.527
60 ..	9.133	8.656	$w=x-35$	13.634	13.609	13.521	13.409	13.279	13.077	12.764	12.326
59 ..	9.387	$w=x-40$	12.785	13.478	13.438	13.347	13.237	13.106	12.893	12.569	12.118
58 ..	9.629	$w=x-40$	13.196	13.311	13.260	13.167	13.061	12.925	12.702	12.368	11.902
57 ..	9.858	$w=x-40$	13.099	13.135	13.075	12.982	12.879	12.738	12.504	12.161	11.681
56 ..	10.046	$w=x-40$	12.945	12.951	12.883	12.792	12.692	12.543	12.300	11.947	11.453
55 ..	9.845	$w=x-40$	12.774	12.758	12.686	12.598	12.499	12.342	12.090	11.729	11.220
		$w=x-45$	11.937	12.588	12.559	12.485	12.399	12.301	12.135	11.875	11.504
		$w=x-45$	12.280	12.393	12.353	12.279	12.197	12.096	11.922	11.655	11.273
		$w=x-45$	12.151	12.190	12.142	12.068	11.991	11.885	11.704	11.430	11.038
		$w=x-45$	11.968	11.979	11.925	11.853	11.780	11.668	11.480	11.201	10.797
		$w=x-45$	11.769	11.760	11.703	11.634	11.563	11.445	11.251	10.965	10.552
		$w=x-45$								9.991	49

6%

12. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.077	.097	.106	.114	.123	.128	.131	.133	.134	.135
102 .. ..	.068	.165	.199	.218	.237	.255	.266	.272	.277	.279	.281
101 .. ..	.135	.258	.305	.336	.367	.396	.412	.423	.430	.434	.437
100 .. ..	.214	.356	.413	.457	.504	.543	.566	.581	.590	.596	.601
99 .. ..	.302	.454	.522	.582	.645	.694	.723	.743	.755	.763	.769
98 .. ..	.395	.552	.630	.707	.789	.846	.882	.906	.920	.931	.938
97 .. ..	.489	.646	.737	.832	.933	.997	1.040	1.067	1.084	1.098	1.106
96 .. ..	.581	.737	.842	.957	1.073	1.145	1.193	1.225	1.244	1.260	1.269
95 .. ..	.670	.824	.945	1.080	1.208	1.287	1.341	1.375	1.398	1.415	1.425
94 .. ..	.754	.907	1.045	1.203	1.338	1.423	1.481	1.518	1.543	1.562	1.573
93 .. ..	.833	.988	1.144	1.322	1.461	1.552	1.614	1.653	1.681	1.700	1.712
92 .. ..	.907	1.069	1.243	1.439	1.580	1.676	1.740	1.781	1.811	1.831	1.844
91 .. ..	.979	1.150	1.343	1.553	1.696	1.795	1.862	1.904	1.936	1.956	1.970
90 .. ..	1.051	1.235	1.448	1.665	1.811	1.913	1.980	2.024	2.058	2.078	2.092
89 .. ..	1.124	1.323	1.559	1.779	1.927	2.031	2.099	2.145	2.179	2.200	2.214
88 .. ..	1.201	1.419	1.677	1.896	2.047	2.152	2.220	2.269	2.303	2.324	2.338
87 .. ..	1.285	1.522	1.801	2.019	2.172	2.278	2.347	2.398	2.432	2.454	2.467
86 .. ..	1.376	1.636	1.931	2.150	2.305	2.412	2.482	2.535	2.569	2.591	2.604
85 .. ..	1.476	1.762	2.069	2.289	2.446	2.554	2.625	2.679	2.714	2.736	2.749
84 .. ..	1.584	1.901	2.213	2.436	2.596	2.705	2.779	2.833	2.868	2.890	2.903
83 .. ..	1.703	2.052	2.367	2.593	2.756	2.865	2.942	2.997	3.033	3.055	3.068
82 .. ..	1.834	2.213	2.531	2.762	2.927	3.037	3.118	3.173	3.209	3.231	3.245
81 .. ..	1.980	2.387	2.708	2.944	3.112	3.224	3.309	3.364	3.401	3.423	3.437
80 .. ..	2.145	2.573	2.900	3.142	3.313	3.429	3.516	3.572	3.600	3.632	3.646
79 .. ..	2.327	2.771	3.107	3.356	3.530	3.650	3.740	3.797	3.835	3.857	3.872
78 .. ..	2.525	2.981	3.326	3.582	3.760	3.886	3.977	4.036	4.074	4.098	4.112
77 .. ..	2.734	3.199	3.555	3.818	3.999	4.131	4.224	4.285	4.323	4.347	4.361
76 .. ..	2.947	3.423	3.789	4.059	4.243	4.382	4.476	4.539	4.577	4.602	4.615
75 .. ..	3.165	3.651	4.027	4.302	4.492	4.636	4.731	4.795	4.834	4.859	4.872
74 .. ..	3.386	3.884	4.269	4.548	4.744	4.891	4.989	5.053	5.092	5.117	5.129
73 .. ..	3.611	4.120	4.513	4.795	4.999	5.149	5.248	5.312	5.352	5.377	5.388
72 .. ..	3.840	4.360	4.760	5.046	5.257	5.408	5.509	5.573	5.614	5.638	5.649
71 .. ..	4.074	4.604	5.011	5.300	5.518	5.670	5.772	5.836	5.877	5.901	5.911
70 .. ..	4.313	4.852	5.263	5.557	5.780	5.933	6.036	6.100	6.142	6.164	6.175
69 .. ..	4.555	5.103	5.517	5.817	6.043	6.198	6.301	6.365	6.407	6.428	6.440
68 .. ..	4.802	5.357	5.772	6.079	6.307	6.463	6.566	6.631	6.671	6.691	6.706
67 .. ..	5.052	5.613	6.029	6.344	6.572	6.729	6.831	6.896	6.935	6.954	6.972
66 .. ..	5.306	5.870	6.288	6.609	6.837	6.994	7.095	7.160	7.198	7.216	7.238
65 .. ..	5.561	6.128	6.549	6.873	7.101	7.259	7.358	7.423	7.460	7.478	7.503
64 .. ..	5.819	6.385	6.810	7.137	7.365	7.521	7.620	7.684	7.719	7.739	7.767
63 .. ..	6.077	6.642	7.073	7.399	7.627	7.781	7.880	7.943	7.975	7.998	8.028
62 .. ..	6.336	6.899	7.335	7.659	7.887	8.038	8.137	8.198	8.228	8.255	8.287
61 .. ..	6.594	7.155	7.595	7.917	8.144	8.293	8.390	8.449	8.478	8.509	8.542
60 .. ..	6.850	7.411	7.852	8.172	8.396	8.543	8.639	8.695	8.724	8.759	8.792
59 .. ..	7.104	7.665	8.106	8.423	8.644	8.788	8.883	8.935	8.967	9.004	9.036
58 .. ..	7.355	7.918	8.356	8.670	8.887	9.030	9.121	9.171	9.205	9.245	9.275
57 .. ..	7.605	8.170	8.603	8.914	9.126	9.267	9.355	9.402	9.440	9.482	9.508
56 .. ..	7.855	8.421	8.848	9.155	9.363	9.501	9.586	9.631	9.673	9.716	9.736
55 .. ..	8.106	8.671	9.091	9.394	9.597	9.732	9.813	9.858	9.903	9.947	9.958
54 .. ..	8.358	8.918	9.333	9.630	9.829	9.960	10.037	10.083	10.132	10.174	10.175
53 .. ..	8.611	9.164	9.573	9.863	10.058	10.185	10.258	10.306	10.358	10.397	10.382
52 .. ..	8.862	9.406	9.810	10.092	10.283	10.406	10.474	10.527	10.580	10.614	10.576
51 .. ..	9.110	9.645	10.042	10.317	10.504	10.622	10.687	10.743	10.798	10.825	10.722
50 .. ..	9.355	9.880	10.269	10.536	10.719	10.831	10.895	10.955	11.010	11.028	10.455

12. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.

6%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$	
103 ..	.136	.136	.136	.136	.136	.136	.136	.136	.136	.136	.136	
102 ..	.282	.283	.284	.284	.284	.284	.285	.284	.284	.284	.284	
101 ..	.439	.440	.441	.442	.442	.442	.442	.442	.442	.439	.439	
100 ..	.603	.605	.606	.607	.607	.607	.608	.607	.607	.580		
99 ..	.772	.774	.776	.776	.777	.777	.778	.778	.777	$w=x$		
98 ..	.942	.945	.947	.948	.948	.949	.950	.950	.948	13.762	0	
97 ..	1.111	1.114	1.116	1.117	1.117	1.118	1.120	1.119	1.116	15.009	1	
96 ..	1.275	1.278	1.280	1.281	1.282	1.283	1.285	1.284	1.274	15.150	2	
95 ..	1.431	1.435	1.438	1.439	1.439	1.441	1.443	1.441	1.372	15.191	3	
94 ..	1.580	1.584	1.587	1.587	1.589	1.591	1.592	1.590	$w=x-5$	14.448	5	
93 ..	1.719	1.724	1.727	1.727	1.729	1.732	1.732	1.728	15.073	15.145	6	
92 ..	1.851	1.856	1.859	1.859	1.862	1.865	1.865	1.857	15.128	15.106	7	
91 ..	1.977	1.982	1.985	1.985	1.989	1.991	1.991	1.973	15.119	15.058	8	
90 ..	2.100	2.105	2.107	2.108	2.112	2.114	2.112	2.099	15.094	15.003	9	
89 ..	2.221	2.227	2.229	2.230	2.234	2.237	2.233	$w=x-10$	14.323	14.943	10	
88 ..	2.346	2.351	2.353	2.355	2.360	2.361	2.355	14.923	15.005	14.877	11	
87 ..	2.476	2.480	2.482	2.485	2.490	2.491	2.480	14.961	14.950	14.807	12	
86 ..	2.613	2.617	2.618	2.623	2.628	2.627	2.603	14.939	14.889	14.734	13	
85 ..	2.758	2.762	2.764	2.769	2.773	2.771	2.633	14.901	14.823	14.658	14	
84 ..	2.912	2.916	2.918	2.925	2.928	2.924	$w=x-15$	14.121	14.753	14.581	15	
83 ..	3.077	3.080	3.084	3.091	3.094	3.085	14.705	14.794	14.681	14.502	16	
82 ..	3.253	3.256	3.261	3.268	3.270	3.256	14.734	14.733	14.605	14.422	17	
81 ..	3.445	3.447	3.454	3.461	3.461	3.428	14.705	14.666	14.528	14.340	18	
80 ..	3.653	3.656	3.665	3.672	3.669	3.483	14.661	14.596	14.448	14.258	19	
79 ..	3.878	3.883	3.892	3.899	3.893	$w=x-20$	13.880	14.606	14.522	14.368	14.176	20
78 ..	4.118	4.124	4.134	4.140	4.129	14.447	14.545	14.446	14.286	14.092	21	
77 ..	4.367	4.375	4.386	4.390	4.370	14.470	14.479	14.367	14.203	14.008	22	
76 ..	4.621	4.631	4.643	4.644	4.598	14.433	14.407	14.285	14.118	13.920	23	
75 ..	4.878	4.890	4.902	4.900	4.648	14.381	14.329	14.193	14.031	13.828	24	
74 ..	5.137	5.151	5.162	5.156	$w=x-25$	13.596	14.315	14.245	14.109	13.940	13.731	25
73 ..	5.398	5.414	5.423	5.409	14.135	14.240	14.155	14.015	13.846	13.628	26	
72 ..	5.661	5.678	5.686	5.660	14.138	14.156	14.060	13.917	13.747	13.518	27	
71 ..	5.926	5.944	5.948	5.889	14.081	14.065	13.959	13.815	13.644	13.401	28	
70 ..	6.193	6.211	6.210	5.888	14.007	13.966	13.854	13.709	13.536	13.278	29	
69 ..	6.461	6.477	6.471	$w=x-30$	13.213	13.919	13.862	13.744	13.600	13.422	13.149	30
68 ..	6.728	6.744	6.727	13.712	13.821	13.751	13.630	13.487	13.301	13.014	31	
67 ..	6.996	7.008	6.977	13.699	13.715	13.634	13.512	13.370	13.174	12.872	32	
66 ..	7.263	7.271	7.198	13.609	13.602	13.513	13.390	13.248	13.041	12.725	33	
65 ..	7.528	7.531	7.138	13.512	13.481	13.386	13.264	13.121	12.902	12.572	34	
64 ..	7.791	7.786	$w=x-35$	12.715	13.400	13.355	13.255	13.135	12.989	12.757	12.414	35
63 ..	8.050	8.033	13.168	13.279	13.222	13.120	13.002	12.850	12.606	12.250	36	
62 ..	8.306	8.270	13.119	13.151	13.084	12.982	12.863	12.706	12.449	12.081	37	
61 ..	8.556	8.471	13.013	13.014	12.940	12.838	12.724	12.555	12.287	11.906	38	
60 ..	8.799	8.340	12.891	12.871	12.791	12.691	12.577	12.397	12.119	11.725	39	
59 ..	9.034	$w=x-40$	12.097	12.754	12.719	12.637	12.539	12.423	12.233	11.944	11.538	40
58 ..	9.258	12.495	12.607	12.561	12.477	12.382	12.262	12.063	11.763	11.343	41	
57 ..	9.470	12.414	12.450	12.396	12.312	12.220	12.094	11.885	11.576	11.142	42	
56 ..	9.641	12.278	12.285	12.225	12.142	12.053	11.920	11.702	11.384	10.935	43	
55 ..	9.440	12.126	12.113	12.048	11.968	11.880	11.730	11.512	11.185	10.723	44	
	$w=x-45$	11.341	11.960	11.935	11.867	11.790	11.701	11.553	11.318	10.981	10.506	45
	11.678	11.786	11.750	11.681	11.607	11.517	11.360	11.119	10.771	10.284	46	
	11.564	11.603	11.559	11.491	11.421	11.327	11.163	10.914	10.556	10.059	47	
	11.400	11.412	11.363	11.297	11.230	11.130	10.959	10.705	10.336	9.829	48	
	11.221	11.214	11.162	11.098	11.034	10.927	10.751	10.490	10.111	9.594	49	

6½%

13. AUSTRALIAN MALES, 1932-1934—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.077	.096	.105	.114	.122	.127	.130	.132	.133	.134
102 .. ..	.068	.164	.198	.217	.236	.254	.264	.271	.275	.278	.280
101 .. ..	.134	.257	.303	.334	.365	.394	.410	.420	.427	.431	.435
100 .. ..	.213	.354	.411	.455	.501	.540	.562	.577	.586	.592	.597
99 .. ..	.300	.452	.519	.578	.641	.689	.718	.737	.749	.757	.763
98 .. ..	.392	.548	.626	.702	.783	.840	.875	.899	.913	.924	.931
97 .. ..	.486	.642	.732	.826	.925	.989	1.031	1.039	1.075	1.088	1.096
96 .. ..	.577	.732	.836	.949	1.064	1.135	1.182	1.214	1.233	1.248	1.257
95 .. ..	.665	.817	.937	1.071	1.197	1.275	1.328	1.362	1.384	1.401	1.411
94 .. ..	.748	.900	1.036	1.191	1.325	1.409	1.466	1.502	1.527	1.545	1.556
93 .. ..	.826	.980	1.134	1.309	1.447	1.536	1.596	1.635	1.663	1.681	1.693
92 .. ..	.900	1.059	1.231	1.424	1.564	1.657	1.720	1.761	1.790	1.810	1.822
91 .. ..	.971	1.140	1.330	1.536	1.677	1.774	1.840	1.881	1.913	1.933	1.946
90 .. ..	1.041	1.223	1.433	1.647	1.790	1.880	1.956	1.999	2.032	2.052	2.065
89 .. ..	1.114	1.310	1.542	1.758	1.904	2.005	2.072	2.117	2.150	2.171	2.184
88 .. ..	1.190	1.404	1.658	1.873	2.021	2.123	2.190	2.238	2.271	2.292	2.305
87 .. ..	1.272	1.506	1.780	1.994	2.143	2.247	2.315	2.364	2.398	2.419	2.432
86 .. ..	1.362	1.618	1.908	2.122	2.273	2.378	2.446	2.498	2.531	2.553	2.565
85 .. ..	1.460	1.742	2.042	2.257	2.411	2.517	2.586	2.639	2.672	2.694	2.707
84 .. ..	1.567	1.878	2.184	2.402	2.558	2.664	2.736	2.789	2.823	2.844	2.857
83 .. ..	1.684	2.026	2.334	2.555	2.714	2.820	2.895	2.949	2.983	3.005	3.018
82 .. ..	1.812	2.184	2.495	2.720	2.881	2.988	3.067	3.120	3.155	3.176	3.190
81 .. ..	1.956	2.354	2.667	2.898	3.061	3.170	3.252	3.306	3.341	3.362	3.376
80 .. ..	2.117	2.536	2.855	3.091	3.257	3.369	3.453	3.508	3.544	3.565	3.579
79 .. ..	2.296	2.730	3.056	3.298	3.467	3.584	3.670	3.726	3.763	3.784	3.798
78 .. ..	2.490	2.934	3.270	3.519	3.690	3.813	3.901	3.958	3.994	4.017	4.031
77 .. ..	2.693	3.147	3.492	3.747	3.922	4.050	4.140	4.199	4.235	4.258	4.272
76 .. ..	2.902	3.364	3.720	3.980	4.159	4.292	4.383	4.443	4.480	4.504	4.517
75 .. ..	3.114	3.586	3.950	4.216	4.399	4.537	4.629	4.690	4.727	4.752	4.764
74 .. ..	3.329	3.811	4.183	4.453	4.642	4.783	4.877	4.938	4.976	5.000	5.012
73 .. ..	3.547	4.039	4.419	4.691	4.887	5.030	5.126	5.187	5.226	5.249	5.260
72 .. ..	3.769	4.271	4.657	4.932	5.135	5.279	5.376	5.437	5.476	5.500	5.509
71 .. ..	3.995	4.507	4.898	5.175	5.384	5.529	5.627	5.688	5.728	5.750	5.760
70 .. ..	4.226	4.745	5.140	5.421	5.635	5.781	5.880	5.940	5.980	6.001	6.012
69 .. ..	4.460	4.987	5.383	5.670	5.886	6.033	6.132	6.193	6.232	6.252	6.264
68 .. ..	4.697	5.230	5.627	5.920	6.138	6.286	6.383	6.445	6.483	6.502	6.516
67 .. ..	4.938	5.475	5.872	6.172	6.389	6.538	6.635	6.696	6.734	6.751	6.769
66 .. ..	5.181	5.721	6.119	6.424	6.641	6.790	6.885	6.947	6.983	6.999	7.020
65 .. ..	5.426	5.966	6.367	6.675	6.891	7.040	7.134	7.195	7.229	7.247	7.271
64 .. ..	5.672	6.211	6.615	6.924	7.140	7.287	7.381	7.441	7.473	7.492	7.519
63 .. ..	5.918	6.455	6.863	7.172	7.387	7.532	7.625	7.684	7.714	7.736	7.765
62 .. ..	6.165	6.698	7.111	7.417	7.632	7.774	7.866	7.923	7.951	7.977	8.007
61 .. ..	6.410	6.941	7.357	7.660	7.873	8.012	8.104	8.158	8.185	8.214	8.246
60 .. ..	6.653	7.182	7.599	7.899	8.109	8.246	8.336	8.388	8.415	8.448	8.479
59 .. ..	6.893	7.422	7.836	8.134	8.341	8.475	8.563	8.612	8.641	8.676	8.707
58 .. ..	7.130	7.660	8.070	8.364	8.567	8.699	8.785	8.830	8.862	8.900	8.928
57 .. ..	7.365	7.896	8.301	8.592	8.789	8.920	9.002	9.045	9.080	9.120	9.143
56 .. ..	7.600	8.131	8.530	8.816	9.009	9.137	9.215	9.256	9.295	9.336	9.354
55 .. ..	7.836	8.365	8.756	9.038	9.225	9.351	9.425	9.466	9.508	9.549	9.559
54 .. ..	8.072	8.595	8.981	9.256	9.440	9.561	9.631	9.673	9.719	9.758	9.759
53 .. ..	8.308	8.824	9.203	9.471	9.651	9.768	9.834	9.879	9.927	9.963	9.948
52 .. ..	8.543	9.049	9.422	9.683	9.858	9.971	10.033	10.081	10.131	10.162	10.125
51 .. ..	8.774	9.270	9.637	9.889	10.061	10.168	10.228	10.279	10.330	10.355	10.256
50 .. ..	9.001	9.488	9.845	10.091	10.257	10.360	10.418	10.473	10.524	10.540	9.992

13. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ —continued.

6½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103 ..	.135	.135	.135	.136	.136	.136	.136	.136	.136	.136	.136
102 ..	.281	.282	.282	.282	.283	.283	.283	.283	.283	.282	.282
101 ..	.437	.438	.438	.439	.439	.439	.440	.440	.440	.437	.437
100 ..	.599	.601	.602	.603	.603	.603	.604	.604	.604	.576	
											$w=x$
99 ..	.767	.769	.770	.771	.771	.772	.772	.773	.772	12.835	0
98 ..	.935	.938	.939	.940	.940	.941	.942	.942	.940	14.001	1
97 ..	1.102	1.104	1.106	1.107	1.108	1.109	1.110	1.110	1.106	14.145	2
96 ..	1.263	1.266	1.269	1.270	1.270	1.272	1.273	1.272	1.262	14.179	3
95 ..	1.417	1.421	1.424	1.425	1.425	1.427	1.428	1.427	1.359	14.187	4
											$w=x-5$
94 ..	1.563	1.567	1.570	1.571	1.572	1.574	1.575	1.573	13.485	14.174	5
93 ..	1.700	1.705	1.708	1.708	1.710	1.713	1.713	1.709	14.073	14.152	6
92 ..	1.830	1.834	1.837	1.838	1.840	1.843	1.843	1.836	14.129	14.120	7
91 ..	1.953	1.958	1.960	1.961	1.964	1.967	1.966	1.949	14.126	14.081	8
90 ..	2.073	2.078	2.080	2.081	2.085	2.087	2.085	1.983	14.107	14.035	9
											$w=x-10$
89 ..	2.192	2.197	2.199	2.201	2.205	2.207	2.203	13.384	14.075	13.984	10
88 ..	2.314	2.318	2.320	2.323	2.327	2.328	2.322	13.950	14.035	13.928	11
87 ..	2.440	2.445	2.446	2.450	2.454	2.455	2.445	13.991	13.989	13.869	12
86 ..	2.574	2.578	2.579	2.584	2.588	2.588	2.564	13.975	13.938	13.807	13
85 ..	2.715	2.719	2.721	2.726	2.731	2.728	2.592	13.945	13.883	13.742	14
											$w=x-15$
84 ..	2.866	2.869	2.872	2.878	2.881	2.877	13.216	13.904	13.824	13.676	15
83 ..	3.026	3.029	3.033	3.039	3.042	3.034	13.766	13.858	13.762	13.679	16
82 ..	3.198	3.200	3.206	3.212	3.214	3.200	13.800	13.806	13.698	13.540	17
81 ..	3.384	3.386	3.393	3.400	3.400	3.368	13.778	13.750	13.631	13.471	18
80 ..	3.586	3.589	3.597	3.604	3.602	3.419	13.744	13.691	13.564	13.401	19
											$w=x-20$
79 ..	3.805	3.809	3.818	3.824	3.819	13.013	13.698	13.628	13.495	13.330	20
78 ..	4.037	4.043	4.053	4.058	4.047	13.551	13.648	13.563	13.425	13.259	21
77 ..	4.277	4.285	4.296	4.299	4.280	13.578	13.592	13.496	13.354	13.187	22
76 ..	4.522	4.532	4.543	4.544	4.500	13.551	13.532	13.426	13.282	13.112	23
75 ..	4.770	4.782	4.793	4.791	4.545	13.509	13.466	13.352	13.207	13.034	24
											$w=x-25$
74 ..	5.019	5.033	5.043	5.037	12.774	13.453	13.394	13.275	13.129	12.950	25
73 ..	5.269	5.285	5.294	5.280	13.288	13.390	13.317	13.195	13.048	12.861	26
72 ..	5.521	5.538	5.545	5.519	13.298	13.319	13.236	13.110	12.964	12.765	27
71 ..	5.775	5.792	5.795	5.737	13.252	13.241	13.149	13.022	12.875	12.663	28
70 ..	6.029	6.046	6.045	5.732	13.190	13.156	13.057	12.931	12.781	12.556	29
											$w=x-30$
69 ..	6.284	6.300	6.293	12.447	13.114	13.066	12.962	12.835	12.681	12.443	30
68 ..	6.538	6.552	6.536	12.925	13.031	12.969	12.863	12.737	12.576	12.323	31
67 ..	6.792	6.803	6.773	12.911	12.939	12.868	12.760	12.635	12.465	12.198	32
66 ..	7.044	7.052	6.981	12.843	12.840	12.761	12.633	12.528	12.347	12.068	33
65 ..	7.294	7.296	6.917	12.760	12.735	12.650	12.542	12.417	12.224	11.932	34
											$w=x-35$
64 ..	7.542	7.537	12.014	12.663	12.624	12.535	12.428	12.300	12.096	11.790	35
63 ..	7.785	7.769	12.450	12.558	12.507	12.416	12.311	12.178	11.962	11.644	36
62 ..	8.025	7.990	12.413	12.445	12.385	12.294	12.191	12.050	11.822	11.493	37
61 ..	8.258	8.176	12.322	12.325	12.258	12.167	12.066	11.916	11.677	11.336	38
60 ..	8.485	8.043	12.215	12.198	12.126	12.036	11.935	11.776	11.526	11.173	39
											$w=x-40$
59 ..	8.704	11.470	12.093	12.063	11.988	11.901	11.798	11.629	11.370	11.003	40
58 ..	8.911	11.856	11.963	11.922	11.846	11.761	11.655	11.476	11.207	10.827	41
57 ..	9.107	11.788	11.824	11.774	11.698	11.616	11.504	11.317	11.038	10.644	42
56 ..	9.263	11.668	11.677	11.621	11.546	11.466	11.347	11.151	10.864	10.456	43
55 ..	9.061	11.533	11.522	11.463	11.390	11.311	11.185	10.980	10.683	10.262	44
											$w=x-45$
54 ..	10.795	11.384	11.362	11.300	11.229	11.150	11.016	10.804	10.498	10.063	45
53 ..	11.123	11.227	11.195	11.132	11.065	10.984	10.842	10.623	10.306	9.860	46
52 ..	11.024	11.062	11.022	10.960	10.896	10.811	10.663	10.437	10.109	9.652	47
51 ..	10.877	10.890	10.845	10.784	10.723	10.633	10.478	10.245	9.907	9.440	48
50 ..	10.715	10.710	10.661	10.603	10.545	10.448	10.287	10.048	9.700	9.223	49

7%

14. AUSTRALIAN MALES, 1932-1934.—Values of  $a_{xw}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $w$ ), where ( $x$ ) denotes the Elder Male, and ( $w$ ) denotes the Younger Male.]

$x$	$w=x$	$w=x-5$	$w=x-10$	$w=x-15$	$w=x-20$	$w=x-25$	$w=x-30$	$w=x-35$	$w=x-40$	$w=x-45$	$w=x-50$
103 .. ..	.020	.077	.096	.105	.113	.121	.126	.130	.132	.133	.134
102 .. ..	.067	.163	.197	.216	.234	.252	.263	.269	.274	.276	.278
101 .. ..	.133	.256	.302	.332	.363	.391	.408	.418	.425	.429	.432
100 .. ..	.212	.352	.408	.452	.498	.536	.558	.573	.582	.588	.593
99 .. ..	.299	.449	.515	.574	.637	.685	.713	.732	.744	.752	.758
98 .. ..	.390	.545	.622	.697	.778	.834	.869	.892	.906	.917	.924
97 .. ..	.483	.637	.726	.820	.918	.981	1.023	1.050	1.066	1.079	1.087
96 .. ..	.573	.726	.829	.941	1.055	1.125	1.172	1.203	1.222	1.237	1.246
95 .. ..	.660	.811	.930	1.062	1.186	1.263	1.315	1.349	1.371	1.387	1.397
94 .. ..	.742	.892	1.027	1.181	1.312	1.395	1.451	1.487	1.512	1.530	1.540
93 .. ..	.820	.971	1.123	1.297	1.432	1.520	1.580	1.617	1.645	1.663	1.675
92 .. ..	.892	1.050	1.219	1.410	1.547	1.639	1.701	1.741	1.770	1.789	1.801
91 .. ..	.963	1.129	1.317	1.520	1.659	1.754	1.818	1.859	1.890	1.909	1.922
90 .. ..	1.032	1.211	1.419	1.629	1.769	1.867	1.932	1.974	2.007	2.026	2.039
89 .. ..	1.103	1.297	1.526	1.738	1.881	1.980	2.045	2.090	2.122	2.143	2.155
88 .. ..	1.179	1.389	1.640	1.851	1.995	2.096	2.162	2.208	2.241	2.261	2.274
87 .. ..	1.260	1.490	1.759	1.969	2.116	2.217	2.283	2.332	2.364	2.385	2.397
86 .. ..	1.348	1.600	1.885	2.094	2.243	2.345	2.412	2.462	2.494	2.515	2.528
85 .. ..	1.445	1.722	2.017	2.227	2.377	2.480	2.548	2.600	2.632	2.653	2.666
84 .. ..	1.550	1.856	2.156	2.368	2.521	2.624	2.694	2.746	2.779	2.800	2.812
83 .. ..	1.665	2.001	2.303	2.519	2.673	2.776	2.850	2.902	2.935	2.956	2.969
82 .. ..	1.791	2.156	2.459	2.679	2.836	2.940	3.016	3.068	3.102	3.123	3.136
81 .. ..	1.932	2.322	2.628	2.852	3.011	3.117	3.197	3.249	3.283	3.304	3.317
80 .. ..	2.090	2.500	2.811	3.040	3.202	3.310	3.392	3.445	3.480	3.501	3.515
79 .. ..	2.266	2.690	3.008	3.243	3.407	3.520	3.603	3.657	3.693	3.714	3.727
78 .. ..	2.455	2.889	3.216	3.457	3.623	3.741	3.827	3.882	3.917	3.939	3.953
77 .. ..	2.654	3.096	3.432	3.679	3.848	3.972	4.058	4.115	4.150	4.173	4.186
76 .. ..	2.858	3.308	3.652	3.904	4.077	4.206	4.293	4.351	4.387	4.410	4.422
75 .. ..	3.064	3.523	3.876	4.132	4.309	4.442	4.531	4.590	4.625	4.648	4.660
74 .. ..	3.273	3.741	4.101	4.361	4.543	4.679	4.769	4.828	4.864	4.888	4.899
73 .. ..	3.485	3.962	4.329	4.590	4.779	4.917	5.008	5.067	5.104	5.127	5.137
72 .. ..	3.700	4.186	4.558	4.822	5.017	5.155	5.248	5.307	5.344	5.366	5.376
71 .. ..	3.919	4.413	4.790	5.056	5.256	5.395	5.489	5.547	5.585	5.606	5.615
70 .. ..	4.142	4.643	5.022	5.292	5.496	5.636	5.730	5.788	5.825	5.846	5.855
69 .. ..	4.368	4.875	5.255	5.529	5.736	5.876	5.970	6.028	6.066	6.084	6.096
68 .. ..	4.597	5.108	5.488	5.769	5.976	6.117	6.210	6.268	6.305	6.322	6.336
67 .. ..	4.828	5.343	5.722	6.008	6.215	6.357	6.448	6.507	6.542	6.558	6.575
66 .. ..	5.061	5.578	5.958	6.248	6.454	6.595	6.685	6.744	6.778	6.793	6.813
65 .. ..	5.296	5.812	6.193	6.486	6.691	6.832	6.921	6.979	7.011	7.027	7.050
64 .. ..	5.531	6.045	6.429	6.722	6.927	7.066	7.154	7.211	7.241	7.259	7.284
63 .. ..	5.766	6.277	6.664	6.956	7.160	7.296	7.384	7.439	7.467	7.488	7.515
62 .. ..	6.001	6.508	6.899	7.188	7.390	7.524	7.611	7.664	7.690	7.714	7.743
61 .. ..	6.234	6.737	7.130	7.416	7.617	7.747	7.833	7.884	7.909	7.937	7.967
60 .. ..	6.465	6.965	7.358	7.641	7.838	7.966	8.050	8.099	8.124	8.153	8.185
59 .. ..	6.692	7.192	7.582	7.861	8.055	8.180	8.262	8.308	8.334	8.368	8.397
58 .. ..	6.916	7.416	7.801	8.077	8.266	8.389	8.469	8.511	8.540	8.576	8.602
57 .. ..	7.138	7.638	8.017	8.289	8.473	8.594	8.670	8.710	8.743	8.780	8.802
56 .. ..	7.359	7.858	8.231	8.498	8.677	8.795	8.868	8.906	8.942	8.981	8.997
55 .. ..	7.581	8.076	8.442	8.704	8.878	8.994	9.062	9.100	9.140	9.177	9.187
54 .. ..	7.802	8.292	8.651	8.906	9.076	9.188	9.253	9.291	9.334	9.370	9.370
53 .. ..	8.023	8.504	8.857	9.105	9.271	9.379	9.440	9.480	9.526	9.559	9.544
52 .. ..	8.242	8.714	9.060	9.301	9.462	9.566	9.622	9.667	9.713	9.742	9.705
51 .. ..	8.458	8.920	9.258	9.491	9.648	9.747	9.801	9.849	9.896	9.918	9.824
50 .. ..	8.669	9.121	9.451	9.676	9.829	9.922	9.975	10.026	10.073	10.087	9.563

**14. AUSTRALIAN MALES, 1932-1934.—Values of  $\alpha_{xy}$ —continued.**

7%

[A joint life annuity of 1, payable at the end of each annuity year survived by both  $(x)$  and  $(w)$ , where  $(x)$  denotes the Elder Male, and  $(w)$  denotes the Younger Male.]

$x$	$w=x-55$	$w=x-60$	$w=x-65$	$w=x-70$	$w=x-75$	$w=x-80$	$w=x-85$	$w=x-90$	$w=x-95$	$w=x-100$	$x$
103	..	.134	.135	.135	.135	.135	.135	.135	.135	.135	.135
102	..	.279	.280	.281	.281	.281	.281	.282	.281	.281	.281
101	..	.434	.435	.436	.436	.437	.437	.437	.437	.434	
100	..	.596	.597	.598	.599	.599	.600	.600	.600	.572	
99	..	.761	.763	.765	.765	.766	.766	.767	.767	.766	$w=x$
98	..	.928	.930	.932	.933	.933	.934	.935	.935	.933	0
97	..	1.092	1.095	1.097	1.098	1.098	1.100	1.101	1.101	1.097	1
96	..	1.252	1.255	1.257	1.258	1.258	1.260	1.261	1.261	1.251	2
95	..	1.404	1.407	1.410	1.411	1.411	1.413	1.415	1.413	1.346	3
94	..	1.547	1.551	1.554	1.555	1.556	1.558	1.559	1.557	12.634	4
93	..	1.682	1.686	1.689	1.690	1.691	1.694	1.694	1.690	13.188	5
92	..	1.809	1.813	1.816	1.816	1.819	1.821	1.822	1.814	13.244	6
91	..	1.929	1.934	1.937	1.937	1.940	1.943	1.942	1.925	13.245	7
90	..	2.047	2.052	2.054	2.055	2.058	2.061	2.059	1.958	13.232	8
89	..	2.163	2.168	2.170	2.172	2.176	2.178	2.174	12.552	13.206	9
88	..	2.282	2.287	2.288	2.291	2.295	2.296	2.290	13.087	13.173	10
87	..	2.406	2.410	2.411	2.415	2.419	2.420	2.410	13.129	13.135	11
86	..	2.536	2.540	2.541	2.546	2.550	2.550	2.527	13.119	13.092	12
85	..	2.674	2.678	2.680	2.685	2.689	2.687	2.553	13.096	13.045	13
84	..	2.821	2.824	2.827	2.832	2.836	2.832	12.409	13.062	12.994	14
83	..	2.977	2.980	2.983	2.990	2.993	2.985	12.930	13.023	12.941	15
82	..	3.144	3.146	3.151	3.158	3.160	3.146	12.966	12.979	12.886	16
81	..	3.324	3.327	3.334	3.340	3.340	3.309	12.951	12.932	12.829	17
80	..	3.521	3.524	3.532	3.539	3.536	3.357	12.924	12.882	12.771	18
79	..	3.733	3.738	3.746	3.752	3.747	12.238	12.887	12.829	12.712	19
78	..	3.958	3.964	3.974	3.979	3.968	12.748	12.844	12.773	12.652	20
77	..	4.191	4.198	4.209	4.212	4.193	12.779	12.798	12.716	12.591	21
76	..	4.427	4.437	4.448	4.449	4.405	12.759	12.747	12.656	12.529	22
75	..	4.666	4.678	4.688	4.686	4.446	12.726	12.690	12.593	12.465	23
74	..	4.906	4.919	4.929	4.923	12.037	12.679	12.629	12.526	12.398	24
73	..	5.146	5.161	5.170	5.156	12.526	12.626	12.563	12.455	12.328	25
72	..	5.387	5.403	5.410	5.385	12.542	12.566	12.492	12.382	12.255	26
71	..	5.630	5.646	5.649	5.593	12.504	12.498	12.417	12.306	12.178	27
70	..	5.872	5.888	5.888	5.583	12.453	12.425	12.337	12.226	12.096	28
69	..	6.115	6.130	6.124	11.756	12.388	12.346	12.254	12.143	12.009	29
68	..	6.356	6.370	6.354	12.213	12.316	12.262	12.167	12.057	11.916	30
67	..	6.597	6.608	6.579	12.207	12.236	12.173	12.077	11.967	11.818	31
66	..	6.836	6.843	6.775	12.150	12.150	12.080	11.983	11.874	11.715	32
65	..	7.073	7.074	6.706	12.078	12.058	11.982	11.886	11.776	11.606	33
64	..	7.306	7.301	11.378	11.994	11.960	11.880	11.785	11.673	11.492	34
63	..	7.535	7.518	11.798	11.902	11.857	11.775	11.682	11.565	11.372	35
62	..	7.759	7.726	11.770	11.802	11.749	11.666	11.575	11.451	11.248	36
61	..	7.978	7.899	11.691	11.696	11.636	11.554	11.464	11.331	11.118	37
60	..	8.190	7.763	11.597	11.583	11.518	11.437	11.348	11.206	10.982	38
59	..	8.393	10.897	11.490	11.463	11.396	11.317	11.226	11.075	10.841	39
58	..	8.586	11.271	11.374	11.337	11.268	11.191	11.097	10.937	10.694	40
57	..	8.767	11.214	11.250	11.205	11.135	11.062	10.962	10.793	10.541	41
56	..	8.909	11.108	11.118	11.067	10.999	10.927	10.821	10.644	10.383	42
55	..	8.708	10.987	10.979	10.924	10.858	10.787	10.674	10.488	10.219	43
											44
											45
10.291	10.854	10.834	10.777	10.713	10.642	10.521	10.328	10.049	9.651		46
10.612	10.712	10.683	10.625	10.564	10.491	10.363	10.163	9.874	9.464		47
10.526	10.563	10.527	10.469	10.411	10.334	10.199	9.993	9.693	9.272		48
10.394	10.406	10.365	10.309	10.254	10.172	10.030	9.818	9.507	9.076		49
10.247	10.243	10.198	10.144	10.091	10.003	9.856	9.638	9.317	8.876		

**$2\frac{1}{2}\%$** **15. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .**

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.068	.089	.101	.110	.116	.120	.122	.124	.125	.125
102 .. ..	.057	.146	.186	.210	.228	.241	.250	.255	.259	.260	.261
101 .. ..	.115	.233	.289	.326	.356	.377	.390	.398	.404	.406	.408
100 .. ..	.186	.326	.398	.450	.492	.521	.540	.551	.558	.561	.564
99 .. ..	.267	.425	.513	.581	.635	.673	.696	.711	.720	.725	.728
98 .. ..	.356	.529	.632	.718	.784	.831	.860	.878	.889	.895	.898
97 .. ..	.450	.635	.755	.859	.939	.994	1.028	1.051	1.063	1.069	1.074
96 .. ..	.549	.744	.883	1.005	1.097	1.162	1.200	1.226	1.240	1.248	1.254
95 .. ..	.651	.855	1.014	1.154	1.259	1.331	1.375	1.404	1.419	1.428	1.435
94 .. ..	.754	.969	1.150	1.305	1.423	1.502	1.552	1.583	1.600	1.610	1.618
93 .. ..	.859	1.086	1.289	1.460	1.590	1.675	1.730	1.763	1.781	1.792	1.801
92 .. ..	.966	1.207	1.432	1.619	1.759	1.849	1.909	1.944	1.963	1.976	1.985
91 .. ..	1.075	1.334	1.579	1.781	1.931	2.027	2.091	2.127	2.147	2.162	2.172
90 .. ..	1.188	1.468	1.733	1.949	2.107	2.209	2.277	2.313	2.334	2.351	2.361
89 .. ..	1.307	1.611	1.894	2.124	2.290	2.397	2.467	2.505	2.528	2.545	2.555
88 .. ..	1.433	1.763	2.065	2.309	2.480	2.594	2.665	2.704	2.729	2.747	2.757
87 .. ..	1.569	1.926	2.246	2.504	2.681	2.800	2.873	2.913	2.940	2.959	2.969
86 .. ..	1.717	2.100	2.441	2.711	2.894	3.020	3.093	3.134	3.163	3.184	3.193
85 .. ..	1.877	2.288	2.649	2.931	3.122	3.252	3.327	3.369	3.400	3.421	3.431
84 .. ..	2.052	2.490	2.872	3.165	3.364	3.498	3.574	3.619	3.652	3.673	3.684
83 .. ..	2.240	2.707	3.110	3.413	3.622	3.759	3.835	3.883	3.919	3.939	3.951
82 .. ..	2.440	2.936	3.362	3.674	3.893	4.032	4.110	4.161	4.198	4.218	4.232
81 .. ..	2.654	3.179	3.626	3.948	4.176	4.317	4.397	4.452	4.491	4.510	4.526
80 .. ..	2.880	3.437	3.902	4.237	4.473	4.616	4.698	4.756	4.796	4.816	4.832
79 .. ..	3.121	3.710	4.192	4.540	4.783	4.927	5.013	5.074	5.114	5.136	5.153
78 .. ..	3.377	3.997	4.495	4.858	5.105	5.251	5.341	5.406	5.445	5.469	5.486
77 .. ..	3.646	4.297	4.811	5.188	5.440	5.587	5.682	5.750	5.789	5.814	5.832
76 .. ..	3.930	4.612	5.141	5.532	5.786	5.936	6.036	6.107	6.145	6.173	6.191
75 .. ..	4.229	4.938	5.485	5.888	6.145	6.299	6.403	6.475	6.514	6.544	6.563
74 .. ..	4.544	5.278	5.843	6.256	6.516	6.673	6.783	6.856	6.896	6.927	6.947
73 .. ..	4.873	5.629	6.215	6.635	6.897	7.060	7.175	7.247	7.290	7.321	7.342
72 .. ..	5.215	5.992	6.598	7.023	7.287	7.457	7.576	7.647	7.693	7.725	7.748
71 .. ..	5.568	6.366	6.990	7.420	7.686	7.862	7.984	8.055	8.104	8.136	8.163
70 .. ..	5.930	6.750	7.389	7.821	8.091	8.274	8.398	8.469	8.520	8.554	8.584
69 .. ..	6.299	7.142	7.793	8.228	8.502	8.691	8.816	8.889	8.941	8.976	9.010
68 .. ..	6.677	7.543	8.202	8.638	8.919	9.113	9.237	9.313	9.366	9.403	9.442
67 .. ..	7.064	7.953	8.617	9.054	9.341	9.540	9.663	9.742	9.796	9.835	9.880
66 .. ..	7.461	8.370	9.038	9.476	9.770	9.972	10.095	10.177	10.231	10.274	10.324
65 .. ..	7.869	8.795	9.464	9.905	10.205	10.410	10.532	10.617	10.672	10.720	10.774
64 .. ..	8.287	9.225	9.895	10.339	10.646	10.851	10.975	11.061	11.118	11.171	11.230
63 .. ..	8.714	9.660	10.329	10.779	11.092	11.295	11.422	11.509	11.569	11.627	11.690
62 .. ..	9.148	10.099	10.767	11.223	11.540	11.741	11.872	11.959	12.022	12.087	12.153
61 .. ..	9.587	10.540	11.206	11.669	11.989	12.188	12.322	12.410	12.477	12.548	12.617
60 .. ..	10.028	10.980	11.647	12.115	12.436	12.635	12.771	12.860	12.932	13.009	13.079
59 .. ..	10.470	11.419	12.087	12.560	12.880	13.080	13.217	13.307	13.385	13.468	13.537
58 .. ..	10.911	11.855	12.526	13.003	13.320	13.522	13.659	13.752	13.837	13.925	13.990
57 .. ..	11.351	12.289	12.964	13.444	13.756	13.961	14.098	14.194	14.287	14.378	14.437
56 .. ..	11.789	12.722	13.400	13.880	14.189	14.396	14.533	14.634	14.733	14.827	14.877
55 .. ..	12.224	13.153	13.833	14.312	14.618	14.826	14.963	15.069	15.176	15.271	15.308
54 .. ..	12.655	13.580	14.262	14.737	15.041	15.250	15.388	15.501	15.614	15.707	15.724
53 .. ..	13.081	14.004	14.687	15.155	15.460	15.668	15.808	15.928	16.046	16.135	16.129
52 .. ..	13.504	14.426	15.108	15.568	15.875	16.081	16.223	16.352	16.474	16.556	16.514
51 .. ..	13.926	14.846	15.525	15.978	16.285	16.489	16.636	16.772	16.897	16.968	16.842
50 .. ..	14.346	15.264	15.938	16.384	16.691	16.895	17.047	17.190	17.316	17.372	16.648

15. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

2½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.125	.126	.126	.126	.126	.126	.126	.126	.126	.126	.126
102 ..	.262	.262	.263	.263	.263	.263	.263	.263	.263	.263	.263
101 ..	.409	.410	.410	.410	.411	.411	.411	.411	.411	.409	
100 ..	.565	.566	.567	.567	.568	.568	.569	.569	.568	.548	
99 ..	.730	.731	.732	.733	.733	.734	.734	.735	.733	$z=y$	
98 ..	.901	.903	.904	.904	.905	.906	.907	.907	.905	27.187	0
97 ..	1.078	1.079	1.081	1.081	1.082	1.084	1.085	1.084	1.081	29.013	1
96 ..	1.258	1.259	1.261	1.262	1.263	1.265	1.266	1.265	1.257	29.126	2
95 ..	1.439	1.441	1.443	1.444	1.446	1.448	1.449	1.448	1.392	29.052	3
94 ..	1.622	1.624	1.627	1.628	1.630	1.633	1.634	1.631	$z=y-5$	27.933	4
93 ..	1.805	1.808	1.811	1.812	1.815	1.818	1.819	1.814	28.760	28.581	5
92 ..	1.990	1.993	1.996	1.998	2.001	2.004	2.004	1.997	28.710	28.374	6
91 ..	2.176	2.180	2.183	2.185	2.190	2.193	2.191	2.175	28.559	28.151	7
90 ..	2.366	2.370	2.373	2.377	2.381	2.384	2.382	2.286	28.374	27.913	8
89 ..	2.561	2.566	2.569	2.573	2.578	2.581	2.576	$z=y-10$	27.283	27.664	9
88 ..	2.764	2.768	2.772	2.777	2.783	2.785	2.777	28.047	27.946	27.405	10
87 ..	2.976	2.981	2.986	2.992	2.998	2.999	2.986	27.960	27.707	27.138	11
86 ..	3.201	3.206	3.212	3.219	3.225	3.224	3.198	27.779	27.458	26.866	12
85 ..	3.440	3.446	3.452	3.460	3.466	3.463	3.321	27.570	27.200	26.590	13
84 ..	3.693	3.699	3.707	3.717	3.722	3.715	$z=y-15$	26.423	27.347	26.934	26.311
83 ..	3.961	3.967	3.977	3.987	3.991	3.980	27.139	27.107	26.663	26.030	15
82 ..	4.241	4.249	4.260	4.271	4.274	4.255	27.034	26.856	26.387	25.748	16
81 ..	4.535	4.545	4.558	4.569	4.569	4.529	26.839	26.598	26.108	25.464	17
80 ..	4.843	4.854	4.869	4.880	4.876	4.672	26.619	26.332	25.827	25.180	18
79 ..	5.164	5.177	5.193	5.204	5.195	$z=y-20$	25.445	26.387	26.060	25.544	24.896
78 ..	5.498	5.514	5.532	5.541	5.525	26.116	26.139	25.784	25.261	24.613	20
77 ..	5.846	5.864	5.883	5.890	5.863	25.996	25.882	25.504	24.976	24.328	21
76 ..	6.207	6.228	6.248	6.251	6.194	25.791	25.616	25.220	24.690	24.042	22
75 ..	6.581	6.605	6.625	6.623	6.342	25.559	25.342	24.933	24.403	23.754	23
74 ..	6.968	6.995	7.014	7.004	$z=y-25$	24.371	25.315	25.060	24.643	24.114	23.462
73 ..	7.368	7.397	7.414	7.394	24.987	25.052	24.772	24.349	23.822	23.166	25
72 ..	7.778	7.808	7.822	7.787	24.843	24.777	24.477	24.052	23.528	22.866	26
71 ..	8.196	8.228	8.237	8.162	24.615	24.492	24.177	23.752	23.231	22.560	27
70 ..	8.621	8.653	8.655	8.286	$z=y-30$	24.359	24.197	23.871	23.448	22.929	22.248
69 ..	9.051	9.082	9.074	$z=y-35$	23.159	24.088	23.893	23.560	23.140	22.621	21.929
68 ..	9.486	9.515	9.494	23.704	23.799	23.580	23.244	22.829	22.308	21.603	30
67 ..	9.926	9.951	9.909	23.525	23.496	23.260	22.923	22.513	21.990	21.270	31
66 ..	10.372	10.391	10.298	23.264	23.183	22.933	22.590	22.193	21.665	20.931	32
65 ..	10.823	10.833	10.370	22.977	22.860	22.601	22.270	21.870	21.335	20.587	33
64 ..	11.278	11.274	$z=y-40$	21.780	22.677	22.529	22.266	21.940	21.542	20.999	20.239
63 ..	11.735	11.715	22.247	22.361	22.192	21.926	21.606	21.210	20.658	19.887	35
62 ..	12.193	12.148	22.034	22.033	21.848	21.584	21.270	20.874	20.312	19.531	36
61 ..	12.649	12.541	21.744	21.694	21.498	21.237	20.930	20.532	19.959	19.170	37
60 ..	13.100	12.543	21.428	21.345	21.141	20.885	20.584	20.183	19.601	18.801	38
59 ..	13.542	20.243	21.096	20.985	20.778	20.527	20.232	19.826	19.235	18.423	40
58 ..	13.975	20.620	20.745	20.615	20.407	20.164	19.872	19.460	18.864	18.036	41
57 ..	14.392	20.362	20.381	20.237	20.031	19.795	19.505	19.087	18.486	17.642	42
56 ..	14.757	20.031	20.005	19.852	19.649	19.422	19.132	18.708	18.101	17.240	43
55 ..	14.662	19.676	19.620	19.461	19.264	19.044	18.754	18.323	17.711	16.834	44
18.515	19.309	19.228	19.066	18.876	18.662	18.369	17.935	17.315	16.425		45
18.799	18.927	18.830	18.668	18.485	18.276	17.981	17.543	16.913	16.013		46
18.503	18.536	18.426	18.266	18.092	17.886	17.587	17.148	16.506	15.599		47
18.143	18.136	18.018	17.862	17.696	17.492	17.190	16.749	16.095	15.182		48
17.763	17.729	17.606	17.456	17.297	17.094	16.788	16.346	15.681	14.765		49

3%

16. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.067	.089	.100	.109	.115	.119	.122	.123	.124	.125
102 .. ..	.057	.145	.185	.208	.227	.240	.249	.254	.257	.259	.260
101 .. ..	.114	.231	.288	.324	.354	.374	.388	.396	.401	.404	.405
100 .. ..	.185	.324	.396	.447	.489	.517	.536	.547	.554	.558	.560
99 .. ..	.265	.423	.509	.577	.630	.668	.691	.706	.715	.720	.722
98 .. ..	.354	.525	.627	.712	.778	.825	.853	.872	.882	.888	.891
97 .. ..	.447	.630	.750	.852	.931	.986	1.020	1.042	1.054	1.060	1.065
96 .. ..	.545	.738	.876	.996	1.087	1.151	1.189	1.215	1.229	1.236	1.242
95 .. ..	.646	.848	1.006	1.143	1.247	1.318	1.362	1.390	1.403	1.414	1.421
94 .. ..	.748	.961	1.130	1.293	1.409	1.487	1.535	1.567	1.583	1.592	1.600
93 .. ..	.852	1.076	1.276	1.445	1.573	1.656	1.710	1.743	1.760	1.772	1.780
92 .. ..	.957	1.196	1.417	1.601	1.739	1.828	1.887	1.921	1.939	1.952	1.961
91 .. ..	1.065	1.321	1.562	1.760	1.908	2.002	2.065	2.100	2.119	2.134	2.144
90 .. ..	1.177	1.453	1.713	1.925	2.080	2.180	2.246	2.282	2.303	2.319	2.329
89 .. ..	1.294	1.593	1.871	2.097	2.259	2.364	2.432	2.469	2.491	2.508	2.519
88 .. ..	1.418	1.742	2.038	2.277	2.445	2.556	2.626	2.663	2.687	2.706	2.715
87 .. ..	1.552	1.902	2.216	2.468	2.641	2.757	2.829	2.867	2.893	2.912	2.922
86 .. ..	1.697	2.073	2.406	2.670	2.849	2.971	3.043	3.082	3.111	3.131	3.140
85 .. ..	1.855	2.257	2.610	2.885	3.070	3.197	3.270	3.311	3.341	3.362	3.371
84 .. ..	2.026	2.455	2.828	3.113	3.306	3.436	3.510	3.553	3.586	3.606	3.616
83 .. ..	2.210	2.666	3.059	3.353	3.556	3.689	3.763	3.809	3.844	3.864	3.875
82 .. ..	2.406	2.890	3.304	3.607	3.819	3.953	4.029	4.078	4.114	4.133	4.147
81 .. ..	2.614	3.127	3.560	3.873	4.093	4.230	4.306	4.359	4.397	4.416	4.430
80 .. ..	2.836	3.377	3.829	4.152	4.380	4.518	4.597	4.653	4.691	4.710	4.726
79 .. ..	3.070	3.642	4.109	4.445	4.679	4.817	4.900	4.959	4.997	5.018	5.034
78 .. ..	3.319	3.920	4.401	4.751	4.989	5.129	5.215	5.277	5.315	5.338	5.354
77 .. ..	3.580	4.211	4.706	5.069	5.310	5.451	5.542	5.607	5.645	5.669	5.686
76 .. ..	3.855	4.514	5.023	5.399	5.643	5.786	5.881	5.948	5.985	6.012	6.029
75 .. ..	4.145	4.829	5.354	5.740	5.986	6.132	6.232	6.300	6.338	6.365	6.383
74 .. ..	4.449	5.156	5.698	6.092	6.339	6.489	6.594	6.663	6.701	6.730	6.749
73 .. ..	4.766	5.493	6.053	6.453	6.702	6.857	6.966	7.034	7.075	7.105	7.125
72 .. ..	5.096	5.841	6.418	6.823	7.073	7.234	7.347	7.414	7.458	7.487	7.510
71 .. ..	5.434	6.198	6.792	7.199	7.451	7.617	7.733	7.800	7.846	7.876	7.902
70 .. ..	5.781	6.563	7.170	7.580	7.834	8.006	8.124	8.191	8.239	8.270	8.299
69 .. ..	6.134	6.937	7.553	7.963	8.222	8.399	8.517	8.585	8.635	8.667	8.700
68 .. ..	6.494	7.317	7.940	8.359	8.613	8.796	8.912	8.983	9.033	9.068	9.105
67 .. ..	6.862	7.705	8.331	8.740	9.009	9.196	9.311	9.385	9.435	9.472	9.514
66 .. ..	7.239	8.099	8.726	9.136	9.411	9.600	9.714	9.791	9.842	9.882	9.929
65 .. ..	7.625	8.498	9.126	9.537	9.817	10.007	10.121	10.200	10.252	10.296	10.348
64 .. ..	8.020	8.902	9.528	9.942	10.227	10.417	10.532	10.613	10.666	10.715	10.771
63 .. ..	8.422	9.310	9.933	10.351	10.641	10.829	10.946	11.027	11.082	11.137	11.196
62 .. ..	8.830	9.720	10.340	10.762	11.056	11.241	11.362	11.443	11.501	11.561	11.624
61 .. ..	9.242	10.130	10.747	11.174	11.470	11.653	11.776	11.857	11.919	11.986	12.050
60 .. ..	9.654	10.539	11.154	11.585	11.881	12.063	12.188	12.270	12.336	12.409	12.473
59 .. ..	10.065	10.945	11.560	11.994	12.288	12.470	12.596	12.679	12.751	12.828	12.891
58 .. ..	10.475	11.347	11.963	12.400	12.690	12.874	12.990	13.084	13.163	13.244	13.304
57 .. ..	10.882	11.747	12.364	12.802	13.087	13.273	13.398	13.486	13.571	13.656	13.709
56 .. ..	11.287	12.143	12.762	13.200	13.480	13.668	13.792	13.884	13.975	14.062	14.107
55 .. ..	11.687	12.536	13.156	13.591	13.867	14.056	14.180	14.277	14.375	14.462	14.495
54 .. ..	12.082	12.926	13.545	13.975	14.249	14.438	14.562	14.665	14.768	14.854	14.868
53 .. ..	12.471	13.311	13.929	14.351	14.625	14.812	14.938	15.047	15.155	15.237	15.229
52 .. ..	12.857	13.693	14.308	14.722	14.996	15.181	15.309	15.426	15.537	15.611	15.570
51 .. ..	13.239	14.072	14.682	15.088	15.363	15.545	15.677	15.800	15.914	15.977	15.856
50 .. ..	13.620	14.448	15.052	15.450	15.724	15.905	16.041	16.171	16.285	16.334	15.652

16. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

3 %

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.125	.125	.125	.125	.125	.125	.125	.126	.126	.125	
102 ..	.261	.261	.261	.261	.262	.262	.262	.262	.262	.261	
101 ..	.406	.407	.408	.408	.408	.408	.409	.409	.409	.406	
100 ..	.562	.563	.563	.564	.564	.564	.565	.565	.565	.544	
99 ..	.725	.726	.727	.727	.728	.728	.729	.729	.728	24.277	0
98 ..	.894	.896	.897	.897	.898	.898	.900	.900	.898	25.932	1
97 ..	1.068	1.070	1.071	1.072	1.073	1.074	1.075	1.075	1.072	26.058	2
96 ..	1.246	1.247	1.249	1.250	1.251	1.253	1.254	1.253	1.245	26.017	3
95 ..	1.425	1.427	1.429	1.430	1.431	1.434	1.435	1.433	1.378	25.927	4
94 ..	1.605	1.607	1.609	1.610	1.613	1.615	1.616	1.613	25.011	25.816	5
93 ..	1.785	1.788	1.790	1.792	1.794	1.797	1.798	1.793	25.777	25.675	6
92 ..	1.965	1.969	1.971	1.974	1.977	1.980	1.980	1.972	25.759	25.517	7
91 ..	2.148	2.152	2.154	2.157	2.161	2.164	2.163	2.147	25.650	25.343	8
90 ..	2.333	2.338	2.340	2.344	2.349	2.351	2.349	2.255	25.510	25.156	9
89 ..	2.524	2.529	2.532	2.536	2.541	2.543	2.539	24.514	25.354	24.958	10
88 ..	2.722	2.726	2.730	2.735	2.741	2.742	2.735	25.226	25.179	24.752	11
87 ..	2.929	2.934	2.938	2.944	2.950	2.951	2.938	25.174	24.991	24.538	12
86 ..	3.148	3.153	3.158	3.165	3.171	3.170	3.144	25.038	24.794	24.320	13
85 ..	3.380	3.385	3.391	3.400	3.405	3.402	3.263	24.876	24.588	24.097	14
84 ..	3.625	3.631	3.639	3.648	3.653	3.646	23.838	24.702	24.375	23.871	15
83 ..	3.884	3.891	3.900	3.910	3.914	3.903	24.510	24.513	24.157	23.643	16
82 ..	4.156	4.163	4.174	4.185	4.187	4.169	24.441	24.313	23.934	23.413	17
81 ..	4.440	4.449	4.461	4.472	4.472	4.433	24.292	24.106	23.708	23.182	18
80 ..	4.736	4.747	4.761	4.772	4.768	4.569	24.120	23.893	23.480	22.951	19
79 ..	5.045	5.058	5.073	5.083	5.074	23.061	23.937	23.674	23.250	22.710	20
78 ..	5.366	5.381	5.398	5.407	5.391	23.696	23.740	23.450	23.019	22.486	21
77 ..	5.699	5.717	5.735	5.741	5.715	23.614	23.533	23.222	22.786	22.253	22
76 ..	6.044	6.065	6.083	6.086	6.031	23.455	23.319	22.991	22.552	22.018	23
75 ..	6.401	6.424	6.443	6.441	6.168	23.271	23.097	22.757	22.316	21.781	24
74 ..	6.770	6.796	6.813	6.804	22.201	23.076	22.867	22.518	22.078	21.539	25
73 ..	7.149	7.177	7.193	7.174	22.789	22.864	22.631	22.277	21.838	21.294	26
72 ..	7.538	7.567	7.580	7.546	22.685	22.641	22.389	22.032	21.595	21.044	27
71 ..	7.934	7.964	7.972	7.900	22.504	22.408	22.142	21.784	21.348	20.788	28
70 ..	8.334	8.365	8.366	8.009	22.297	22.165	21.889	21.532	21.097	20.527	29
69 ..	8.739	8.768	8.759	21.216	22.077	21.914	21.631	21.276	20.840	20.259	30
68 ..	9.146	9.174	9.153	21.742	21.839	21.654	21.367	21.016	20.578	19.983	31
67 ..	9.558	9.581	9.541	21.604	21.589	21.387	21.099	20.751	20.310	19.701	32
66 ..	9.974	9.991	9.902	21.392	21.328	21.114	20.827	20.483	20.036	19.413	33
65 ..	10.393	10.402	9.958	21.155	21.058	20.835	20.551	20.210	19.756	19.119	34
64 ..	10.815	10.811	20.072	20.906	20.781	20.553	20.272	19.933	19.471	18.821	35
63 ..	11.238	11.218	20.529	20.641	20.496	20.266	19.990	19.651	19.180	18.518	36
62 ..	11.660	11.616	20.359	20.366	20.205	19.975	19.705	19.365	18.884	18.211	37
61 ..	12.079	11.976	20.118	20.080	19.908	19.680	19.415	19.073	18.581	17.898	38
60 ..	12.492	11.961	19.852	19.783	19.604	19.380	19.120	18.774	18.272	17.578	39
59 ..	12.895	18.776	19.571	19.476	19.293	19.073	18.818	18.467	17.956	17.248	40
58 ..	13.288	19.151	19.271	19.159	18.975	18.761	18.508	18.151	17.632	16.910	41
57 ..	13.665	18.936	18.959	18.833	18.650	18.443	18.191	17.827	17.303	16.562	42
56 ..	13.993	18.654	18.635	18.499	18.320	18.119	17.867	17.497	16.966	16.208	43
55 ..	13.883	18.349	18.302	18.160	17.985	17.791	17.537	17.160	16.624	15.848	44
	$z=y-45$										
17.288	18.031	17.961	17.817	17.647	17.458	17.202	16.820	16.274	15.484	45	
17.577	17.700	17.614	17.468	17.305	17.120	16.861	16.475	15.919	15.117	46	
17.324	17.358	17.261	17.117	16.961	16.778	16.515	16.127	15.558	14.747	47	
17.011	17.008	16.902	16.761	16.612	16.432	16.164	15.773	15.191	14.374	48	
16.678	16.650	16.538	16.403	16.261	16.080	15.809	15.415	14.821	13.998	49	

3½%

17. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.067	.089	.100	.108	.115	.119	.121	.123	.123	.124
102 .. ..	.057	.144	.184	.207	.226	.239	.248	.252	.256	.257	.258
101 .. ..	.114	.230	.286	.322	.352	.372	.386	.394	.399	.401	.403
100 .. ..	.184	.322	.394	.445	.485	.514	.533	.544	.551	.554	.556
99 .. ..	.264	.420	.506	.573	.626	.663	.687	.701	.710	.714	.717
98 .. ..	.352	.522	.623	.707	.772	.818	.847	.865	.875	.881	.884
97 .. ..	.445	.626	.744	.846	.923	.978	1.011	1.033	1.045	1.051	1.056
96 .. ..	.542	.733	.869	.988	1.078	1.141	1.179	1.204	1.217	1.225	1.231
95 .. ..	.641	.841	.997	1.133	1.235	1.306	1.348	1.377	1.391	1.400	1.407
94 .. ..	.742	.953	1.129	1.280	1.395	1.471	1.520	1.550	1.566	1.576	1.583
93 .. ..	.845	1.067	1.264	1.430	1.556	1.638	1.691	1.724	1.740	1.752	1.760
92 .. ..	.949	1.185	1.402	1.583	1.719	1.806	1.864	1.898	1.916	1.928	1.938
91 .. ..	1.056	1.308	1.545	1.740	1.885	1.977	2.039	2.074	2.092	2.106	2.116
90 .. ..	1.166	1.438	1.694	1.902	2.054	2.151	2.216	2.252	2.272	2.287	2.297
89 .. ..	1.281	1.575	1.849	2.070	2.229	2.331	2.398	2.435	2.456	2.473	2.483
88 .. ..	1.403	1.722	2.013	2.247	2.410	2.519	2.587	2.624	2.647	2.665	2.675
87 .. ..	1.535	1.879	2.187	2.433	2.602	2.716	2.785	2.822	2.848	2.867	2.876
86 .. ..	1.677	2.047	2.373	2.631	2.805	2.924	2.994	3.032	3.060	3.079	3.088
85 .. ..	1.832	2.227	2.572	2.840	3.021	3.144	3.214	3.254	3.284	3.304	3.313
84 .. ..	2.000	2.421	2.784	3.062	3.250	3.376	3.448	3.490	3.521	3.541	3.551
83 .. ..	2.180	2.627	3.010	3.296	3.493	3.621	3.693	3.738	3.771	3.791	3.802
82 .. ..	2.373	2.845	3.248	3.542	3.747	3.878	3.950	3.998	4.033	4.052	4.065
81 .. ..	2.576	3.076	3.497	3.800	4.013	4.145	4.219	4.270	4.306	4.324	4.339
80 .. ..	2.792	3.319	3.757	4.070	4.290	4.423	4.499	4.553	4.590	4.609	4.624
79 .. ..	3.021	3.576	4.029	4.353	4.578	4.712	4.791	4.848	4.885	4.905	4.920
78 .. ..	3.262	3.846	4.311	4.648	4.877	5.011	5.094	5.154	5.190	5.212	5.228
77 .. ..	3.517	4.128	4.605	4.954	5.186	5.321	5.408	5.471	5.506	5.530	5.546
76 .. ..	3.784	4.421	4.911	5.271	5.505	5.642	5.733	5.797	5.832	5.858	5.874
75 .. ..	4.064	4.724	5.229	5.599	5.833	5.972	6.068	6.134	6.169	6.196	6.213
74 .. ..	4.358	5.038	5.558	5.935	6.171	6.314	6.413	6.479	6.516	6.543	6.561
73 .. ..	4.664	5.362	5.898	6.280	6.517	6.664	6.768	6.833	6.871	6.899	6.919
72 .. ..	4.981	5.695	6.247	6.632	6.869	7.022	7.129	7.193	7.234	7.262	7.284
71 .. ..	5.306	6.037	6.603	6.990	7.228	7.386	7.495	7.558	7.602	7.631	7.655
70 .. ..	5.638	6.386	6.963	7.351	7.591	7.753	7.864	7.927	7.973	8.002	8.029
69 .. ..	5.976	6.741	7.326	7.713	7.956	8.124	8.234	8.299	8.345	8.376	8.407
68 .. ..	6.320	7.102	7.691	8.078	8.325	8.497	8.606	8.673	8.720	8.752	8.787
67 .. ..	6.670	7.469	8.060	8.445	8.697	8.872	8.980	9.049	9.096	9.131	9.171
66 .. ..	7.028	7.842	8.432	8.816	9.073	9.250	9.356	9.428	9.476	9.514	9.558
65 .. ..	7.394	8.218	8.807	9.191	9.452	9.630	9.736	9.810	9.858	9.900	9.948
64 .. ..	7.767	8.598	9.184	9.569	9.835	10.012	10.119	10.193	10.243	10.289	10.341
63 .. ..	8.147	8.980	9.562	9.950	10.219	10.394	10.503	10.578	10.629	10.680	10.736
62 .. ..	8.531	9.363	9.940	10.332	10.604	10.776	10.887	10.962	11.016	11.072	11.131
61 .. ..	8.917	9.746	10.319	10.713	10.987	11.156	11.269	11.344	11.401	11.464	11.523
60 .. ..	9.303	10.126	10.695	11.093	11.366	11.533	11.648	11.723	11.785	11.852	11.912
59 .. ..	9.686	10.502	11.070	11.470	11.739	11.906	12.022	12.098	12.165	12.237	12.295
58 .. ..	10.067	10.874	11.441	11.842	12.107	12.275	12.390	12.468	12.540	12.616	12.671
57 .. ..	10.445	11.242	11.808	12.210	12.470	12.639	12.753	12.834	12.912	12.991	13.040
56 .. ..	10.819	11.606	12.172	12.572	12.827	12.998	13.111	13.194	13.279	13.359	13.400
55 .. ..	11.188	11.966	12.531	12.927	13.178	13.349	13.462	13.550	13.640	13.720	13.749
54 .. ..	11.550	12.321	12.885	13.275	13.523	13.693	13.806	13.899	13.995	14.073	14.084
53 .. ..	11.907	12.672	13.232	13.614	13.861	14.030	14.144	14.243	14.342	14.416	14.407
52 .. ..	12.258	13.018	13.575	13.947	14.194	14.360	14.476	14.582	14.684	14.751	14.710
51 .. ..	12.607	13.361	13.912	14.275	14.522	14.685	14.804	14.916	15.020	15.077	14.961
50 .. ..	12.951	13.700	14.243	14.599	14.844	15.006	15.128	15.246	15.350	15.393	14.749

17. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued. $3\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.124	.124	.125	.125	.125	.125	.125	.125	.125	.125	.125
102 ..	.259	.260	.260	.260	.260	.260	.260	.261	.261	.260	
101 ..	.404	.405	.405	.405	.406	.406	.406	.406	.406	.404	
100 ..	.558	.559	.559	.560	.560	.561	.561	.561	.561	.540	
99 ..	.720	.721	.721	.722	.722	.723	.724	.724	.723	21.851	0
98 ..	.887	.889	.890	.890	.891	.892	.893	.893	.891	23.358	1
97 ..	1.059	1.061	1.062	1.063	1.064	1.065	1.066	1.066	1.063	23.490	2
96 ..	1.234	1.236	1.238	1.238	1.240	1.241	1.242	1.242	1.233	23.473	3
95 ..	1.411	1.413	1.415	1.416	1.417	1.419	1.420	1.419	1.364	23.412	4
94 ..	1.588	1.590	1.592	1.593	1.595	1.598	1.599	1.596	22.562	23.333	5
93 ..	1.764	1.767	1.770	1.771	1.774	1.777	1.777	1.773	23.273	23.226	6
92 ..	1.942	1.945	1.948	1.950	1.953	1.956	1.956	1.948	23.277	23.104	7
91 ..	2.120	2.125	2.127	2.130	2.133	2.136	2.135	2.119	23.199	22.968	8
90 ..	2.302	2.306	2.309	2.312	2.317	2.319	2.317	2.225	23.093	22.820	9
89 ..	2.488	2.493	2.495	2.500	2.505	2.507	2.502	22.179	22.974	22.662	10
88 ..	2.681	2.685	2.689	2.694	2.699	2.701	2.694	22.844	22.836	22.496	11
87 ..	2.883	2.887	2.892	2.898	2.903	2.904	2.892	22.817	22.688	22.324	12
86 ..	3.096	3.101	3.106	3.113	3.119	3.117	3.092	22.715	22.530	22.146	13
85 ..	3.321	3.326	3.332	3.341	3.346	3.343	3.206	22.590	22.364	21.965	14
84 ..	3.560	3.565	3.573	3.582	3.587	3.580	21.644	22.453	22.192	21.781	15
83 ..	3.811	3.817	3.826	3.836	3.840	3.829	22.274	22.302	22.015	21.594	16
82 ..	4.074	4.081	4.091	4.102	4.104	4.086	22.233	22.143	21.834	21.406	17
81 ..	4.348	4.356	4.368	4.379	4.370	4.341	22.119	21.976	21.649	21.217	18
80 ..	4.633	4.644	4.657	4.668	4.664	4.470	21.983	21.803	21.463	21.026	19
79 ..	4.931	4.943	4.958	4.968	4.959	21.022	21.838	21.625	21.274	20.835	20
78 ..	5.239	5.254	5.270	5.279	5.263	21.622	21.680	21.442	21.084	20.644	21
77 ..	5.559	5.576	5.593	5.599	5.574	21.569	21.514	21.256	20.893	20.451	22
76 ..	5.889	5.909	5.927	5.929	5.876	21.445	21.340	21.066	20.700	20.257	23
75 ..	6.230	6.252	6.270	6.268	6.003	21.299	21.159	20.873	20.505	20.060	24
74 ..	6.581	6.606	6.623	6.613	20.329	21.143	20.971	20.677	20.308	19.860	25
73 ..	6.942	6.969	6.984	6.965	20.889	20.971	20.777	20.477	20.109	19.655	26
72 ..	7.311	7.339	7.351	7.318	20.816	20.789	20.577	20.274	19.907	19.446	27
71 ..	7.685	7.714	7.721	7.651	20.672	20.597	20.371	20.067	19.701	19.232	28
70 ..	8.063	8.092	8.093	7.748	20.504	20.397	20.161	19.857	19.491	19.012	29
69 ..	8.444	8.472	8.463	19.524	20.325	20.188	19.946	19.643	19.276	18.785	30
68 ..	8.827	8.852	8.832	20.030	20.128	19.972	19.725	19.425	19.056	18.552	31
67 ..	9.212	9.234	9.195	19.925	19.921	19.748	19.500	19.203	18.829	18.312	32
66 ..	9.601	9.616	9.531	19.752	19.703	19.518	19.270	18.976	18.597	18.065	33
65 ..	9.991	9.999	9.572	19.556	19.476	19.283	19.036	18.745	18.359	17.813	34
64 ..	10.383	10.378	18.571	19.349	19.242	19.043	18.800	18.510	18.116	17.557	35
63 ..	10.775	10.755	19.016	19.126	19.001	18.800	18.560	18.270	17.866	17.296	36
62 ..	11.165	11.122	18.881	18.893	18.754	18.552	18.317	18.026	17.611	17.030	37
61 ..	11.550	11.451	18.679	18.651	18.500	18.300	18.070	17.775	17.350	16.758	38
60 ..	11.929	11.422	18.455	18.397	18.240	18.042	17.816	17.518	17.083	16.479	39
59 ..	12.297	17.472	18.216	18.134	17.972	17.779	17.556	17.252	16.808	16.190	40
58 ..	12.655	17.843	17.960	17.861	17.698	17.509	17.289	16.978	16.526	15.893	41
57 ..	12.997	17.665	17.691	17.579	17.416	17.234	17.014	16.697	16.238	15.586	42
56 ..	13.290	17.423	17.411	17.290	17.129	16.953	16.732	16.407	15.942	15.272	43
55 ..	13.168	17.160	17.121	16.995	16.838	16.666	16.444	16.113	15.640	14.933	44
	$z=y-45$										
	16.186	16.885	16.824	16.694	16.542	16.375	16.150	15.813	15.331	14.028	45
	16.478	16.596	16.520	16.389	16.242	16.079	15.850	15.509	15.016	14.300	46
	16.262	16.297	16.209	16.079	15.939	15.778	15.544	15.200	14.694	13.968	47
	15.989	15.989	15.893	15.766	15.632	15.472	15.234	14.887	14.367	13.632	48
	15.696	15.673	15.572	15.449	15.321	15.160	14.918	14.567	14.035	13.293	49

4%

18. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.067	.088	.099	.108	.114	.118	.121	.122	.123	.123
102 .. ..	.056	.144	.183	.206	.225	.238	.246	.251	.254	.256	.257
101 .. ..	.113	.229	.285	.321	.350	.370	.384	.391	.396	.399	.400
100 .. ..	.183	.321	.391	.442	.482	.511	.529	.540	.547	.551	.553
99 .. ..	.262	.417	.503	.569	.622	.659	.682	.696	.705	.709	.712
98 .. ..	.349	.518	.619	.702	.767	.812	.840	.858	.868	.874	.878
97 .. ..	.442	.622	.738	.839	.916	.970	1.003	1.024	1.036	1.042	1.047
96 .. ..	.538	.727	.862	.980	1.069	1.131	1.168	1.193	1.206	1.214	1.219
95 .. ..	.637	.835	.989	1.123	1.224	1.293	1.336	1.363	1.378	1.386	1.393
94 .. ..	.737	.945	1.119	1.268	1.381	1.456	1.504	1.534	1.549	1.559	1.567
93 .. ..	.838	1.057	1.252	1.416	1.540	1.620	1.673	1.705	1.721	1.732	1.741
92 .. ..	.941	1.173	1.388	1.566	1.700	1.786	1.843	1.876	1.893	1.905	1.915
91 .. ..	1.046	1.295	1.529	1.720	1.863	1.953	2.014	2.048	2.066	2.080	2.090
90 .. ..	1.155	1.423	1.675	1.879	2.029	2.124	2.187	2.222	2.242	2.257	2.267
89 .. ..	1.268	1.558	1.827	2.044	2.199	2.300	2.365	2.401	2.422	2.438	2.448
88 .. ..	1.389	1.702	1.988	2.217	2.377	2.483	2.550	2.586	2.609	2.626	2.635
87 .. ..	1.518	1.856	2.158	2.399	2.564	2.675	2.743	2.779	2.804	2.822	2.831
86 .. ..	1.658	2.021	2.340	2.592	2.762	2.878	2.946	2.983	3.010	3.029	3.038
85 .. ..	1.811	2.198	2.535	2.796	2.972	3.092	3.161	3.200	3.228	3.247	3.257
84 .. ..	1.975	2.387	2.742	3.013	3.196	3.318	3.387	3.428	3.459	3.478	3.488
83 .. ..	2.152	2.588	2.962	3.240	3.431	3.556	3.626	3.669	3.701	3.720	3.731
82 .. ..	2.340	2.802	3.194	3.479	3.678	3.804	3.875	3.921	3.955	3.973	3.985
81 .. ..	2.539	3.026	3.436	3.729	3.936	4.063	4.135	4.184	4.219	4.236	4.250
80 .. ..	2.750	3.263	3.688	3.991	4.204	4.332	4.405	4.457	4.493	4.511	4.525
79 .. ..	2.973	3.513	3.951	4.265	4.482	4.610	4.687	4.742	4.777	4.796	4.811
78 .. ..	3.208	3.775	4.225	4.549	4.770	4.899	4.978	5.036	5.071	5.091	5.107
77 .. ..	3.455	4.047	4.508	4.845	5.067	5.196	5.280	5.340	5.374	5.396	5.412
76 .. ..	3.714	4.330	4.803	5.149	5.373	5.504	5.591	5.653	5.686	5.710	5.726
75 .. ..	3.986	4.623	5.108	5.463	5.688	5.820	5.912	5.974	6.008	6.034	6.050
74 .. ..	4.270	4.926	5.425	5.785	6.010	6.146	6.241	6.304	6.339	6.365	6.382
73 .. ..	4.565	5.237	5.750	6.115	6.340	6.480	6.579	6.641	6.677	6.704	6.723
72 .. ..	4.871	5.556	6.084	6.451	6.676	6.821	6.922	6.983	7.022	7.049	7.069
71 .. ..	5.183	5.883	6.423	6.791	7.016	7.166	7.269	7.329	7.371	7.398	7.421
70 .. ..	5.502	6.216	6.706	7.133	7.360	7.514	7.618	7.678	7.721	7.749	7.775
69 .. ..	5.825	6.555	7.110	7.476	7.705	7.863	7.968	8.029	8.072	8.101	8.131
68 .. ..	6.153	6.898	7.456	7.820	8.053	8.215	8.317	8.380	8.424	8.455	8.488
67 .. ..	6.487	7.246	7.804	8.166	8.403	8.567	8.668	8.733	8.778	8.810	8.848
66 .. ..	6.828	7.598	8.155	8.515	8.755	8.922	9.021	9.088	9.133	9.168	9.210
65 .. ..	7.175	7.954	8.507	8.866	9.111	9.277	9.376	9.444	9.489	9.528	9.574
64 .. ..	7.528	8.311	8.860	9.219	9.468	9.633	9.732	9.801	9.847	9.891	9.940
63 .. ..	7.887	8.670	9.213	9.574	9.825	9.988	10.089	10.158	10.206	10.254	10.306
62 .. ..	8.248	9.029	9.566	9.930	10.183	10.341	10.445	10.514	10.564	10.617	10.672
61 .. ..	8.611	9.386	9.918	10.284	10.537	10.693	10.798	10.867	10.920	10.978	11.034
60 .. ..	8.972	9.740	10.267	10.635	10.887	11.040	11.146	11.216	11.273	11.336	11.392
59 .. ..	9.331	10.089	10.613	10.982	11.230	11.383	11.490	11.560	11.621	11.689	11.743
58 .. ..	9.685	10.433	10.955	11.324	11.567	11.721	11.827	11.898	11.965	12.036	12.087
57 .. ..	10.036	10.772	11.293	11.661	11.899	12.054	12.158	12.231	12.304	12.377	12.422
56 .. ..	10.382	11.107	11.626	11.992	12.224	12.380	12.483	12.560	12.638	12.712	12.749
55 .. ..	10.723	11.437	11.954	12.315	12.543	12.699	12.801	12.882	12.965	13.039	13.065
54 .. ..	11.056	11.762	12.276	12.630	12.855	13.010	13.112	13.197	13.285	13.357	13.366
53 .. ..	11.383	12.081	12.591	12.937	13.161	13.313	13.416	13.507	13.598	13.666	13.655
52 .. ..	11.705	12.396	12.901	13.237	13.460	13.610	13.714	13.811	13.905	13.965	13.925
51 .. ..	12.022	12.707	13.205	13.532	13.754	13.901	14.008	14.110	14.205	14.256	14.145
50 .. ..	12.336	13.013	13.503	13.822	14.042	14.186	14.297	14.405	14.499	14.537	13.928

18. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

4%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.124	.124	.124	.124	.124	.124	.124	.124	.124	.124	.124
102 ..	.258	.258	.258	.259	.259	.259	.259	.259	.259	.259	.259
101 ..	.402	.402	.403	.403	.403	.403	.404	.404	.404	.402	.402
100 ..	.554	.555	.556	.556	.557	.557	.558	.558	.557	.537	
99 ..	.714	.716	.716	.717	.717	.718	.719	.719	.718	19.811	0
98 ..	.880	.882	.883	.883	.884	.885	.886	.886	.884	21.190	1
97 ..	1.050	1.052	1.053	1.054	1.055	1.056	1.057	1.057	1.054	21.325	2
96 ..	1.223	1.225	1.226	1.227	1.228	1.230	1.231	1.230	1.222	21.324	3
95 ..	1.397	1.399	1.401	1.402	1.403	1.405	1.406	1.406	1.351	21.285	4
94 ..	1.571	1.573	1.575	1.577	1.579	1.581	1.582	1.579	20.495	21.228	5
93 ..	1.745	1.748	1.750	1.751	1.754	1.757	1.757	1.753	21.155	21.147	6
92 ..	1.919	1.922	1.924	1.926	1.930	1.932	1.932	1.925	21.174	21.052	7
91 ..	2.094	2.098	2.100	2.103	2.106	2.109	2.108	2.092	21.119	20.045	8
90 ..	2.271	2.275	2.278	2.281	2.286	2.288	2.286	2.195	21.039	20.827	9
89 ..	2.453	2.457	2.460	2.464	2.469	2.472	2.467	20.197	20.946	20.700	10
88 ..	2.641	2.646	2.649	2.654	2.659	2.661	2.654	20.818	20.838	20.565	11
87 ..	2.838	2.843	2.847	2.853	2.858	2.859	2.847	20.810	20.719	20.425	12
86 ..	3.045	3.050	3.055	3.062	3.068	3.067	3.041	20.733	20.592	20.279	13
85 ..	3.265	3.270	3.275	3.283	3.289	3.286	3.151	20.635	20.458	20.131	14
84 ..	3.496	3.502	3.509	3.518	3.522	3.516	19.768	20.527	20.317	19.979	15
83 ..	3.740	3.746	3.754	3.764	3.768	3.757	20.360	20.406	20.172	19.825	16
82 ..	3.994	4.001	4.011	4.021	4.023	4.006	20.339	20.278	20.024	19.670	17
81 ..	4.259	4.267	4.279	4.289	4.289	4.252	20.251	20.142	19.872	19.513	18
80 ..	4.535	4.545	4.558	4.568	4.565	4.374	20.144	20.001	19.718	19.356	19
79 ..	4.821	4.833	4.848	4.857	4.848	19.267	20.029	19.855	19.562	19.197	20
78 ..	5.118	5.132	5.148	5.156	5.141	19.833	19.901	19.705	19.405	19.038	21
77 ..	5.424	5.441	5.458	5.463	5.438	19.802	19.766	19.551	19.246	18.878	22
76 ..	5.740	5.759	5.777	5.779	5.727	19.705	19.624	19.395	19.087	18.717	23
75 ..	6.066	6.088	6.105	6.103	5.845	19.589	19.476	19.235	18.925	18.553	24
74 ..	6.402	6.425	6.441	6.432	18.705	19.463	19.321	19.072	18.761	18.386	25
73 ..	6.745	6.770	6.785	6.766	19.237	19.323	19.160	18.906	18.595	18.215	26
72 ..	7.095	7.122	7.133	7.101	19.187	19.174	18.994	18.736	18.426	18.039	27
71 ..	7.450	7.477	7.484	7.416	19.073	19.016	18.823	18.563	18.254	17.858	28
70 ..	7.807	7.834	7.835	7.501	18.937	18.849	18.647	18.387	18.077	17.672	29
69 ..	8.166	8.192	8.183	18.043	18.790	18.675	18.466	18.207	17.896	17.480	30
68 ..	8.526	8.550	8.530	18.528	18.627	18.493	18.280	18.023	17.709	17.281	31
67 ..	8.887	8.907	8.869	18.450	18.454	18.305	18.090	17.835	17.517	17.075	32
66 ..	9.250	9.265	9.182	18.308	18.271	18.110	17.895	17.643	17.320	16.864	33
65 ..	9.615	9.621	9.211	18.145	18.079	17.911	17.697	17.446	17.116	16.647	34
64 ..	9.979	9.974	17.246	17.972	17.881	17.707	17.495	17.246	16.908	16.425	35
63 ..	10.343	10.323	17.677	17.785	17.676	17.499	17.291	17.041	16.694	16.200	36
62 ..	10.703	10.662	17.570	17.587	17.465	17.288	17.083	16.831	16.474	15.969	37
61 ..	11.059	10.963	17.402	17.380	17.248	17.071	16.871	16.616	16.248	15.732	38
60 ..	11.407	10.922	17.211	17.164	17.024	16.850	16.653	16.394	16.015	15.488	39
59 ..	11.743	16.311	17.008	16.937	16.793	16.622	16.428	16.163	15.776	15.235	40
58 ..	12.070	16.675	16.788	16.701	16.556	16.389	16.196	15.925	15.529	14.972	41
57 ..	12.380	16.527	16.555	16.457	16.311	16.149	15.956	15.679	15.276	14.701	42
56 ..	12.644	16.320	16.312	16.204	16.061	15.904	15.710	15.425	15.016	14.422	43
55 ..	12.512	16.092	16.060	15.946	15.805	15.653	15.458	15.166	14.749	14.138	44
	<i>z=y-45</i>										
	15.195	15.853	15.800	15.682	15.546	15.398	15.199	14.901	14.475	13.847	45
	15.487	15.600	15.532	15.414	15.283	15.137	14.934	14.632	14.194	13.553	46
	15.302	15.337	15.259	15.141	15.015	14.871	14.664	14.358	13.907	13.255	47
	15.063	15.066	14.979	14.864	14.743	14.600	14.388	14.079	13.613	12.952	48
	14.805	14.786	14.694	14.582	14.467	14.324	14.107	13.794	13.315	12.646	49

4½%

19. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 ..	.016	.066	.088	.099	.107	.114	.118	.120	.121	.122	.123
102 ..	.056	.143	.182	.205	.223	.236	.245	.250	.253	.255	.256
101 ..	.113	.228	.283	.319	.348	.368	.381	.389	.394	.397	.398
100 ..	.182	.319	.389	.439	.479	.508	.526	.537	.544	.547	.549
99 ..	.261	.415	.500	.566	.617	.654	.677	.691	.700	.704	.707
98 ..	.347	.515	.614	.697	.761	.806	.834	.852	.862	.867	.871
97 ..	.439	.617	.733	.833	.909	.962	.994	1.016	1.027	1.034	1.038
96 ..	.534	.722	.855	.971	1.059	1.121	1.158	1.182	1.195	1.203	1.208
95 ..	.632	.828	.980	1.113	1.213	1.281	1.323	1.350	1.364	1.373	1.379
94 ..	.731	.937	1.109	1.256	1.367	1.442	1.488	1.518	1.533	1.543	1.550
93 ..	.832	1.048	1.240	1.402	1.523	1.603	1.655	1.686	1.702	1.713	1.721
92 ..	.933	1.163	1.374	1.550	1.681	1.765	1.821	1.854	1.871	1.883	1.892
91 ..	1.037	1.282	1.513	1.701	1.841	1.929	1.989	2.022	2.040	2.054	2.063
90 ..	1.144	1.408	1.656	1.857	2.003	2.097	2.159	2.193	2.212	2.227	2.237
89 ..	1.256	1.541	1.806	2.019	2.171	2.269	2.333	2.368	2.388	2.404	2.414
88 ..	1.375	1.683	1.963	2.188	2.344	2.448	2.513	2.548	2.571	2.588	2.597
87 ..	1.502	1.834	2.130	2.366	2.527	2.636	2.702	2.737	2.761	2.779	2.788
86 ..	1.640	1.996	2.308	2.555	2.720	2.833	2.900	2.936	2.962	2.981	2.989
85 ..	1.789	2.169	2.499	2.754	2.925	3.042	3.109	3.146	3.174	3.193	3.202
84 ..	1.951	2.354	2.701	2.965	3.143	3.262	3.329	3.369	3.398	3.417	3.426
83 ..	2.124	2.551	2.916	3.186	3.372	3.493	3.560	3.602	3.634	3.652	3.662
82 ..	2.308	2.759	3.141	3.418	3.612	3.734	3.802	3.847	3.879	3.897	3.909
81 ..	2.503	2.978	3.377	3.661	3.861	3.984	4.053	4.101	4.135	4.152	4.165
80 ..	2.709	3.209	3.622	3.915	4.121	4.244	4.315	4.365	4.399	4.416	4.431
79 ..	2.926	3.452	3.876	4.179	4.389	4.513	4.586	4.639	4.673	4.691	4.706
78 ..	3.155	3.705	4.141	4.454	4.666	4.790	4.867	4.922	4.956	4.975	4.990
77 ..	3.395	3.970	4.415	4.739	4.952	5.076	5.157	5.214	5.247	5.268	5.283
76 ..	3.647	4.243	4.699	5.032	5.246	5.371	5.455	5.514	5.546	5.569	5.585
75 ..	3.910	4.526	4.993	5.333	5.548	5.675	5.762	5.822	5.854	5.878	5.894
74 ..	4.185	4.817	5.296	5.642	5.856	5.986	6.077	6.137	6.170	6.195	6.212
73 ..	4.470	5.117	5.609	5.957	6.171	6.305	6.399	6.457	6.493	6.518	6.536
72 ..	4.764	5.423	5.928	6.278	6.491	6.629	6.726	6.783	6.820	6.846	6.865
71 ..	5.065	5.736	6.251	6.601	6.815	6.956	7.055	7.112	7.151	7.176	7.198
70 ..	5.371	6.054	6.578	6.926	7.140	7.286	7.385	7.442	7.482	7.509	7.533
69 ..	5.681	6.377	6.905	7.251	7.467	7.617	7.715	7.772	7.814	7.841	7.869
68 ..	5.994	6.704	7.233	7.576	7.795	7.948	8.045	8.104	8.145	8.174	8.206
67 ..	6.313	7.034	7.562	7.902	8.125	8.279	8.374	8.435	8.477	8.508	8.543
66 ..	6.637	7.367	7.892	8.230	8.456	8.612	8.705	8.768	8.809	8.843	8.882
65 ..	6.966	7.703	8.223	8.559	8.788	8.944	9.036	9.101	9.143	9.179	9.223
64 ..	7.301	8.040	8.555	8.890	9.122	9.276	9.368	9.433	9.476	9.517	9.564
63 ..	7.640	8.377	8.885	9.222	9.456	9.607	9.700	9.765	9.810	9.855	9.904
62 ..	7.981	8.713	9.215	9.553	9.788	9.935	10.031	10.095	10.142	10.192	10.243
61 ..	8.322	9.048	9.542	9.881	10.116	10.260	10.358	10.422	10.471	10.526	10.578
60 ..	8.661	9.377	9.866	10.207	10.440	10.581	10.679	10.743	10.796	10.855	10.908
59 ..	8.996	9.702	10.186	10.527	10.756	10.897	10.995	11.059	11.117	11.180	11.230
58 ..	9.327	10.020	10.502	10.842	11.066	11.207	11.304	11.370	11.432	11.498	11.545
57 ..	9.653	10.334	10.813	11.152	11.369	11.511	11.606	11.674	11.742	11.809	11.851
56 ..	9.974	10.643	11.119	11.454	11.666	11.809	11.903	11.973	12.045	12.114	12.148
55 ..	10.288	10.946	11.419	11.749	11.956	12.098	12.191	12.265	12.343	12.411	12.434
54 ..	10.596	11.243	11.712	12.035	12.239	12.380	12.473	12.551	12.632	12.698	12.705
53 ..	10.896	11.535	11.999	12.313	12.516	12.654	12.747	12.830	12.915	12.976	12.965
52 ..	11.190	11.821	12.280	12.584	12.785	12.921	13.015	13.104	13.190	13.245	13.206
51 ..	11.480	12.103	12.555	12.850	13.049	13.182	13.278	13.372	13.459	13.505	13.399
50 ..	11.766	12.380	12.823	13.110	13.307	13.437	13.537	13.636	13.722	13.755	13.178

19. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued. $4\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.123	.123	.123	.123	.124	.124	.124	.124	.124	.124	
102 ..	.256	.257	.257	.257	.257	.258	.258	.258	.258	.257	
101 ..	.399	.400	.400	.401	.401	.401	.401	.402	.401	.399	
100 ..	.551	.552	.552	.553	.553	.553	.554	.554	.554	.553	
99 ..	.709	.711	.711	.712	.712	.713	.714	.714	.713	$\begin{matrix} z=y \\ z=y-5 \end{matrix}$	18.078 0
98 ..	.874	.875	.876	.876	.877	.878	.879	.879	.877		19.346 1
97 ..	1.042	1.043	1.044	1.045	1.046	1.047	1.048	1.048	1.045		19.480 2
96 ..	1.212	1.213	1.215	1.216	1.217	1.219	1.220	1.219	1.211		19.491 3
95 ..	1.383	1.385	1.387	1.388	1.390	1.392	1.393	1.391	1.338		19.467 4
94 ..	1.554	1.557	1.559	1.560	1.562	1.564	1.565	1.563	$\begin{matrix} z=y-5 \\ z=y-10 \end{matrix}$	18.732 5	
93 ..	1.725	1.728	1.730	1.732	1.734	1.737	1.737	1.733		19.347 6	
92 ..	1.896	1.899	1.901	1.904	1.907	1.910	1.909	1.902		19.376 7	
91 ..	2.067	2.071	2.074	2.076	2.080	2.083	2.082	2.066		19.338 8	
90 ..	2.241	2.245	2.248	2.251	2.255	2.258	2.256	2.166		19.278 9	
89 ..	2.419	2.423	2.426	2.430	2.435	2.437	2.432	18.499	$\begin{matrix} z=y-10 \\ z=y-15 \end{matrix}$	19.206 10	
88 ..	2.603	2.607	2.610	2.615	2.620	2.622	2.615	19.079		19.119 11	
87 ..	2.795	2.799	2.803	2.809	2.814	2.815	2.803	19.084		19.023 12	
86 ..	2.997	3.001	3.006	3.013	3.018	3.017	2.992	19.027		18.920 13	
85 ..	3.210	3.215	3.220	3.228	3.233	3.230	3.098	18.950		18.810 14	
84 ..	3.435	3.440	3.447	3.455	3.460	3.454	$\begin{matrix} z=y-15 \\ z=y-20 \end{matrix}$	18.864	$\begin{matrix} z=y-15 \\ z=y-20 \end{matrix}$	18.695 15	
83 ..	3.671	3.677	3.685	3.694	3.698	3.687	18.708	18.767		18.286 16	
82 ..	3.917	3.924	3.934	3.944	3.946	3.928	18.702	18.662		18.157 17	
81 ..	4.173	4.181	4.193	4.203	4.203	4.166	18.635	18.551		18.326 18	
80 ..	4.439	4.449	4.462	4.472	4.468	4.282	18.550	18.435		18.198 19	
79 ..	4.715	4.727	4.741	4.750	4.742	$\begin{matrix} z=y-20 \\ z=y-25 \end{matrix}$	17.744	18.457	$\begin{matrix} z=y-20 \\ z=y-25 \end{matrix}$	18.315 20	
78 ..	5.001	5.014	5.030	5.037	5.023	18.279	18.354	18.191		17.938 21	
77 ..	5.295	5.311	5.327	5.333	5.308	18.264	18.244	18.063		17.805 22	
76 ..	5.598	5.616	5.633	5.635	5.585	18.189	18.127	17.933		17.672 23	
75 ..	5.910	5.930	5.947	5.944	5.694	18.096	18.004	17.800		17.537 24	
74 ..	6.230	6.252	6.268	6.258	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	17.285	17.994	17.876	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	17.664 25	
73 ..	6.557	6.581	6.595	6.577	17.791	17.880	17.742	17.603	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	17.260 26	
72 ..	6.890	6.915	6.926	6.895	17.760	17.757	17.603	17.382	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	17.118 27	
71 ..	7.226	7.252	7.258	7.193	17.669	17.625	17.460	17.237	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.973 28	
70 ..	7.564	7.590	7.590	7.267	17.558	17.487	17.312	17.088	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.825 29	
69 ..	7.903	7.927	7.919	16.738	17.437	17.340	17.159	16.936	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.671 30	
68 ..	8.241	8.264	8.244	17.203	17.301	17.187	17.002	16.780	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.513 31	
67 ..	8.581	8.599	8.563	17.146	17.156	17.028	16.840	16.620	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.349 32	
66 ..	8.921	8.934	8.854	17.030	17.002	16.862	16.674	16.457	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.180 33	
65 ..	9.261	9.267	8.871	16.894	16.840	16.692	16.503	16.289	$\begin{matrix} z=y-25 \\ z=y-30 \end{matrix}$	16.003 34	
64 ..	9.601	9.595	$\begin{matrix} z=y-35 \\ z=y-40 \end{matrix}$	16.068	16.749	16.671	16.518	16.333	16.117	15.826	15.408 35
63 ..	9.938	9.919	16.485	16.590	16.496	16.340	16.157	15.941	15.641	15.212	15.000 36
62 ..	10.272	10.232	16.401	16.422	16.315	16.158	15.979	15.761	15.451	15.011	14.792 37
61 ..	10.600	10.508	16.260	16.245	16.128	15.972	15.796	15.575	15.254	14.804	14.590 38
60 ..	10.921	10.456	16.099	16.059	15.935	15.780	15.608	15.382	15.052	14.590	14.390 39
59 ..	11.229	$\begin{matrix} z=y-40 \\ z=y-45 \end{matrix}$	15.269	15.924	15.863	15.735	15.583	15.413	15.182	14.842	14.367 40
58 ..	11.528	15.626	15.735	15.659	15.528	15.380	15.211	14.974	14.626	14.135	14.047 41
57 ..	11.810	15.504	15.533	15.445	15.315	15.171	15.002	14.758	14.403	13.894	13.793 42
56 ..	12.047	15.326	15.322	15.225	15.096	14.956	14.786	14.535	14.173	13.646	13.545 43
55 ..	11.908	15.128	15.101	14.999	14.872	14.737	14.564	14.306	13.936	13.392	13.291 44
14.298	14.919	14.872	14.767	14.643	14.512	14.335	14.071	13.693	13.132	12.653	12.047 45
14.588	14.697	14.637	14.530	14.411	14.281	14.101	13.832	13.442	12.867	12.460	12.047 46
14.430	14.466	14.395	14.288	14.174	14.046	13.861	13.589	13.185	12.598	12.471	12.047 47
14.221	14.226	14.147	14.042	13.933	13.805	13.616	13.339	12.922	12.325	12.047	11.804 48
13.993	13.977	13.894	13.792	13.688	13.559	13.365	13.084	12.653	12.047	11.804	11.571 49

5%

20. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$		$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 ..	..	.016	.066	.087	.098	.107	.113	.117	.119	.121	.122	.122
102 ..	..	.056	.142	.181	.204	.222	.235	.244	.248	.252	.253	.254
101 ..	..	.112	.226	.281	.317	.346	.366	.379	.387	.392	.394	.396
100 ..	..	.181	.317	.387	.436	.476	.504	.522	.533	.540	.543	.546
99 ..	..	.260	.412	.496	.562	.613	.649	.672	.686	.695	.699	.702
98 ..	..	.345	.511	.610	.692	.755	.800	.827	.845	.855	.860	.864
97 ..	..	.436	.613	.727	.826	.901	.954	.986	1.007	1.019	1.025	1.030
96 ..	..	.531	.716	.848	.963	1.050	1.111	1.148	1.172	1.185	1.192	1.197
95 ..	..	.628	.822	.972	1.103	1.201	1.269	1.310	1.337	1.351	1.359	1.366
94 ..	..	.726	.929	1.099	1.244	1.353	1.427	1.473	1.503	1.518	1.527	1.534
93 ..	..	.825	1.039	1.228	1.388	1.507	1.586	1.637	1.667	1.683	1.694	1.702
92 ..	..	.926	1.152	1.361	1.533	1.662	1.745	1.800	1.832	1.849	1.861	1.870
91 ..	..	1.028	1.270	1.497	1.682	1.819	1.906	1.965	1.998	2.015	2.029	2.038
90 ..	..	1.134	1.394	1.638	1.835	1.979	2.070	2.132	2.165	2.184	2.198	2.208
89 ..	..	1.244	1.525	1.785	1.994	2.143	2.239	2.302	2.336	2.356	2.371	2.381
88 ..	..	1.361	1.664	1.939	2.159	2.313	2.414	2.478	2.512	2.534	2.550	2.559
87 ..	..	1.486	1.813	2.103	2.334	2.491	2.597	2.661	2.696	2.720	2.737	2.746
86 ..	..	1.622	1.971	2.277	2.518	2.680	2.790	2.855	2.890	2.915	2.933	2.942
85 ..	..	1.769	2.141	2.463	2.713	2.880	2.993	3.058	3.095	3.122	3.140	3.149
84 ..	..	1.927	2.322	2.661	2.918	3.091	3.207	3.272	3.311	3.340	3.358	3.367
83 ..	..	2.097	2.515	2.871	3.134	3.314	3.432	3.497	3.538	3.568	3.586	3.596
82 ..	..	2.277	2.718	3.000	3.359	3.547	3.665	3.731	3.775	3.806	3.823	3.835
81 ..	..	2.468	2.932	3.319	3.595	3.789	3.908	3.975	4.021	4.053	4.070	4.083
80 ..	..	2.669	3.156	3.557	3.841	4.040	4.159	4.227	4.276	4.309	4.326	4.339
79 ..	..	2.881	3.392	3.804	4.097	4.299	4.418	4.489	4.540	4.573	4.591	4.605
78 ..	..	3.104	3.638	4.060	4.362	4.567	4.686	4.760	4.813	4.845	4.864	4.878
77 ..	..	3.337	3.894	4.325	4.637	4.842	4.961	5.038	5.094	5.125	5.146	5.160
76 ..	..	3.581	4.159	4.598	4.919	5.125	5.244	5.325	5.381	5.412	5.434	5.449
75 ..	..	3.837	4.432	4.881	5.208	5.414	5.535	5.619	5.676	5.707	5.730	5.745
74 ..	..	4.103	4.713	5.173	5.505	5.709	5.833	5.920	5.977	6.009	6.033	6.048
73 ..	..	4.378	5.001	5.473	5.806	6.010	6.137	6.227	6.283	6.316	6.340	6.357
72 ..	..	4.662	5.295	5.778	6.112	6.315	6.446	6.538	6.593	6.628	6.652	6.671
71 ..	..	4.952	5.595	6.087	6.420	6.623	6.757	6.851	6.904	6.942	6.966	6.987
70 ..	..	5.246	5.899	6.398	6.729	6.932	7.070	7.164	7.217	7.256	7.281	7.304
69 ..	..	5.542	6.207	6.709	7.037	7.241	7.382	7.476	7.530	7.569	7.595	7.621
68 ..	..	5.842	6.518	7.020	7.344	7.551	7.695	7.786	7.842	7.881	7.908	7.938
67 ..	..	6.146	6.832	7.331	7.652	7.861	8.007	8.096	8.154	8.193	8.222	8.256
66 ..	..	6.454	7.148	7.643	7.960	8.173	8.319	8.406	8.465	8.504	8.536	8.574
65 ..	..	6.767	7.465	7.955	8.270	8.485	8.631	8.717	8.777	8.816	8.851	8.892
64 ..	..	7.085	7.783	8.266	8.580	8.797	8.941	9.027	9.088	9.128	9.166	9.210
63 ..	..	7.405	8.100	8.576	8.890	9.108	9.249	9.336	9.397	9.438	9.481	9.527
62 ..	..	7.727	8.416	8.884	9.199	9.417	9.554	9.643	9.703	9.746	9.793	9.842
61 ..	..	8.049	8.728	9.189	9.504	9.723	9.856	9.946	10.005	10.051	10.103	10.152
60 ..	..	8.367	9.036	9.490	9.806	10.022	10.153	10.243	10.303	10.352	10.407	10.456
59 ..	..	8.681	9.338	9.787	10.102	10.314	10.444	10.534	10.594	10.647	10.706	10.753
58 ..	..	8.989	9.634	10.079	10.393	10.599	10.729	10.818	10.878	10.936	10.998	11.041
57 ..	..	9.293	9.924	10.366	10.678	10.877	11.007	11.095	11.157	11.220	11.283	11.321
56 ..	..	9.591	10.209	10.647	10.955	11.149	11.279	11.365	11.430	11.497	11.561	11.592
55 ..	..	9.882	10.488	10.922	11.224	11.413	11.543	11.628	11.696	11.768	11.831	11.851
54 ..	..	10.166	10.781	11.190	11.485	11.671	11.799	11.883	11.955	12.030	12.091	12.096
53 ..	..	10.442	11.027	11.452	11.737	11.921	12.046	12.131	12.208	12.285	12.342	12.330
52 ..	..	10.712	11.289	11.707	11.983	12.165	12.287	12.373	12.454	12.534	12.584	12.545
51 ..	..	10.977	11.545	11.955	12.222	12.402	12.522	12.610	12.696	12.776	12.817	12.715
50 ..	..	11.238	11.797	12.197	12.456	12.634	12.751	12.841	12.932	13.011	13.040	12.492

20. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

5%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.122	.123	.123	.123	.123	.123	.123	.123	.123	.123	.123
102 ..	.255	.256	.256	.256	.256	.256	.256	.257	.256	.256	.256
101 ..	.397	.398	.398	.398	.399	.399	.399	.399	.399	.397	.397
100 ..	.547	.548	.549	.549	.549	.550	.550	.551	.550	.530	
											$z=y$
99 ..	.704	.705	.706	.707	.707	.708	.709	.709	.708	.694	16.594
98 ..	.867	.868	.869	.870	.870	.871	.872	.872	.870	.766	17.766
97 ..	1.033	1.034	1.036	1.036	1.037	1.038	1.039	1.039	1.036	17.897	2
96 ..	1.201	1.203	1.204	1.205	1.206	1.208	1.209	1.208	1.200	17.916	3
95 ..	1.370	1.372	1.374	1.375	1.376	1.378	1.379	1.378	1.325	17.903	4
											$z=y-5$
94 ..	1.538	1.541	1.543	1.544	1.546	1.548	1.549	1.546	17.217	17.877	5
93 ..	1.706	1.709	1.711	1.713	1.715	1.718	1.718	1.714	17.791	17.830	6
92 ..	1.874	1.877	1.879	1.881	1.884	1.887	1.887	1.880	17.827	17.772	7
91 ..	2.042	2.046	2.048	2.050	2.054	2.057	2.056	2.040	17.802	17.703	8
90 ..	2.212	2.216	2.218	2.222	2.226	2.228	2.226	2.137	17.756	17.626	9
											$z=y-10$
89 ..	2.385	2.390	2.392	2.396	2.401	2.403	2.399	17.033	17.700	17.542	10
88 ..	2.565	2.569	2.572	2.577	2.582	2.584	2.577	17.577	17.630	17.451	11
87 ..	2.752	2.756	2.760	2.766	2.771	2.772	2.760	17.591	17.553	17.355	12
86 ..	2.949	2.953	2.958	2.965	2.970	2.969	2.945	17.549	17.468	17.255	13
85 ..	3.156	3.161	3.167	3.174	3.179	3.176	3.047	17.488	17.377	17.152	14
											$z=y-15$
84 ..	3.375	3.380	3.387	3.395	3.400	3.393	16.750	17.420	17.282	17.047	15
83 ..	3.604	3.610	3.618	3.627	3.631	3.620	17.273	17.340	17.183	16.940	16
82 ..	3.843	3.850	3.859	3.869	3.871	3.854	17.277	17.255	17.080	16.832	17
81 ..	4.091	4.099	4.110	4.119	4.119	4.084	17.226	17.163	16.974	16.722	18
80 ..	4.348	4.357	4.370	4.379	4.376	4.194	17.159	17.067	16.867	16.612	19
											$z=y-20$
79 ..	4.614	4.625	4.639	4.647	4.639	16.416	17.085	16.967	16.759	16.501	20
78 ..	4.888	4.902	4.917	4.924	4.910	16.921	17.000	16.864	16.649	16.389	21
77 ..	5.171	5.187	5.202	5.207	5.184	16.918	16.910	16.757	16.538	16.277	22
76 ..	5.462	5.480	5.495	5.497	5.448	16.860	16.813	16.648	16.426	16.164	23
75 ..	5.760	5.780	5.796	5.793	5.549	16.786	16.712	16.537	16.312	16.048	24
											$z=y-25$
74 ..	6.066	6.088	6.102	6.093	16.039	16.703	16.605	16.422	16.197	15.930	25
73 ..	6.378	6.401	6.414	6.397	16.520	16.609	16.492	16.305	16.079	15.808	26
72 ..	6.694	6.719	6.729	6.699	16.503	16.507	16.376	16.185	15.959	15.682	27
71 ..	7.013	7.038	7.044	6.981	16.430	16.398	16.255	16.062	15.837	15.552	28
70 ..	7.333	7.358	7.358	7.045	16.340	16.281	16.130	15.936	15.710	15.417	29
											$z=y-30$
69 ..	7.653	7.677	7.668	15.584	16.240	16.158	16.000	15.807	15.580	15.277	30
68 ..	7.972	7.993	7.974	16.030	16.126	16.028	15.866	15.674	15.445	15.131	31
67 ..	8.291	8.308	8.273	15.989	16.004	15.892	15.728	15.537	15.304	14.979	32
66 ..	8.610	8.622	8.545	15.893	15.873	15.751	15.586	15.397	15.159	14.821	33
65 ..	8.928	8.933	8.552	15.780	15.735	15.605	15.441	15.254	15.009	14.658	34
											$z=y-35$
64 ..	9.245	9.238	15.018	15.658	15.591	15.456	15.293	15.106	14.854	14.491	35
63 ..	9.559	9.540	15.421	15.523	15.441	15.303	15.142	14.955	14.694	14.320	36
62 ..	9.869	9.830	15.356	15.380	15.285	15.146	14.988	14.798	14.529	14.145	37
61 ..	10.172	10.084	15.237	15.228	15.124	14.985	14.830	14.637	14.357	13.963	38
60 ..	10.468	10.022	15.100	15.067	14.957	14.819	14.667	14.470	14.180	13.775	39
											$z=y-40$
59 ..	10.751	14.333	14.950	14.898	14.783	14.647	14.497	14.295	13.997	13.578	40
58 ..	11.024	14.682	14.786	14.719	14.602	14.470	14.321	14.112	13.806	13.372	41
57 ..	11.281	14.580	14.611	14.533	14.415	14.287	14.137	13.922	13.609	13.158	42
56 ..	11.495	14.427	14.426	14.340	14.223	14.099	13.948	13.725	13.406	12.936	43
55 ..	11.349	14.255	14.233	14.140	14.026	13.905	13.752	13.523	13.195	12.708	44
											$z=y-45$
	13.486	14.072	14.031	13.935	13.824	13.706	13.550	13.315	12.978	12.475	45
	13.772	13.877	13.823	13.726	13.618	13.502	13.342	13.102	12.754	12.237	46
	13.637	13.673	13.609	13.511	13.408	13.294	13.129	12.885	12.523	11.994	47
	13.453	13.460	13.389	13.293	13.194	13.079	12.909	12.662	12.286	11.746	48
	13.251	13.239	13.163	13.069	12.975	12.859	12.685	12.433	12.044	11.494	49

5½%

21. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.066	.087	.098	.106	.112	.116	.119	.120	.121	.122
102 .. ..	.055	.141	.180	.203	.221	.234	.242	.247	.250	.252	.253
101 .. ..	.112	.225	.280	.315	.344	.364	.377	.385	.390	.392	.394
100 .. ..	.180	.315	.384	.434	.473	.501	.519	.530	.537	.540	.542
99 .. ..	.258	.410	.493	.558	.609	.645	.668	.682	.690	.694	.697
98 .. ..	.343	.508	.606	.687	.750	.794	.821	.839	.849	.854	.858
97 .. ..	.434	.609	.722	.820	.894	.947	.978	.999	1.011	1.017	1.021
96 .. ..	.527	.711	.842	.956	1.042	1.101	1.138	1.162	1.174	1.181	1.187
95 .. ..	.623	.815	.964	1.093	1.191	1.257	1.298	1.325	1.338	1.346	1.353
94 .. ..	.720	.921	1.089	1.233	1.341	1.413	1.459	1.487	1.502	1.511	1.519
93 .. ..	.819	1.030	1.217	1.374	1.492	1.569	1.619	1.649	1.665	1.676	1.684
92 .. ..	.918	1.141	1.347	1.517	1.645	1.726	1.780	1.811	1.828	1.840	1.848
91 .. ..	1.019	1.258	1.481	1.664	1.798	1.884	1.941	1.973	1.991	2.004	2.013
90 .. ..	1.123	1.380	1.620	1.814	1.955	2.045	2.105	2.137	2.156	2.170	2.179
89 .. ..	1.232	1.509	1.764	1.969	2.115	2.210	2.271	2.304	2.324	2.339	2.348
88 .. ..	1.347	1.646	1.916	2.132	2.282	2.381	2.443	2.476	2.498	2.514	2.523
87 .. ..	1.471	1.792	2.076	2.303	2.456	2.560	2.622	2.656	2.679	2.696	2.705
86 .. ..	1.604	1.947	2.247	2.483	2.640	2.748	2.811	2.845	2.870	2.888	2.896
85 .. ..	1.748	2.114	2.429	2.673	2.835	2.946	3.009	3.045	3.071	3.089	3.097
84 .. ..	1.904	2.291	2.622	2.873	3.042	3.154	3.218	3.255	3.283	3.300	3.310
83 .. ..	2.071	2.479	2.827	3.083	3.258	3.372	3.436	3.475	3.505	3.522	3.532
82 .. ..	2.247	2.678	3.041	3.302	3.485	3.599	3.663	3.705	3.736	3.752	3.763
81 .. ..	2.433	2.886	3.263	3.531	3.719	3.834	3.899	3.943	3.975	3.991	4.003
80 .. ..	2.630	3.105	3.495	3.770	3.962	4.077	4.143	4.190	4.222	4.238	4.251
79 .. ..	2.837	3.334	3.734	4.018	4.213	4.328	4.396	4.445	4.477	4.494	4.507
78 .. ..	3.054	3.574	3.982	4.274	4.471	4.586	4.657	4.708	4.739	4.757	4.771
77 .. ..	3.281	3.822	4.238	4.539	4.736	4.851	4.925	4.978	5.008	5.028	5.042
76 .. ..	3.518	4.078	4.502	4.810	5.008	5.123	5.200	5.254	5.284	5.305	5.319
75 .. ..	3.766	4.342	4.775	5.089	5.286	5.402	5.482	5.537	5.566	5.588	5.603
74 .. ..	4.023	4.613	5.055	5.373	5.569	5.687	5.770	5.824	5.855	5.877	5.893
73 .. ..	4.290	4.890	5.343	5.662	5.856	5.977	6.063	6.116	6.148	6.171	6.187
72 .. ..	4.564	5.173	5.635	5.954	6.147	6.272	6.360	6.411	6.445	6.468	6.486
71 .. ..	4.843	5.460	5.931	6.248	6.440	6.568	6.657	6.708	6.743	6.766	6.786
70 .. ..	5.125	5.751	6.227	6.541	6.734	6.865	6.954	7.004	7.041	7.064	7.087
69 .. ..	5.410	6.045	6.523	6.834	7.027	7.161	7.249	7.300	7.337	7.361	7.387
68 .. ..	5.697	6.341	6.818	7.125	7.320	7.456	7.542	7.594	7.631	7.657	7.686
67 .. ..	5.986	6.640	7.113	7.415	7.613	7.750	7.834	7.888	7.925	7.952	7.984
66 .. ..	6.280	6.939	7.407	7.706	7.906	8.043	8.125	8.181	8.217	8.247	8.283
65 .. ..	6.578	7.240	7.701	7.997	8.199	8.336	8.416	8.473	8.509	8.542	8.581
64 .. ..	6.880	7.540	7.994	8.288	8.491	8.626	8.706	8.763	8.801	8.837	8.878
63 .. ..	7.183	7.839	8.285	8.578	8.782	8.914	8.995	9.051	9.090	9.130	9.174
62 .. ..	7.488	8.135	8.573	8.866	9.071	9.198	9.280	9.336	9.377	9.421	9.466
61 .. ..	7.790	8.428	8.858	9.151	9.354	9.478	9.562	9.617	9.660	9.708	9.754
60 .. ..	8.090	8.716	9.138	9.431	9.632	9.753	9.837	9.891	9.937	9.989	10.035
59 .. ..	8.384	8.997	9.414	9.706	9.902	10.022	10.105	10.160	10.210	10.265	10.309
58 .. ..	8.672	9.272	9.684	9.974	10.165	10.284	10.366	10.422	10.476	10.533	10.574
57 .. ..	8.956	9.541	9.949	10.237	10.420	10.540	10.620	10.678	10.736	10.795	10.830
56 .. ..	9.233	9.804	10.208	10.491	10.669	10.789	10.867	10.927	10.990	11.049	11.077
55 .. ..	9.503	10.061	10.460	10.738	10.911	11.029	11.107	11.170	11.236	11.295	11.313
54 .. ..	9.765	10.312	10.706	10.976	11.145	11.262	11.339	11.405	11.475	11.531	11.535
53 .. ..	10.019	10.556	10.945	11.205	11.372	11.486	11.564	11.634	11.706	11.758	11.745
52 .. ..	10.267	10.795	11.177	11.427	11.593	11.704	11.782	11.857	11.930	11.976	11.938
51 .. ..	10.510	11.029	11.403	11.644	11.807	11.916	11.995	12.074	12.148	12.186	12.087
50 .. ..	10.749	11.258	11.622	11.855	12.016	12.122	12.204	12.287	12.359	12.386	11.864

21. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued. $5\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.122	.122	.122	.122	.122	.122	.123	.123	.123	.122	
102 ..	.254	.254	.254	.255	.255	.255	.255	.255	.255	.255	
101 ..	.395	.395	.396	.396	.396	.396	.397	.397	.397	.395	
100 ..	.544	.545	.545	.546	.546	.546	.547	.547	.547	.527	
99 ..	.699	.701	.701	.702	.702	.703	.704	.704	.703	$z=y$ 15.317	0
98 ..	.860	.861	.862	.863	.864	.865	.866	.866	.864	16.404	1
97 ..	1.024	1.026	1.027	1.028	1.029	1.030	1.031	1.031	1.027	16.531	2
96 ..	1.190	1.192	1.194	1.194	1.195	1.197	1.198	1.197	1.189	16.556	3
95 ..	1.357	1.359	1.360	1.361	1.363	1.365	1.366	1.364	1.312	16.551	4
94 ..	1.523	1.525	1.527	1.528	1.530	1.532	1.533	1.530	$z=y-5$ 15.909	16.534	5
93 ..	1.688	1.690	1.692	1.694	1.697	1.699	1.699	1.695	16.446	16.499	6
92 ..	1.852	1.855	1.857	1.859	1.863	1.865	1.865	1.858	16.487	16.453	7
91 ..	2.017	2.021	2.023	2.025	2.029	2.032	2.030	2.015	16.471	16.397	8
90 ..	2.183	2.187	2.190	2.193	2.197	2.199	2.197	2.110	16.436	16.334	9
89 ..	2.353	2.357	2.360	2.364	2.368	2.371	2.366	$z=y-10$ 15.763	16.392	16.264	10
88 ..	2.528	2.533	2.536	2.540	2.545	2.547	2.540	16.273	16.336	16.189	11
87 ..	2.711	2.715	2.719	2.725	2.730	2.730	2.719	16.295	16.273	16.108	12
86 ..	2.903	2.907	2.912	2.918	2.923	2.922	2.899	16.263	16.203	16.025	13
85 ..	3.105	3.109	3.115	3.122	3.127	3.124	2.997	16.215	16.127	15.938	14
84 ..	3.317	3.322	3.329	3.337	3.341	3.335	$z=y-15$ 15.530	16.160	16.048	15.849	15
83 ..	3.540	3.545	3.553	3.562	3.565	3.555	16.022	16.095	15.964	15.759	16
82 ..	3.771	3.778	3.787	3.796	3.798	3.781	16.034	16.024	15.877	15.667	17
81 ..	4.011	4.019	4.030	4.039	4.038	4.004	15.996	15.949	15.780	15.575	18
80 ..	4.259	4.268	4.281	4.290	4.286	4.108	15.942	15.868	15.698	15.481	19
79 ..	4.516	4.527	4.540	4.549	4.540	$z=y-20$ 15.253	15.882	15.784	15.607	15.387	20
78 ..	4.781	4.793	4.808	4.815	4.801	15.731	15.812	15.698	15.514	15.293	21
77 ..	5.053	5.067	5.083	5.087	5.064	15.737	15.738	15.608	15.420	15.198	22
76 ..	5.331	5.348	5.364	5.365	5.318	15.692	15.658	15.516	15.325	15.102	23
75 ..	5.617	5.636	5.651	5.649	5.411	15.633	15.573	15.422	15.220	15.004	24
74 ..	5.909	5.930	5.945	5.935	14.941	$z=y-25$ 15.566	15.483	15.325	15.131	14.904	25
73 ..	6.207	6.229	6.242	6.225	15.398	15.488	15.388	15.225	15.031	14.800	26
72 ..	6.508	6.532	6.541	6.512	15.392	15.403	15.290	15.124	14.929	14.693	27
71 ..	6.812	6.835	6.841	6.779	15.334	15.311	15.187	15.019	14.825	14.582	28
70 ..	7.115	7.138	7.138	6.835	15.260	15.212	15.080	14.911	14.718	14.467	29
69 ..	7.417	7.439	7.431	$z=y-30$ 14.561	15.177	15.108	14.970	14.801	14.606	14.346	30
68 ..	7.718	7.738	7.719	14.987	15.082	14.997	14.855	14.687	14.490	14.220	31
67 ..	8.018	8.034	8.000	14.960	14.979	14.881	14.736	14.570	14.369	14.088	32
66 ..	8.317	8.328	8.254	14.881	14.868	14.760	14.615	14.450	14.244	13.951	33
65 ..	8.615	8.619	8.252	14.786	14.750	14.635	14.489	14.326	14.114	13.809	34
64 ..	8.911	8.904	$z=y-35$ 14.080	14.683	14.626	14.506	14.362	14.199	13.980	13.663	35
63 ..	9.204	9.185	14.469	14.568	14.496	14.373	14.231	14.067	13.841	13.514	36
62 ..	9.491	9.453	14.419	14.445	14.362	14.237	14.098	13.932	13.696	13.359	37
61 ..	9.773	9.688	14.319	14.314	14.222	14.097	13.960	13.792	13.547	13.200	38
60 ..	10.045	9.618	14.202	14.175	14.076	13.953	13.818	13.646	13.391	13.033	39
59 ..	10.306	13.491	14.073	14.027	13.924	13.803	13.670	13.492	13.229	12.859	40
58 ..	10.557	13.830	13.931	13.872	13.766	13.648	13.515	13.332	13.061	12.676	41
57 ..	10.791	13.747	13.778	13.708	13.602	13.487	13.354	13.164	12.887	12.485	42
56 ..	10.984	13.614	13.616	13.538	13.432	13.321	13.187	12.990	12.706	12.286	43
55 ..	10.834	13.463	13.445	13.362	13.258	13.150	13.013	12.810	12.518	12.081	44
	$z=y-45$										
12.748	13.303	13.268	13.180	13.079	12.974	12.834	12.625	12.324	11.871	45	
13.030	13.131	13.083	12.994	12.897	12.793	12.649	12.435	12.122	11.656	46	
12.914	12.950	12.892	12.803	12.710	12.607	12.459	12.240	11.915	11.436	47	
12.752	12.761	12.696	12.608	12.519	12.415	12.263	12.040	11.701	11.212	48	
12.574	12.564	12.494	12.408	12.323	12.218	12.061	11.834	11.482	10.982	49	

6 %

22. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 ..	..	.016	.066	.087	.097	.106	.112	.116	.118	.120	.121
102 ..	..	.055	.141	.180	.202	.220	.233	.241	.246	.249	.251
101 ..	..	.111	.224	.278	.313	.342	.362	.375	.382	.387	.390
100 ..	..	.179	.313	.382	.431	.471	.498	.516	.526	.533	.537
99 ..	..	.257	.407	.490	.554	.605	.641	.663	.677	.685	.690
98 ..	..	.341	.505	.602	.682	.744	.788	.815	.832	.842	.847
97 ..	..	.431	.604	.717	.814	.887	.939	.970	.991	1.002	1.008
96 ..	..	.524	.706	.835	.948	1.033	1.092	1.128	1.151	1.164	1.171
95 ..	..	.619	.809	.956	1.084	1.180	1.246	1.286	1.312	1.326	1.334
94 ..	..	.715	.914	1.079	1.221	1.328	1.399	1.444	1.472	1.487	1.496
93 ..	..	.812	1.021	1.205	1.361	1.477	1.553	1.602	1.632	1.647	1.658
92 ..	..	.910	1.131	1.334	1.502	1.627	1.707	1.760	1.791	1.807	1.819
91 ..	..	1.010	1.246	1.466	1.645	1.778	1.862	1.918	1.950	1.967	1.980
90 ..	..	1.113	1.366	1.602	1.793	1.931	2.019	2.078	2.110	2.128	2.142
89 ..	..	1.220	1.493	1.744	1.945	2.089	2.181	2.241	2.274	2.293	2.308
88 ..	..	1.334	1.628	1.893	2.105	2.251	2.348	2.400	2.442	2.463	2.479
87 ..	..	1.455	1.771	2.050	2.272	2.422	2.523	2.585	2.617	2.640	2.657
86 ..	..	1.587	1.924	2.218	2.448	2.602	2.707	2.768	2.802	2.826	2.843
85 ..	..	1.728	2.087	2.396	2.634	2.792	2.900	2.961	2.996	3.022	3.047
84 ..	..	1.881	2.261	2.585	2.829	2.993	3.103	3.164	3.201	3.228	3.245
83 ..	..	2.045	2.445	2.784	3.033	3.204	3.315	3.376	3.415	3.444	3.460
82 ..	..	2.218	2.639	2.993	3.247	3.424	3.535	3.597	3.638	3.668	3.683
81 ..	..	2.400	2.842	3.209	3.469	3.652	3.763	3.825	3.868	3.899	3.914
80 ..	..	2.592	3.055	3.434	3.701	3.887	3.998	4.062	4.107	4.138	4.154
79 ..	..	2.794	3.278	3.666	3.941	4.130	4.240	4.306	4.354	4.384	4.400
78 ..	..	3.006	3.511	3.906	4.180	4.379	4.489	4.557	4.607	4.637	4.654
77 ..	..	3.227	3.752	4.154	4.444	4.635	4.744	4.816	4.867	4.896	4.915
76 ..	..	3.457	4.000	4.409	4.706	4.896	5.006	5.080	5.132	5.160	5.181
75 ..	..	3.698	4.255	4.672	4.974	5.163	5.274	5.351	5.403	5.431	5.453
74 ..	..	3.947	4.516	4.942	5.247	5.434	5.547	5.626	5.678	5.707	5.729
73 ..	..	4.205	4.783	5.218	5.523	5.709	5.825	5.907	5.957	5.988	6.010
72 ..	..	4.469	5.055	5.498	5.803	5.987	6.106	6.189	6.239	6.271	6.293
71 ..	..	4.738	5.331	5.781	6.083	6.266	6.388	6.472	6.520	6.554	6.576
70 ..	..	5.009	5.609	6.064	6.363	6.545	6.669	6.754	6.802	6.836	6.859
69 ..	..	5.282	5.890	6.345	6.640	6.823	6.950	7.034	7.082	7.117	7.140
68 ..	..	5.557	6.173	6.626	6.916	7.100	7.229	7.310	7.360	7.395	7.419
67 ..	..	5.834	6.456	6.905	7.191	7.377	7.507	7.585	7.636	7.671	7.697
66 ..	..	6.115	6.741	7.184	7.465	7.653	7.783	7.859	7.912	7.946	7.974
65 ..	..	6.398	7.026	7.461	7.739	7.928	8.057	8.133	8.186	8.220	8.251
64 ..	..	6.684	7.309	7.737	8.012	8.203	8.329	8.404	8.458	8.493	8.527
63 ..	..	6.972	7.591	8.010	8.284	8.475	8.598	8.674	8.727	8.763	8.801
62 ..	..	7.260	7.870	8.280	8.554	8.745	8.863	8.940	8.992	9.030	9.072
61 ..	..	7.546	8.145	8.546	8.819	9.009	9.124	9.201	9.253	9.293	9.338
60 ..	..	7.827	8.414	8.808	9.080	9.266	9.379	9.456	9.507	9.550	9.599
59 ..	..	8.104	8.677	9.064	9.335	9.517	9.627	9.704	9.755	9.802	9.854
58 ..	..	8.374	8.933	9.315	9.583	9.759	9.869	9.945	9.997	10.047	10.101
57 ..	..	8.638	9.182	9.559	9.825	9.994	10.105	10.179	10.232	10.286	10.341
56 ..	..	8.896	9.426	9.798	10.060	10.223	10.333	10.405	10.460	10.518	10.574
55 ..	..	9.147	9.663	10.031	10.286	10.444	10.553	10.624	10.682	10.744	10.798
54 ..	..	9.389	9.894	10.256	10.503	10.658	10.765	10.835	10.896	10.961	11.013
53 ..	..	9.624	10.118	10.474	10.712	10.864	10.968	11.039	11.104	11.171	11.219
52 ..	..	9.853	10.337	10.686	10.914	11.065	11.166	11.237	11.306	11.374	11.416
51 ..	..	10.076	10.550	10.891	11.110	11.259	11.357	11.430	11.503	11.571	11.604
50 ..	..	10.294	10.759	11.090	11.301	11.447	11.543	11.618	11.694	11.761	11.784

22. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

6%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.121	.122	.122	.122	.122	.122	.122	.122	.122	.122	.122
102 ..	.252	.253	.253	.253	.253	.253	.254	.254	.254	.253	.253
101 ..	.392	.393	.393	.394	.394	.394	.395	.395	.395	.392	.392
100 ..	.540	.541	.542	.542	.542	.543	.543	.544	.543	.523	.523
99 ..	.695	.696	.696	.697	.697	.698	.699	.699	.698	14.207	0
98 ..	.854	.855	.856	.857	.857	.858	.859	.859	.857	15.219	1
97 ..	1.016	1.017	1.019	1.019	1.020	1.021	1.022	1.022	1.019	15.343	2
96 ..	1.180	1.181	1.183	1.184	1.185	1.186	1.188	1.187	1.179	15.370	3
95 ..	1.344	1.346	1.347	1.348	1.350	1.352	1.353	1.351	1.300	15.371	4
94 ..	1.507	1.509	1.511	1.512	1.514	1.517	1.517	1.515	14.770	15.362	5
93 ..	1.669	1.672	1.674	1.676	1.678	1.681	1.681	1.677	15.273	15.335	6
92 ..	1.831	1.834	1.836	1.838	1.841	1.844	1.843	1.837	15.316	15.298	7
91 ..	1.992	1.996	1.998	2.001	2.004	2.007	2.006	1.991	15.308	15.253	8
90 ..	2.155	2.159	2.162	2.165	2.169	2.171	2.169	2.083	15.282	15.201	9
89 ..	2.321	2.326	2.328	2.332	2.337	2.339	2.334	14.652	15.247	15.143	10
88 ..	2.493	2.497	2.500	2.504	2.509	2.511	2.504	15.182	15.202	15.079	11
87 ..	2.671	2.675	2.679	2.684	2.689	2.690	2.679	15.158	15.149	15.012	12
86 ..	2.858	2.862	2.866	2.873	2.878	2.877	2.854	15.135	15.091	14.941	13
85 ..	3.055	3.059	3.064	3.072	3.076	3.073	2.948	15.097	15.028	14.867	14
84 ..	3.261	3.266	3.273	3.280	3.285	3.278	14.458	15.053	14.960	14.792	15
83 ..	3.477	3.483	3.491	3.499	3.502	3.492	14.923	14.999	14.890	14.715	16
82 ..	3.702	3.708	3.717	3.726	3.728	3.712	14.941	14.941	14.816	14.637	17
81 ..	3.934	3.941	3.952	3.961	3.961	3.927	14.911	14.877	14.741	14.558	18
80 ..	4.174	4.183	4.195	4.204	4.200	4.026	14.868	14.809	14.664	14.478	19
79 ..	4.422	4.433	4.446	4.453	4.445	14.227	14.820	14.739	14.586	14.398	20
78 ..	4.677	4.689	4.703	4.710	4.696	14.680	14.763	14.665	14.507	14.318	21
77 ..	4.938	4.953	4.967	4.972	4.949	14.693	14.700	14.590	14.427	14.237	22
76 ..	5.206	5.223	5.238	5.239	5.193	14.659	14.634	14.512	14.346	14.156	23
75 ..	5.480	5.499	5.513	5.510	5.279	14.611	14.562	14.431	14.264	14.072	24
74 ..	5.760	5.780	5.793	5.784	13.968	14.556	14.486	14.349	14.181	13.987	25
73 ..	6.044	6.065	6.077	6.061	14.403	14.491	14.406	14.264	14.096	13.898	26
72 ..	6.331	6.354	6.362	6.334	14.405	14.420	14.322	14.177	14.009	13.806	27
71 ..	6.619	6.642	6.647	6.587	14.359	14.343	14.234	14.087	13.920	13.711	28
70 ..	6.907	6.929	6.929	6.635	14.298	14.259	14.143	13.995	13.828	13.612	29
69 ..	7.193	7.214	7.205	13.648	14.229	14.170	14.048	13.901	13.732	13.508	30
68 ..	7.477	7.496	7.478	14.056	14.149	14.075	13.950	13.803	13.632	13.398	31
67 ..	7.760	7.775	7.741	14.039	14.061	13.976	13.848	13.702	13.528	13.284	32
66 ..	8.041	8.051	7.979	13.975	13.966	13.871	13.742	13.598	13.419	13.164	33
65 ..	8.320	8.324	7.969	13.895	13.865	13.763	13.634	13.491	13.307	13.040	34
64 ..	8.597	8.590	13.239	13.807	13.758	13.651	13.523	13.381	13.190	12.913	35
63 ..	8.870	8.851	13.613	13.709	13.646	13.536	13.410	13.267	13.068	12.781	36
62 ..	9.138	9.101	13.576	13.603	13.529	13.418	13.294	13.149	12.942	12.645	37
61 ..	9.399	9.317	13.492	13.490	13.408	13.296	13.174	13.026	12.811	12.505	38
60 ..	9.651	9.241	13.391	13.369	13.280	13.169	13.050	12.898	12.674	12.357	39
59 ..	9.892	12.729	13.280	13.240	13.147	13.038	12.920	12.763	12.531	12.202	40
58 ..	10.121	13.059	13.156	13.103	13.008	12.901	12.784	12.622	12.382	12.039	41
57 ..	10.335	12.990	13.022	12.960	12.863	12.760	12.642	12.473	12.227	11.868	42
56 ..	10.509	12.875	12.880	12.809	12.713	12.613	12.494	12.318	12.065	11.690	43
55 ..	10.356	12.744	12.729	12.653	12.559	12.461	12.340	12.158	11.898	11.505	44
	<i>z=y-45</i>										
	12.075	12.603	12.571	12.492	12.400	12.305	12.180	11.993	11.723	11.315	45
	12.353	12.450	12.407	12.326	12.237	12.143	12.015	11.823	11.542	11.120	46
	12.254	12.289	12.237	12.153	12.070	11.977	11.845	11.648	11.355	10.921	47
	12.111	12.120	12.061	11.981	11.899	11.806	11.668	11.468	11.162	10.717	48
	11.952	11.944	11.880	11.801	11.723	11.629	11.487	11.282	10.963	10.507	49

6 $\frac{1}{2}$ %23. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$		$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$
103 .. ..	.016	.065	.086	.097	.105	.111	.115	.118	.119	.120	.120	.120
102 .. ..	.055	.140	.179	.201	.219	.231	.240	.245	.248	.249	.250	.250
101 .. ..	.111	.223	.277	.312	.340	.360	.373	.380	.385	.388	.389	.389
100 .. ..	.178	.311	.380	.429	.468	.495	.513	.523	.530	.533	.535	.535
99 .. ..	.255	.405	.487	.551	.601	.636	.659	.672	.681	.685	.688	.688
98 .. ..	.339	.501	.598	.678	.739	.782	.809	.826	.836	.841	.845	.845
97 .. ..	.428	.600	.712	.808	.881	.932	.963	.983	.994	1.000	1.005	
96 .. ..	.520	.701	.829	.940	1.024	1.083	1.118	1.141	1.154	1.161	1.166	
95 .. ..	.615	.803	.948	1.074	1.169	1.234	1.274	1.300	1.313	1.321	1.327	
94 .. ..	.710	.906	1.070	1.210	1.315	1.386	1.430	1.458	1.472	1.481	1.488	
93 .. ..	.806	1.012	1.194	1.347	1.462	1.537	1.585	1.614	1.630	1.640	1.648	
92 .. ..	.903	1.121	1.321	1.486	1.609	1.688	1.740	1.771	1.786	1.798	1.806	
91 .. ..	1.002	1.234	1.451	1.628	1.758	1.840	1.896	1.927	1.943	1.956	1.965	
90 .. ..	1.103	1.352	1.585	1.772	1.908	1.995	2.053	2.084	2.101	2.115	2.124	
89 .. ..	1.209	1.477	1.724	1.922	2.063	2.153	2.212	2.244	2.263	2.277	2.286	
88 .. ..	1.321	1.610	1.871	2.078	2.222	2.317	2.377	2.408	2.429	2.444	2.453	
87 .. ..	1.440	1.751	2.025	2.242	2.389	2.488	2.548	2.580	2.602	2.618	2.626	
86 .. ..	1.569	1.901	2.189	2.414	2.564	2.667	2.727	2.760	2.783	2.800	2.808	
85 .. ..	1.709	2.061	2.363	2.596	2.750	2.856	2.915	2.949	2.974	2.991	2.999	
84 .. ..	1.859	2.231	2.548	2.786	2.946	3.053	3.113	3.148	3.175	3.191	3.200	
83 .. ..	2.019	2.411	2.742	2.986	3.152	3.259	3.319	3.356	3.384	3.400	3.410	
82 .. ..	2.189	2.601	2.946	3.103	3.365	3.473	3.533	3.573	3.602	3.617	3.627	
81 .. ..	2.367	2.799	3.157	3.400	3.586	3.694	3.754	3.796	3.826	3.841	3.852	
80 .. ..	2.555	3.007	3.375	3.634	3.815	3.922	3.983	4.027	4.057	4.072	4.084	
79 .. ..	2.752	3.224	3.601	3.866	4.049	4.156	4.219	4.265	4.295	4.310	4.323	
78 .. ..	2.959	3.450	3.833	4.107	4.290	4.396	4.462	4.510	4.538	4.555	4.568	
77 .. ..	3.174	3.684	4.073	4.353	4.536	4.642	4.711	4.760	4.787	4.806	4.819	
76 .. ..	3.398	3.924	4.319	4.606	4.788	4.894	4.965	5.015	5.042	5.062	5.074	
75 .. ..	3.631	4.171	4.573	4.863	5.044	5.151	5.224	5.275	5.302	5.322	5.335	
74 .. ..	3.873	4.423	4.833	5.125	5.305	5.413	5.489	5.539	5.566	5.587	5.601	
73 .. ..	4.122	4.680	5.098	5.391	5.568	5.678	5.757	5.805	5.834	5.855	5.870	
72 .. ..	4.378	4.941	5.367	5.658	5.834	5.947	6.027	6.073	6.104	6.125	6.141	
71 .. ..	4.637	5.206	5.638	5.926	6.100	6.215	6.296	6.342	6.374	6.395	6.413	
70 .. ..	4.898	5.473	5.908	6.192	6.365	6.483	6.564	6.609	6.642	6.663	6.684	
69 .. ..	5.160	5.742	6.176	6.456	6.629	6.750	6.829	6.874	6.908	6.929	6.952	
68 .. ..	5.423	6.011	6.442	6.717	6.892	7.014	7.091	7.137	7.170	7.193	7.219	
67 .. ..	5.688	6.282	6.707	6.977	7.153	7.276	7.350	7.398	7.431	7.456	7.485	
66 .. ..	5.956	6.552	6.971	7.237	7.414	7.536	7.608	7.658	7.690	7.717	7.749	
65 .. ..	6.226	6.822	7.233	7.495	7.673	7.794	7.865	7.915	7.947	7.976	8.012	
64 .. ..	6.498	7.090	7.493	7.752	7.931	8.049	8.120	8.170	8.203	8.235	8.272	
63 .. ..	6.771	7.356	7.750	8.007	8.186	8.301	8.372	8.421	8.455	8.491	8.530	
62 .. ..	7.044	7.619	8.003	8.259	8.438	8.549	8.620	8.669	8.704	8.744	8.784	
61 .. ..	7.314	7.877	8.252	8.508	8.684	8.791	8.864	8.911	8.949	8.992	9.038	
60 .. ..	7.579	8.130	8.497	8.750	8.924	9.028	9.100	9.148	9.188	9.234	9.274	
59 .. ..	7.839	8.375	8.735	8.987	9.156	9.258	9.330	9.377	9.421	9.469	9.508	
58 .. ..	8.092	8.613	8.968	9.217	9.380	9.482	9.552	9.600	9.647	9.698	9.733	
57 .. ..	8.330	8.845	9.195	9.441	9.597	9.699	9.767	9.816	9.867	9.919	9.949	
56 .. ..	8.580	9.071	9.416	9.657	9.807	9.908	9.975	10.026	10.080	10.132	10.155	
55 .. ..	8.813	9.291	9.630	9.865	10.010	10.110	10.175	10.229	10.286	10.337	10.351	
54 .. ..	9.038	9.503	9.837	10.064	10.205	10.303	10.368	10.425	10.485	10.533	10.534	
53 .. ..	9.255	9.710	10.037	10.255	10.394	10.489	10.554	10.614	10.676	10.720	10.706	
52 .. ..	9.465	9.910	10.230	10.439	10.576	10.668	10.733	10.797	10.860	10.899	10.862	
51 .. ..	9.671	10.106	10.418	10.617	10.752	10.841	10.908	10.975	11.038	11.069	10.978	
50 .. ..	9.871	10.296	10.598	10.790	10.922	11.009	11.077	11.148	11.210	11.230	10.757	

23. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

6½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.121	.121	.121	.121	.121	.121	.121	.121	.121	.121	
102 ..	.251	.252	.252	.252	.252	.252	.252	.253	.252	.252	
101 ..	.390	.391	.391	.392	.392	.392	.392	.392	.392	.390	
100 ..	.537	.538	.538	.539	.539	.539	.540	.540	.540	.520	
											$z=y$
99 ..	.690	.691	.692	.692	.693	.693	.694	.694	.693	13.236	0
98 ..	.847	.849	.850	.850	.851	.852	.852	.853	.851	14.182	1
97 ..	1.008	1.009	1.010	1.011	1.012	1.013	1.014	1.014	1.011	14.301	2
96 ..	1.170	1.171	1.173	1.173	1.174	1.176	1.177	1.176	1.169	14.331	3
95 ..	1.331	1.333	1.335	1.336	1.337	1.339	1.340	1.339	1.287	14.336	4
										$z=y-5$	
94 ..	1.492	1.494	1.496	1.497	1.499	1.501	1.502	1.500	13.771	14.332	5
93 ..	1.651	1.654	1.656	1.658	1.660	1.662	1.663	1.659	14.244	14.311	6
92 ..	1.810	1.813	1.815	1.817	1.820	1.823	1.822	1.816	14.289	14.283	7
91 ..	1.968	1.972	1.974	1.977	1.980	1.983	1.982	1.967	14.285	14.246	8
90 ..	2.128	2.132	2.134	2.137	2.141	2.144	2.141	2.056	14.266	14.203	9
									$z=y-10$		
89 ..	2.291	2.295	2.297	2.301	2.305	2.307	2.303	13.676	14.239	14.154	10
88 ..	2.458	2.462	2.465	2.470	2.474	2.476	2.469	14.128	14.202	14.100	11
87 ..	2.632	2.636	2.640	2.645	2.650	2.650	2.639	14.158	14.158	14.042	12
86 ..	2.814	2.818	2.823	2.829	2.834	2.833	2.810	14.141	14.109	13.982	13
85 ..	3.006	3.010	3.015	3.022	3.027	3.024	2.901	14.111	14.056	13.919	14
								$z=y-15$			
84 ..	3.207	3.212	3.218	3.226	3.230	3.224	13.513	14.075	13.998	13.854	15
83 ..	3.417	3.422	3.430	3.438	3.441	3.431	13.952	14.030	13.938	13.788	16
82 ..	3.635	3.641	3.650	3.658	3.660	3.644	13.974	13.981	13.875	13.721	17
81 ..	3.860	3.867	3.877	3.886	3.885	3.852	13.952	13.928	13.811	13.653	18
80 ..	4.092	4.101	4.112	4.120	4.117	3.947	13.918	13.871	13.745	13.585	19
							$z=y-20$				
79 ..	4.331	4.341	4.354	4.362	4.354	13.319	13.878	13.810	13.678	13.516	20
78 ..	4.577	4.589	4.603	4.609	4.596	13.748	13.831	13.748	13.610	13.447	21
77 ..	4.829	4.843	4.857	4.861	4.839	13.765	13.779	13.683	13.542	13.378	22
76 ..	5.086	5.102	5.116	5.117	5.072	13.740	13.722	13.616	13.473	13.309	23
75 ..	5.349	5.367	5.381	5.378	5.152	13.701	13.662	13.548	13.402	13.237	24
						$z=y-25$					
74 ..	5.617	5.636	5.649	5.640	13.101	13.656	13.507	13.477	13.331	13.164	25
73 ..	5.888	5.909	5.920	5.904	13.515	13.602	13.529	13.404	13.258	13.088	26
72 ..	6.162	6.183	6.192	6.164	13.524	13.543	13.457	13.330	13.183	13.009	27
71 ..	6.436	6.458	6.462	6.404	13.488	13.477	13.382	13.253	13.107	12.927	28
70 ..	6.709	6.731	6.730	6.445	13.438	13.406	13.304	13.173	13.028	12.841	29
						$z=y-30$					
69 ..	6.980	7.000	6.992	12.831	13.380	13.330	13.222	13.092	12.945	12.750	30
68 ..	7.249	7.267	7.248	13.222	13.312	13.248	13.136	13.007	12.858	12.655	31
67 ..	7.515	7.530	7.497	13.213	13.237	13.162	13.048	12.920	12.768	12.555	32
66 ..	7.780	7.789	7.720	13.160	13.156	13.071	12.956	12.830	12.674	12.451	33
65 ..	8.042	8.045	7.703	13.093	13.068	12.977	12.862	12.736	12.576	12.342	34
						$z=y-35$					
64 ..	8.301	8.294	12.480	13.018	12.976	12.880	12.766	12.640	12.473	12.230	35
63 ..	8.556	8.538	12.841	12.934	12.878	12.779	12.667	12.541	12.367	12.114	36
62 ..	8.806	8.770	12.814	12.842	12.777	12.676	12.566	12.438	12.256	11.994	37
61 ..	9.048	8.969	12.743	12.744	12.670	12.569	12.461	12.330	12.140	11.869	38
60 ..	9.282	8.887	12.656	12.639	12.558	12.458	12.352	12.218	12.019	11.738	39
						$z=y-40$					
59 ..	9.504	12.037	12.560	12.526	12.441	12.343	12.238	12.099	11.892	11.600	40
58 ..	9.715	12.358	12.452	12.405	12.318	12.222	12.118	11.973	11.760	11.454	41
57 ..	9.911	12.302	12.334	12.278	12.190	12.097	11.992	11.842	11.622	11.301	42
56 ..	10.069	12.202	12.208	12.145	12.057	11.967	11.860	11.704	11.478	11.140	43
55 ..	9.913	12.086	12.075	12.006	11.920	11.832	11.723	11.560	11.327	10.974	44
						$z=y-45$					
11.461	11.962	11.935	11.862	11.778	11.692	11.581	11.412	11.170	10.802	45	
11.734	11.827	11.788	11.714	11.632	11.548	11.433	11.260	11.007	10.625	46	
11.648	11.684	11.636	11.561	11.483	11.399	11.280	11.103	10.838	10.444	47	
11.522	11.533	11.479	11.404	11.330	11.245	11.121	10.940	10.663	10.257	48	
11.380	11.374	11.316	11.243	11.172	11.086	10.958	10.772	10.482	10.066	49	

7%

24. AUSTRALIAN FEMALES, 1933-1934.—Values of  $a_{yz}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y$	$z=y-5$	$z=y-10$	$z=y-15$	$z=y-20$	$z=y-25$	$z=y-30$	$z=y-35$	$z=y-40$	$z=y-45$	$z=y-50$	
103 ..	..	.016	.065	.086	.097	.105	.111	.115	.117	.119	.119	.120
102 ..	..	.055	.139	.178	.200	.218	.230	.239	.243	.247	.248	.249
101 ..	..	.110	.222	.275	.310	.338	.358	.370	.378	.383	.385	.387
100 ..	..	.177	.310	.378	.426	.465	.492	.509	.520	.527	.530	.532
99 ..	..	.254	.402	.484	.547	.597	.632	.654	.668	.676	.680	.683
98 ..	..	.337	.498	.594	.673	.734	.777	.803	.820	.830	.835	.838
97 ..	..	.426	.596	.707	.802	.874	.924	.955	.975	.986	.992	.997
96 ..	..	.517	.696	.822	.933	1.016	1.074	1.108	1.132	1.144	1.151	1.156
95 ..	..	.610	.797	.940	1.065	1.159	1.223	1.262	1.288	1.301	1.309	1.315
94 ..	..	.705	.899	1.061	1.199	1.303	1.372	1.416	1.443	1.457	1.466	1.473
93 ..	..	.800	1.003	1.184	1.335	1.447	1.521	1.569	1.598	1.612	1.623	1.630
92 ..	..	.896	1.111	1.308	1.471	1.592	1.670	1.721	1.751	1.766	1.778	1.786
91 ..	..	.993	1.222	1.436	1.610	1.738	1.819	1.874	1.904	1.920	1.933	1.941
90 ..	..	1.093	1.339	1.568	1.752	1.886	1.971	2.027	2.058	2.075	2.089	2.097
89 ..	..	1.198	1.462	1.705	1.899	2.037	2.126	2.184	2.215	2.233	2.248	2.256
88 ..	..	1.308	1.593	1.849	2.052	2.193	2.286	2.344	2.376	2.396	2.411	2.419
87 ..	..	1.426	1.731	2.000	2.213	2.356	2.453	2.512	2.543	2.565	2.580	2.588
86 ..	..	1.553	1.878	2.161	2.381	2.528	2.628	2.687	2.718	2.742	2.758	2.765
85 ..	..	1.690	2.035	2.331	2.558	2.709	2.812	2.870	2.903	2.928	2.944	2.952
84 ..	..	1.837	2.202	2.512	2.744	2.900	3.005	3.063	3.097	3.123	3.139	3.147
83 ..	..	1.995	2.378	2.702	2.939	3.101	3.205	3.263	3.299	3.327	3.342	3.351
82 ..	..	2.161	2.564	2.900	3.141	3.308	3.413	3.471	3.509	3.538	3.552	3.563
81 ..	..	2.336	2.757	3.106	3.351	3.523	3.627	3.686	3.726	3.755	3.769	3.781
80 ..	..	2.519	2.960	3.318	3.569	3.744	3.848	3.907	3.950	3.979	3.993	4.005
79 ..	..	2.712	3.172	3.537	3.795	3.972	4.075	4.136	4.180	4.208	4.224	4.236
78 ..	..	2.913	3.391	3.763	4.027	4.204	4.307	4.370	4.416	4.444	4.460	4.472
77 ..	..	3.123	3.618	3.995	4.266	4.442	4.544	4.610	4.657	4.684	4.701	4.714
76 ..	..	3.341	3.851	4.233	4.509	4.684	4.786	4.854	4.903	4.928	4.947	4.960
75 ..	..	3.567	4.090	4.477	4.757	4.931	5.033	5.104	5.152	5.178	5.197	5.210
74 ..	..	3.802	4.333	4.728	5.009	5.181	5.284	5.357	5.405	5.431	5.451	5.464
73 ..	..	4.043	4.581	4.983	5.264	5.433	5.539	5.614	5.660	5.687	5.708	5.722
72 ..	..	4.290	4.833	5.241	5.520	5.687	5.795	5.871	5.916	5.945	5.965	5.981
71 ..	..	4.540	5.087	5.500	5.775	5.941	6.051	6.128	6.172	6.202	6.222	6.239
70 ..	..	4.791	5.343	5.758	6.029	6.194	6.306	6.383	6.426	6.457	6.477	6.497
69 ..	..	5.043	5.600	6.014	6.280	6.445	6.550	6.634	6.677	6.709	6.730	6.752
68 ..	..	5.295	5.857	6.268	6.529	6.694	6.809	6.882	6.926	6.957	6.979	7.004
67 ..	..	5.549	6.115	6.520	6.775	6.941	7.057	7.127	7.173	7.204	7.227	7.255
66 ..	..	5.804	6.372	6.770	7.020	7.187	7.303	7.370	7.417	7.448	7.473	7.504
65 ..	..	6.062	6.628	7.017	7.263	7.431	7.546	7.612	7.659	7.689	7.717	7.751
64 ..	..	6.321	6.883	7.262	7.506	7.674	7.785	7.851	7.898	7.929	7.959	7.995
63 ..	..	6.581	7.134	7.504	7.745	7.913	8.021	8.087	8.133	8.165	8.199	8.237
62 ..	..	6.839	7.382	7.742	7.982	8.149	8.252	8.319	8.365	8.398	8.435	8.474
61 ..	..	7.094	7.624	7.975	8.214	8.379	8.479	8.546	8.591	8.626	8.666	8.705
60 ..	..	7.344	7.861	8.204	8.441	8.602	8.699	8.766	8.810	8.848	8.891	8.929
59 ..	..	7.589	8.091	8.426	8.661	8.818	8.913	8.979	9.023	9.064	9.110	9.146
58 ..	..	7.826	8.313	8.643	8.875	9.025	9.119	9.185	9.229	9.273	9.321	9.353
57 ..	..	8.057	8.529	8.853	9.081	9.226	9.320	9.383	9.428	9.476	9.525	9.552
56 ..	..	8.282	8.739	9.058	9.281	9.419	9.512	9.574	9.621	9.672	9.721	9.742
55 ..	..	8.499	8.942	9.255	9.472	9.605	9.698	9.758	9.807	9.861	9.909	9.921
54 ..	..	8.708	9.138	9.446	9.655	9.785	9.875	9.934	9.986	10.043	10.088	10.087
53 ..	..	8.909	9.328	9.630	9.830	9.957	10.044	10.103	10.159	10.217	10.258	10.243
52 ..	..	9.103	9.513	9.807	9.997	10.123	10.207	10.267	10.326	10.385	10.420	10.384
51 ..	..	9.292	9.692	9.978	10.160	10.283	10.364	10.425	10.487	10.546	10.573	10.486
50 ..	..	9.476	9.867	10.142	10.317	10.437	10.516	10.579	10.644	10.701	10.719	10.267

24. AUSTRALIAN FEMALES, 1932-1934.—Values of  $a_{yz}$ —continued.

7%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $y$ ) and ( $z$ ), where ( $y$ ) denotes the Elder Female, and ( $z$ ) denotes the Younger Female.]

$y$	$z=y-55$	$z=y-60$	$z=y-65$	$z=y-70$	$z=y-75$	$z=y-80$	$z=y-85$	$z=y-90$	$z=y-95$	$z=y-100$	$y$
103 ..	.120	.120	.120	.121	.121	.121	.121	.121	.121	.121	.121
102 ..	.250	.250	.250	.251	.251	.251	.251	.251	.251	.251	.251
101 ..	.388	.389	.389	.389	.389	.390	.390	.390	.390	.388	
100 ..	.534	.534	.535	.535	.536	.536	.537	.537	.536	.517	
99 ..	.685	.686	.687	.687	.688	.688	.689	.689	.688	$z=y$	
98 ..	.841	.842	.843	.844	.844	.845	.846	.846	.844	12.382	0
97 ..	1.000	1.001	1.002	1.003	1.004	1.005	1.006	1.006	1.003	13.269	1
96 ..	1.159	1.161	1.162	1.163	1.164	1.166	1.167	1.166	1.158	13.383	2
95 ..	1.319	1.320	1.322	1.323	1.325	1.327	1.328	1.326	1.275	13.414	3
94 ..	1.477	1.479	1.481	1.482	1.484	1.486	1.487	1.485	$z=y-5$	13.423	4
93 ..	1.634	1.637	1.638	1.640	1.642	1.645	1.645	1.641	12.890	13.407	5
92 ..	1.790	1.793	1.795	1.797	1.800	1.802	1.802	1.795	13.381	13.384	6
91 ..	1.945	1.949	1.951	1.953	1.956	1.959	1.958	1.943	13.382	13.354	7
90 ..	2.101	2.105	2.107	2.110	2.114	2.117	2.114	2.031	13.368	13.318	8
89 ..	2.260	2.264	2.267	2.271	2.275	2.277	2.273	$z=y-10$	13.346	13.276	9
88 ..	2.424	2.428	2.431	2.435	2.440	2.441	2.435	12.813	13.316	13.230	10
87 ..	2.594	2.598	2.601	2.607	2.612	2.612	2.601	13.240	13.271	13.181	11
86 ..	2.772	2.776	2.780	2.786	2.791	2.790	2.767	12.795	13.260	13.237	12
85 ..	2.959	2.963	2.968	2.975	2.979	2.976	2.855	13.236	13.192	13.074	13
84 ..	3.154	3.159	3.165	3.172	3.176	3.170	$z=y-15$	12.675	13.206	13.143	13.018
83 ..	3.358	3.363	3.371	3.379	3.382	3.372	13.090	13.169	13.091	12.961	15
82 ..	3.570	3.576	3.584	3.593	3.594	3.579	13.115	13.128	13.037	12.903	16
81 ..	3.788	3.795	3.805	3.813	3.813	3.780	13.099	13.082	12.981	12.844	17
80 ..	4.013	4.021	4.032	4.040	4.037	3.870	13.071	13.034	12.924	12.785	18
79 ..	4.244	4.254	4.266	4.273	4.266	$z=y-20$	12.510	13.039	12.982	12.867	12.726
78 ..	4.481	4.493	4.506	4.512	4.499	12.917	12.999	12.928	12.808	12.667	20
77 ..	4.723	4.737	4.751	4.754	4.733	12.938	12.955	12.873	12.749	12.607	21
76 ..	4.971	4.986	5.000	5.001	4.957	12.919	12.908	12.815	12.689	12.547	22
75 ..	5.223	5.240	5.254	5.251	5.030	12.888	12.856	12.756	12.629	12.486	23
74 ..	5.480	5.498	5.511	5.502	$z=y-25$	12.326	12.851	12.801	12.695	12.567	12.423
73 ..	5.739	5.759	5.770	5.754	12.720	12.806	12.742	12.632	12.504	12.357	25
72 ..	6.001	6.021	6.029	6.002	12.734	12.755	12.681	12.568	12.440	12.289	26
71 ..	6.262	6.283	6.287	6.230	12.706	12.700	12.616	12.501	12.374	12.218	27
70 ..	6.521	6.542	6.541	6.264	12.664	12.639	12.548	12.433	12.305	12.143	28
69 ..	6.778	6.797	6.789	$z=y-30$	12.097	12.616	12.573	12.477	12.362	12.233	12.064
68 ..	7.032	7.049	7.031	12.470	12.559	12.503	12.403	12.288	12.158	11.981	30
67 ..	7.284	7.297	7.265	12.468	12.494	12.428	12.326	12.212	12.080	11.893	31
66 ..	7.533	7.541	7.474	12.425	12.424	12.349	12.246	12.134	11.997	11.801	32
65 ..	7.779	7.782	7.451	12.368	12.348	12.267	12.164	12.052	11.911	11.706	33
64 ..	8.022	8.015	$z=y-35$	11.794	12.304	12.268	12.181	12.079	11.968	11.822	11.607
63 ..	8.261	8.243	12.142	12.232	12.183	12.094	11.993	11.881	11.728	11.504	11
62 ..	8.494	8.459	12.123	12.152	12.094	12.003	11.904	11.791	11.630	11.398	37
61 ..	8.719	8.643	12.063	12.067	12.000	11.909	11.812	11.697	11.528	11.288	38
60 ..	8.936	8.557	11.989	11.974	11.902	11.811	11.716	11.597	11.421	11.171	39
59 ..	9.141	$z=y-40$	11.409	11.905	11.875	11.799	11.709	11.615	11.492	11.308	11.048
58 ..	9.336	11.720	11.810	11.769	11.690	11.603	11.509	11.381	11.190	10.917	40
57 ..	9.516	11.674	11.707	11.656	11.576	11.491	11.397	11.263	11.067	10.778	41
56 ..	9.658	11.587	11.595	11.537	11.457	11.375	11.280	11.140	10.937	10.633	42
55 ..	9.501	11.486	11.477	11.413	11.335	11.255	11.158	11.012	10.802	10.483	43
	$z=y-45$										
	10.898	11.376	11.352	11.285	11.208	11.130	11.030	10.879	10.661	10.327	45
	11.166	11.255	11.221	11.152	11.078	11.001	10.897	10.741	10.513	10.166	46
	11.093	11.127	11.084	11.015	10.944	10.868	10.760	10.600	10.360	10.001	47
	10.980	10.992	10.942	10.874	10.805	10.729	10.617	10.453	10.201	9.831	48
	10.854	10.850	10.796	10.728	10.663	10.586	10.469	10.301	10.036	9.656	49

2½%

25. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 ..	.018	.076	.100	.113	.123	.130	.134	.137	.139	.140	.140
102 ..	.063	.163	.208	.235	.256	.271	.280	.286	.290	.292	.293
101 ..	.127	.258	.323	.364	.398	.422	.438	.447	.453	.456	.457
100 ..	.203	.360	.442	.501	.548	.582	.604	.616	.625	.629	.631
99 ..	.290	.466	.565	.643	.705	.748	.776	.793	.803	.808	.812
98 ..	.383	.575	.691	.788	.864	.918	.951	.972	.985	.991	.996
97 ..	.480	.683	.817	.934	1.024	1.088	1.126	1.152	1.166	1.174	1.179
96 ..	.578	.791	.944	1.079	1.183	1.255	1.300	1.329	1.345	1.353	1.360
95 ..	.677	.897	1.070	1.222	1.338	1.419	1.468	1.500	1.517	1.527	1.535
94 ..	.774	1.002	1.194	1.362	1.489	1.575	1.630	1.664	1.682	1.694	1.702
93 ..	.870	1.105	1.317	1.498	1.635	1.726	1.785	1.821	1.840	1.852	1.862
92 ..	.964	1.210	1.439	1.631	1.777	1.871	1.934	1.970	1.990	2.004	2.014
91 ..	1.059	1.316	1.561	1.763	1.915	2.012	2.078	2.115	2.135	2.150	2.160
90 ..	1.154	1.427	1.685	1.896	2.052	2.152	2.220	2.256	2.277	2.293	2.303
89 ..	1.253	1.543	1.813	2.033	2.191	2.294	2.362	2.398	2.420	2.437	2.447
88 ..	1.358	1.666	1.947	2.174	2.334	2.440	2.507	2.544	2.567	2.584	2.594
87 ..	1.471	1.798	2.090	2.324	2.485	2.594	2.660	2.696	2.721	2.739	2.748
86 ..	1.594	1.939	2.243	2.483	2.645	2.757	2.822	2.858	2.884	2.902	2.911
85 ..	1.728	2.091	2.407	2.652	2.817	2.930	2.995	3.031	3.059	3.077	3.085
84 ..	1.874	2.256	2.584	2.833	3.002	3.115	3.179	3.217	3.245	3.263	3.272
83 ..	2.033	2.433	2.774	3.026	3.200	3.314	3.377	3.416	3.446	3.463	3.473
82 ..	2.205	2.624	2.979	3.235	3.414	3.527	3.590	3.632	3.662	3.678	3.690
81 ..	2.392	2.833	3.201	3.463	3.647	3.760	3.823	3.867	3.898	3.914	3.926
80 ..	2.599	3.063	3.444	3.713	3.902	4.014	4.079	4.126	4.157	4.173	4.186
79 ..	2.824	3.313	3.707	3.985	4.178	4.291	4.359	4.408	4.439	4.456	4.469
78 ..	3.066	3.583	3.988	4.278	4.474	4.588	4.659	4.710	4.741	4.759	4.773
77 ..	3.323	3.867	4.285	4.587	4.786	4.901	4.975	5.029	5.059	5.079	5.093
76 ..	3.593	4.162	4.593	4.907	5.107	5.224	5.303	5.358	5.388	5.410	5.424
75 ..	3.873	4.467	4.911	5.235	5.437	5.556	5.639	5.696	5.726	5.749	5.764
74 ..	4.165	4.779	5.239	5.570	5.774	5.897	5.984	6.040	6.072	6.096	6.111
73 ..	4.468	5.100	5.577	5.912	6.117	6.245	6.355	6.392	6.425	6.449	6.466
72 ..	4.782	5.430	5.923	6.262	6.468	6.601	6.695	6.750	6.786	6.811	6.830
71 ..	5.106	5.771	6.278	6.620	6.828	6.966	7.062	7.117	7.155	7.180	7.201
70 ..	5.440	6.122	6.641	6.984	7.195	7.338	7.435	7.491	7.530	7.556	7.581
69 ..	5.782	6.482	7.011	7.355	7.569	7.717	7.815	7.872	7.913	7.940	7.968
68 ..	6.132	6.853	7.387	7.732	7.951	8.103	8.201	8.259	8.301	8.330	8.362
67 ..	6.492	7.232	7.769	8.114	8.339	8.496	8.592	8.653	8.695	8.726	8.763
66 ..	6.862	7.618	8.157	8.503	8.734	8.893	8.988	9.052	9.095	9.129	9.170
65 ..	7.241	8.010	8.550	8.898	9.134	9.295	9.390	9.456	9.499	9.537	9.582
64 ..	7.628	8.407	8.947	9.297	9.539	9.700	9.796	9.863	9.908	9.951	10.000
63 ..	8.024	8.808	9.346	9.702	9.948	10.107	10.206	10.274	10.320	10.368	10.421
62 ..	8.426	9.213	9.749	10.110	10.360	10.517	10.618	10.687	10.736	10.789	10.844
61 ..	8.834	9.620	10.155	10.521	10.773	10.928	11.033	11.102	11.155	11.213	11.270
60 ..	9.244	10.029	10.563	10.933	11.187	11.341	11.447	11.517	11.574	11.638	11.695
59 ..	9.655	10.437	10.972	11.347	11.599	11.753	11.861	11.932	11.994	12.063	12.119
58 ..	10.068	10.844	11.382	11.760	12.009	12.166	12.274	12.347	12.416	12.489	12.541
57 ..	10.483	11.254	11.794	12.175	12.420	12.580	12.687	12.763	12.838	12.915	12.962
56 ..	10.900	11.666	12.210	12.592	12.833	12.996	13.103	13.182	13.264	13.342	13.381
55 ..	11.320	12.082	12.629	13.010	13.249	13.413	13.520	13.605	13.693	13.772	13.799
54 ..	11.742	12.502	13.051	13.429	13.668	13.832	13.940	14.031	14.125	14.202	14.212
53 ..	12.165	12.925	13.476	13.849	14.089	14.252	14.363	14.460	14.559	14.632	14.621
52 ..	12.590	13.350	13.902	14.269	14.510	14.673	14.786	14.891	14.993	15.060	15.017
51 ..	13.015	13.776	14.327	14.688	14.931	15.093	15.210	15.322	15.427	15.484	15.363
50 ..	13.440	14.202	14.749	15.106	15.350	15.511	15.633	15.753	15.858	15.901	15.234

25. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued. $2\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$
103 ..	.140	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141
102 ..	.294	.294	.295	.295	.295	.295	.295	.296	.295	.295	.295
101 ..	.459	.460	.460	.460	.461	.461	.461	.462	.461	.459	.459
100 ..	.633	.634	.635	.636	.636	.636	.637	.637	.637	.613	.613
99 ..	.814	.816	.817	.817	.818	.819	.819	.820	.818	$y=x$	26.539
98 ..	.999	1.000	1.002	1.002	1.003	1.004	1.005	1.005	1.003	$y=x-5$	28.575
97 ..	1.183	1.185	1.187	1.187	1.188	1.190	1.191	1.191	1.187	$y=x-10$	28.709
96 ..	1.364	1.366	1.368	1.369	1.371	1.373	1.374	1.373	1.364	$y=x-15$	28.636
95 ..	1.540	1.542	1.544	1.545	1.547	1.549	1.551	1.549	1.489	$y=x-20$	28.508
94 ..	1.707	1.710	1.712	1.714	1.716	1.719	1.720	1.717	27.476	$y=x-25$	28.344
93 ..	1.866	1.870	1.872	1.874	1.877	1.880	1.880	1.876	28.281	$y=x-30$	28.152
92 ..	2.018	2.022	2.025	2.027	2.030	2.033	2.033	2.026	28.223	$y=x-35$	27.941
91 ..	2.165	2.169	2.171	2.174	2.178	2.181	2.180	2.164	28.066	$y=x-40$	27.714
90 ..	2.308	2.313	2.315	2.319	2.323	2.326	2.324	2.231	27.874	$y=x-45$	27.473
89 ..	2.452	2.457	2.460	2.464	2.469	2.471	2.466	26.754	27.666	$y=x-50$	27.220
88 ..	2.600	2.604	2.607	2.613	2.618	2.619	2.612	27.494	27.436	$y=x-55$	26.958
87 ..	2.754	2.759	2.763	2.768	2.774	2.774	2.763	27.398	27.193	$y=x-60$	26.689
86 ..	2.918	2.923	2.927	2.934	2.939	2.938	2.914	27.210	26.940	$y=x-65$	26.414
85 ..	3.093	3.097	3.103	3.110	3.116	3.113	2.986	26.994	26.677	$y=x-70$	26.135
84 ..	3.280	3.285	3.291	3.300	3.304	3.298	3.288	26.765	26.407	$y=x-75$	25.853
83 ..	3.481	3.486	3.494	3.503	3.506	3.496	3.496	26.515	26.131	$y=x-80$	25.569
82 ..	3.697	3.704	3.713	3.722	3.724	3.707	3.699	26.262	25.851	$y=x-85$	25.284
81 ..	3.934	3.941	3.952	3.961	3.961	3.927	3.927	26.196	25.996	$y=x-90$	24.997
80 ..	4.194	4.203	4.215	4.224	4.220	4.045	4.045	25.967	25.724	$y=x-95$	24.710
79 ..	4.478	4.488	4.502	4.510	4.502	4.782	4.726	25.445	24.993	$y=x-100$	24.422
78 ..	4.783	4.795	4.810	4.817	4.803	4.419	4.460	25.161	24.703	$y=x-105$	24.133
77 ..	5.104	5.119	5.134	5.139	5.116	5.285	5.202	24.873	24.411	$y=x-110$	23.844
76 ..	5.437	5.454	5.470	5.471	5.423	5.066	4.924	24.580	24.117	$y=x-115$	23.551
75 ..	5.779	5.798	5.814	5.814	5.566	4.818	4.636	24.280	23.819	$y=x-120$	23.254
74 ..	6.129	6.151	6.165	6.156	6.156	4.620	4.555	24.338	23.975	$y=x-125$	23.516
73 ..	6.487	6.511	6.524	6.506	6.506	4.188	4.272	24.031	23.663	$y=x-130$	22.641
72 ..	6.854	6.878	6.889	6.857	6.016	24.974	23.715	23.346	22.896	$y=x-135$	22.323
71 ..	7.228	7.254	7.260	7.194	23.760	23.664	23.391	23.023	22.577	$y=x-140$	21.990
70 ..	7.611	7.637	7.637	7.312	23.475	23.342	23.060	22.695	22.253	$y=x-145$	21.667
69 ..	8.001	8.026	8.017	22.267	23.176	23.011	22.723	22.363	21.923	$y=x-150$	21.328
68 ..	8.398	8.420	8.400	22.751	22.858	22.671	22.381	22.027	21.587	$y=x-155$	20.982
67 ..	8.801	8.820	8.782	22.537	22.527	22.323	22.034	21.686	21.245	$y=x-160$	20.629
66 ..	9.209	9.223	9.140	22.245	22.184	21.969	21.682	21.341	20.897	$y=x-165$	20.270
65 ..	9.622	9.628	9.217	21.927	21.832	21.610	21.327	20.991	20.543	$y=x-170$	19.905
64 ..	10.038	10.032	20.729	21.596	21.472	21.245	20.968	20.637	20.183	$y=x-175$	19.536
63 ..	10.456	10.436	21.127	21.247	21.104	20.876	20.606	20.278	19.818	$y=x-180$	19.163
62 ..	10.876	10.833	20.876	20.888	20.731	20.504	20.242	19.915	19.447	$y=x-185$	18.785
61 ..	11.294	11.196	20.553	20.519	20.351	20.128	19.873	19.546	19.070	$y=x-190$	18.403
60 ..	11.710	11.211	20.205	20.141	19.966	19.749	19.501	19.171	18.689	$y=x-195$	18.014
59 ..	12.119	19.034	19.844	19.754	19.576	19.365	19.122	18.790	18.302	$y=x-200$	17.618
58 ..	12.524	19.340	19.467	19.359	19.181	18.977	18.739	18.403	17.911	$y=x-205$	17.215
57 ..	12.917	19.051	19.078	18.957	18.782	18.586	18.351	18.010	17.515	$y=x-210$	16.806
56 ..	13.270	18.694	18.681	18.551	18.379	18.192	17.958	17.613	17.115	$y=x-215$	16.392
55 ..	13.215	18.317	18.276	18.141	17.974	17.794	17.560	17.211	16.710	$y=x-220$	15.975
	$y=x-45$	17.186	17.929	17.865	17.727	17.568	17.394	17.159	16.807	16.301	15.555
		17.403	17.528	17.449	17.312	17.160	16.991	16.754	16.401	15.887	15.134
		17.082	17.120	17.029	16.894	16.750	16.585	16.346	15.993	15.470	14.712
		16.704	16.705	16.606	16.475	16.339	16.176	15.935	15.582	15.049	14.289
		16.307	16.284	16.181	16.055	15.926	15.765	15.521	15.168	14.626	13.865

3%

26. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.075	.100	.112	.122	.129	.133	.136	.138	.139	.139
102 .. ..	.063	.162	.207	.233	.254	.269	.279	.285	.288	.290	.291
101 .. ..	.126	.257	.321	.362	.396	.419	.435	.444	.450	.453	.455
100 .. ..	.202	.358	.439	.498	.545	.578	.599	.612	.620	.625	.627
99 .. ..	.288	.463	.562	.639	.699	.743	.770	.787	.797	.802	.806
98 .. ..	.380	.571	.686	.782	.857	.910	.943	.964	.977	.983	.987
97 .. ..	.477	.678	.811	.927	1.015	1.078	1.117	1.142	1.156	1.163	1.169
96 .. ..	.574	.785	.936	1.070	1.172	1.244	1.287	1.316	1.332	1.340	1.347
95 .. ..	.672	.889	1.060	1.210	1.325	1.404	1.453	1.485	1.502	1.511	1.519
94 .. ..	.768	.993	1.183	1.348	1.474	1.559	1.612	1.646	1.664	1.675	1.683
93 .. ..	.863	1.095	1.304	1.482	1.617	1.706	1.764	1.800	1.818	1.830	1.840
92 .. ..	.956	1.198	1.424	1.613	1.756	1.848	1.910	1.946	1.965	1.979	1.989
91 .. ..	1.049	1.303	1.544	1.743	1.892	1.987	2.051	2.087	2.107	2.121	2.132
90 .. ..	1.143	1.412	1.665	1.873	2.026	2.124	2.190	2.225	2.246	2.261	2.272
89 .. ..	1.241	1.526	1.791	2.006	2.161	2.262	2.328	2.364	2.385	2.402	2.411
88 .. ..	1.344	1.647	1.923	2.145	2.301	2.405	2.471	2.506	2.528	2.545	2.555
87 .. ..	1.455	1.776	2.062	2.292	2.448	2.555	2.619	2.654	2.678	2.696	2.704
86 .. ..	1.576	1.915	2.212	2.447	2.605	2.714	2.777	2.812	2.837	2.855	2.863
85 .. ..	1.708	2.064	2.373	2.612	2.773	2.882	2.945	2.981	3.007	3.025	3.033
84 .. ..	1.851	2.225	2.545	2.788	2.952	3.062	3.124	3.161	3.188	3.205	3.214
83 .. ..	2.007	2.398	2.731	2.976	3.145	3.255	3.316	3.355	3.383	3.400	3.409
82 .. ..	2.175	2.585	2.930	3.179	3.353	3.462	3.523	3.564	3.593	3.609	3.620
81 .. ..	2.359	2.789	3.147	3.401	3.579	3.688	3.749	3.792	3.822	3.837	3.849
80 .. ..	2.560	3.013	3.383	3.643	3.826	3.935	3.997	4.042	4.072	4.088	4.100
79 .. ..	2.780	3.257	3.638	3.908	4.094	4.203	4.268	4.315	4.345	4.361	4.374
78 .. ..	3.017	3.519	3.911	4.191	4.380	4.490	4.558	4.607	4.636	4.654	4.667
77 .. ..	3.267	3.794	4.198	4.489	4.680	4.791	4.862	4.914	4.943	4.962	4.975
76 .. ..	3.528	4.080	4.495	4.797	4.990	5.102	5.177	5.230	5.259	5.280	5.293
75 .. ..	3.801	4.374	4.802	5.113	5.307	5.421	5.500	5.554	5.583	5.605	5.619
74 .. ..	4.083	4.675	5.118	5.435	5.629	5.747	5.830	5.884	5.914	5.937	5.952
73 .. ..	4.376	4.984	5.441	5.762	5.958	6.079	6.166	6.219	6.251	6.274	6.291
72 .. ..	4.679	5.301	5.773	6.097	6.293	6.419	6.508	6.561	6.595	6.618	6.636
71 .. ..	4.990	5.627	6.112	6.438	6.635	6.766	6.857	6.900	6.945	6.969	6.989
70 .. ..	5.310	5.963	6.458	6.784	6.983	7.119	7.211	7.263	7.301	7.326	7.349
69 .. ..	5.638	6.307	6.809	7.136	7.338	7.478	7.570	7.624	7.662	7.688	7.715
68 .. ..	5.973	6.660	7.166	7.492	7.699	7.843	7.934	7.990	8.029	8.056	8.086
67 .. ..	6.317	7.020	7.528	7.853	8.065	8.212	8.302	8.360	8.400	8.429	8.464
66 .. ..	6.669	7.386	7.895	8.220	8.436	8.586	8.675	8.735	8.775	8.807	8.846
65 .. ..	7.028	7.756	8.265	8.590	8.812	8.962	9.051	9.113	9.154	9.189	9.232
64 .. ..	7.396	8.131	8.637	8.965	9.191	9.341	9.430	9.493	9.535	9.575	9.622
63 .. ..	7.770	8.508	9.011	9.343	9.572	9.720	9.812	9.876	9.919	9.964	10.013
62 .. ..	8.149	8.888	9.388	9.723	9.956	10.102	10.196	10.259	10.305	10.355	10.407
61 .. ..	8.532	9.269	9.766	10.105	10.340	10.483	10.580	10.644	10.693	10.748	10.801
60 .. ..	8.917	9.649	10.145	10.488	10.722	10.864	10.963	11.027	11.080	11.140	11.194
59 .. ..	9.302	10.029	10.524	10.870	11.102	11.245	11.344	11.409	11.468	11.532	11.584
58 .. ..	9.687	10.407	10.903	11.251	11.480	11.624	11.723	11.790	11.854	11.922	11.971
57 .. ..	10.072	10.785	11.283	11.633	11.857	12.004	12.102	12.172	12.242	12.312	12.356
56 .. ..	10.460	11.166	11.665	12.015	12.235	12.383	12.481	12.555	12.630	12.703	12.738
55 .. ..	10.848	11.548	12.049	12.397	12.615	12.764	12.862	12.939	13.021	13.094	13.118
54 .. ..	11.237	11.933	12.435	12.779	12.996	13.145	13.243	13.327	13.413	13.484	13.492
53 .. ..	11.626	12.321	12.823	13.161	13.378	13.526	13.626	13.715	13.806	13.874	13.861
52 .. ..	12.016	12.709	13.210	13.541	13.760	13.906	14.009	14.105	14.199	14.260	14.218
51 .. ..	12.405	13.097	13.595	13.920	14.139	14.285	14.391	14.494	14.590	14.641	14.526
50 .. ..	12.793	13.483	13.977	14.297	14.516	14.660	14.771	14.880	14.976	15.015	14.384

26. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued.

3%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$
103 ..	.140	.140	.140	.140	.140	.140	.140	.141	.140	.140	
102 ..	.292	.293	.293	.293	.294	.294	.294	.294	.294	.293	
101 ..	.456	.457	.457	.458	.458	.458	.459	.459	.459	.456	
100 ..	.629	.630	.631	.631	.632	.632	.633	.633	.632	.609	
99 ..	.808	.810	.810	.811	.812	.812	.813	.814	.812	.742	$y=x$
98 ..	.991	.992	.993	.994	.995	.996	.997	.997	.995	.587	0
97 ..	1.173	1.174	1.176	1.177	1.178	1.179	1.181	1.180	1.177	5.733	1
96 ..	1.351	1.353	1.355	1.356	1.357	1.359	1.361	1.360	1.350	5.693	2
95 ..	1.524	1.526	1.528	1.529	1.531	1.533	1.534	1.533	1.474	5.604	3
94 ..	1.688	1.691	1.693	1.694	1.697	1.699	1.700	1.697	24.657	5.484	4
93 ..	1.844	1.847	1.850	1.852	1.855	1.857	1.858	1.853	25.405	5.339	5
92 ..	1.993	1.997	1.999	2.001	2.005	2.008	2.008	2.000	25.380	5.176	6
91 ..	2.136	2.140	2.143	2.145	2.150	2.153	2.151	2.135	25.265	4.999	7
90 ..	2.276	2.281	2.283	2.287	2.291	2.294	2.292	2.200	25.120	4.808	8
89 ..	2.416	2.421	2.424	2.428	2.433	2.435	2.431	24.102	24.959	4.608	9
88 ..	2.560	2.565	2.568	2.573	2.578	2.580	2.573	24.795	24.779	4.398	10
87 ..	2.711	2.715	2.719	2.725	2.730	2.731	2.719	24.735	24.588	4.182	11
86 ..	2.870	2.875	2.879	2.886	2.891	2.890	2.867	24.592	24.386	4.060	12
85 ..	3.040	3.045	3.050	3.058	3.063	3.060	2.935	24.424	24.175	3.734	13
84 ..	3.222	3.227	3.233	3.241	3.246	3.239	3.237	23.372	24.244	3.505	14
83 ..	3.417	3.422	3.430	3.438	3.442	3.432	3.420	24.049	23.735	3.274	15
82 ..	3.627	3.633	3.642	3.651	3.653	3.637	3.642	23.844	23.508	3.042	16
81 ..	3.856	3.864	3.874	3.883	3.882	3.849	3.785	23.631	23.277	2.807	17
80 ..	4.108	4.117	4.128	4.137	4.133	3.962	3.604	23.410	23.044	2.572	18
79 ..	4.382	4.393	4.405	4.413	4.405	22.536	23.413	23.184	22.808	2.336	19
78 ..	4.676	4.689	4.703	4.709	4.696	23.143	23.206	22.953	22.571	2.099	20
77 ..	4.986	5.000	5.015	5.019	4.997	23.048	22.990	22.717	22.331	2.060	21
76 ..	5.305	5.322	5.337	5.339	5.291	22.876	22.765	22.476	22.089	2.161	22
75 ..	5.633	5.652	5.667	5.665	5.426	22.677	22.530	22.230	21.843	2.137	23
74 ..	5.969	5.989	6.004	5.994	21.597	22.464	22.285	21.977	21.592	2.120	24
73 ..	6.310	6.333	6.345	6.328	22.144	22.233	22.031	21.719	21.336	2.081	25
72 ..	6.659	6.683	6.693	6.662	22.013	21.988	21.768	21.455	21.075	2.056	26
71 ..	7.015	7.040	7.045	6.982	21.806	21.731	21.498	21.185	20.808	2.032	27
70 ..	7.378	7.403	7.402	7.087	21.572	21.463	21.221	20.910	20.536	20.042	28
69 ..	7.747	7.770	7.761	7.481	21.325	21.186	20.937	20.630	20.257	19.754	29
68 ..	8.121	8.142	8.122	20.952	21.059	20.900	20.649	20.346	19.973	19.459	30
67 ..	8.500	8.518	8.481	20.782	20.781	20.606	20.355	20.057	19.682	19.158	31
66 ..	8.883	8.895	8.816	20.539	20.492	20.305	20.056	19.764	19.385	18.849	32
65 ..	9.270	9.274	8.879	20.272	20.194	19.999	19.754	19.465	19.082	18.534	33
64 ..	9.658	9.651	19.185	19.992	19.887	19.688	19.447	19.162	18.773	18.215	34
63 ..	10.047	10.027	19.579	19.696	19.572	19.372	19.137	18.854	18.458	17.891	35
62 ..	10.436	10.395	19.372	19.389	19.251	19.052	18.823	18.541	18.137	17.563	36
61 ..	10.824	10.729	19.098	19.073	18.924	18.728	18.505	18.222	17.809	17.229	37
60 ..	11.207	10.730	18.800	18.746	18.591	18.399	18.182	17.896	17.477	16.888	38
59 ..	11.583	17.731	18.489	18.411	18.253	18.066	17.854	17.565	17.139	16.540	39
58 ..	11.953	18.041	18.162	18.067	17.909	17.728	17.519	17.226	16.795	16.184	40
57 ..	12.312	17.795	17.824	17.717	17.560	17.386	17.180	16.881	16.447	15.821	41
56 ..	12.632	17.486	17.477	17.361	17.207	17.040	16.834	16.531	16.093	15.452	42
55 ..	12.562	17.156	17.122	17.000	16.851	16.690	16.484	16.176	15.734	15.080	43
	$y=x-45$										
	16.117	16.816	16.760	16.635	16.492	16.337	16.130	15.818	15.370	14.704	44
	16.342	16.463	16.392	16.268	16.131	15.980	15.771	15.457	15.000	14.326	45
	16.064	16.102	16.020	15.897	15.767	15.620	15.407	15.093	14.626	13.946	46
	15.729	15.733	15.643	15.524	15.401	15.256	15.040	14.725	14.248	13.563	47
	15.377	15.358	15.264	15.149	15.033	14.888	14.670	14.353	13.867	13.179	48

3½%

27. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.075	.099	.112	.121	.128	.133	.136	.137	.138	.139
102 .. ..	.063	.161	.206	.232	.253	.268	.277	.283	.287	.289	.290
101 .. ..	.125	.255	.319	.360	.393	.417	.432	.441	.447	.450	.452
100 .. ..	.201	.356	.437	.495	.541	.574	.595	.608	.616	.620	.623
99 .. ..	.286	.460	.558	.634	.695	.737	.764	.781	.791	.796	.800
98 .. ..	.378	.567	.681	.776	.851	.903	.936	.957	.969	.975	.979
97 .. ..	.473	.673	.805	.919	1.007	1.069	1.107	1.132	1.146	1.153	1.158
96 .. ..	.570	.779	.928	1.060	1.161	1.232	1.275	1.304	1.319	1.327	1.334
95 .. ..	.667	.882	1.051	1.199	1.312	1.390	1.438	1.470	1.486	1.496	1.503
94 .. ..	.762	.984	1.172	1.335	1.458	1.542	1.595	1.628	1.646	1.656	1.665
93 .. ..	.856	1.085	1.291	1.466	1.599	1.687	1.744	1.779	1.797	1.809	1.818
92 .. ..	.948	1.187	1.409	1.595	1.736	1.826	1.887	1.922	1.941	1.954	1.964
91 .. ..	1.039	1.290	1.527	1.722	1.869	1.962	2.025	2.060	2.080	2.094	2.104
90 .. ..	1.132	1.397	1.646	1.850	2.000	2.096	2.160	2.195	2.215	2.231	2.241
89 .. ..	1.229	1.509	1.770	1.981	2.133	2.231	2.296	2.331	2.351	2.368	2.377
88 .. ..	1.330	1.628	1.899	2.117	2.269	2.371	2.435	2.469	2.491	2.508	2.517
87 .. ..	1.440	1.755	2.036	2.260	2.413	2.517	2.580	2.614	2.637	2.654	2.663
86 .. ..	1.559	1.891	2.182	2.412	2.566	2.672	2.734	2.768	2.792	2.809	2.817
85 .. ..	1.688	2.037	2.339	2.573	2.729	2.836	2.897	2.932	2.957	2.974	2.982
84 .. ..	1.829	2.195	2.508	2.744	2.904	3.011	3.071	3.107	3.134	3.150	3.159
83 .. ..	1.981	2.364	2.689	2.928	3.092	3.199	3.258	3.295	3.323	3.339	3.348
82 .. ..	2.146	2.547	2.883	3.125	3.294	3.409	3.459	3.498	3.527	3.542	3.552
81 .. ..	2.326	2.746	3.094	3.341	3.513	3.619	3.678	3.719	3.748	3.763	3.774
80 .. ..	2.523	2.964	3.324	3.576	3.753	3.858	3.918	3.961	3.991	4.005	4.017
79 .. ..	2.738	3.202	3.572	3.833	4.012	4.117	4.180	4.225	4.254	4.270	4.282
78 .. ..	2.968	3.456	3.836	4.107	4.289	4.395	4.460	4.507	4.536	4.553	4.565
77 .. ..	3.212	3.724	4.114	4.395	4.579	4.685	4.754	4.803	4.831	4.849	4.862
76 .. ..	3.466	4.001	4.402	4.692	4.877	4.984	5.057	5.108	5.135	5.155	5.168
75 .. ..	3.731	4.285	4.698	4.996	5.182	5.291	5.367	5.419	5.446	5.467	5.481
74 .. ..	4.004	4.576	5.001	5.305	5.491	5.603	5.683	5.734	5.763	5.785	5.799
73 .. ..	4.287	4.873	5.312	5.619	5.805	5.921	6.004	6.055	6.085	6.107	6.123
72 .. ..	4.579	5.178	5.629	5.939	6.125	6.245	6.330	6.380	6.413	6.435	6.452
71 .. ..	4.879	5.490	5.954	6.264	6.451	6.575	6.662	6.711	6.746	6.768	6.788
70 .. ..	5.187	5.811	6.284	6.593	6.782	6.911	6.999	7.048	7.084	7.107	7.129
69 .. ..	5.501	6.140	6.618	6.927	7.119	7.251	7.339	7.389	7.426	7.450	7.475
68 .. ..	5.822	6.476	6.957	7.265	7.460	7.596	7.682	7.735	7.772	7.797	7.826
67 .. ..	6.149	6.818	7.300	7.607	7.806	7.945	8.029	8.084	8.121	8.149	8.182
66 .. ..	6.485	7.165	7.646	7.952	8.155	8.296	8.380	8.436	8.474	8.504	8.541
65 .. ..	6.827	7.516	7.995	8.301	8.508	8.650	8.732	8.791	8.829	8.862	8.903
64 .. ..	7.175	7.869	8.345	8.652	8.863	9.004	9.087	9.146	9.185	9.223	9.267
63 .. ..	7.529	8.224	8.696	9.006	9.220	9.358	9.444	9.503	9.544	9.586	9.632
62 .. ..	7.887	8.581	9.049	9.361	9.578	9.713	9.801	9.860	9.903	9.950	9.999
61 .. ..	8.248	8.938	9.401	9.717	9.935	10.068	10.157	10.216	10.262	10.314	10.364
60 .. ..	8.609	9.293	9.754	10.072	10.289	10.421	10.512	10.571	10.621	10.677	10.727
59 .. ..	8.969	9.647	10.105	10.426	10.641	10.772	10.863	10.924	10.978	11.038	11.087
58 .. ..	9.329	9.998	10.456	10.778	10.989	11.121	11.212	11.274	11.334	11.397	11.442
57 .. ..	9.688	10.348	10.807	11.130	11.336	11.470	11.560	11.624	11.689	11.755	11.795
56 .. ..	10.048	10.700	11.159	11.480	11.682	11.818	11.907	11.975	12.045	12.112	12.144
55 .. ..	10.408	11.052	11.512	11.831	12.029	12.165	12.255	12.326	12.402	12.469	12.490
54 .. ..	10.767	11.406	11.866	12.180	12.377	12.512	12.602	12.679	12.759	12.824	12.830
53 .. ..	11.126	11.762	12.220	12.527	12.724	12.859	12.950	13.032	13.116	13.177	13.164
52 .. ..	11.484	12.117	12.573	12.873	13.071	13.203	13.297	13.385	13.471	13.527	13.485
51 .. ..	11.841	12.470	12.923	13.216	13.414	13.546	13.642	13.736	13.824	13.870	13.760
50 .. ..	12.195	12.822	13.269	13.557	13.754	13.884	13.984	14.084	14.172	14.206	13.608

27. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued. $3\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$				
103 ..	.139	.139	.139	.140	.140	.140	.140	.140	.140	.140					
102 ..	.291	.291	.291	.292	.292	.292	.292	.292	.292	.292					
101 ..	.453	.454	.454	.455	.455	.455	.456	.456	.456	.453					
100 ..	.625	.626	.626	.627	.627	.628	.628	.629	.628	.605					
99 ..	.802	.804	.804	.805	.806	.806	.807	.807	.806	$y=x$					
98 ..	.983	.984	.985	.986	.987	.988	.989	.989	.987	$21.403$	0				
97 ..	1.162	1.164	1.166	1.166	1.167	1.169	1.170	1.170	1.166	$23.083$	1				
96 ..	1.338	1.340	1.342	1.343	1.344	1.346	1.347	1.347	1.338	$23.234$	2				
95 ..	1.508	1.510	1.512	1.513	1.515	1.517	1.519	1.517	1.458	$23.218$	3				
94 ..	1.669	1.672	1.674	1.676	1.678	1.681	1.682	1.679	$y=x-5$	$22.835$	4				
93 ..	1.823	1.826	1.828	1.830	1.833	1.836	1.836	1.832		$22.960$	5				
92 ..	1.968	1.972	1.974	1.976	1.980	1.983	1.983	1.975		$22.834$	6				
91 ..	2.108	2.112	2.115	2.117	2.121	2.124	2.123	2.123		$22.896$	7				
90 ..	2.245	2.249	2.252	2.255	2.260	2.262	2.260	2.170		$22.543$	8				
89 ..	2.382	2.386	2.389	2.393	2.398	2.400	2.396	$y=x-10$		$22.382$	9				
88 ..	2.522	2.527	2.530	2.535	2.540	2.541	2.534			$22.520$	10				
87 ..	2.669	2.673	2.677	2.683	2.688	2.688	2.677			$22.038$	11				
86 ..	2.824	2.829	2.833	2.839	2.844	2.843	2.820			$21.858$	12				
85 ..	2.990	2.994	2.999	3.006	3.011	3.008	2.886			$21.674$	13				
84 ..	3.166	3.171	3.177	3.185	3.189	3.183	$y=x-15$			$21.487$	14				
83 ..	3.355	3.361	3.368	3.376	3.379	3.370				$21.298$	15				
82 ..	3.559	3.565	3.574	3.582	3.584	3.569				$21.107$	16				
81 ..	3.781	3.788	3.798	3.807	3.806	3.774				$20.914$	17				
80 ..	4.025	4.033	4.045	4.053	4.050	3.882				$20.720$	18				
79 ..	4.290	4.300	4.313	4.320	4.312	$y=x-20$				$20.525$	19				
78 ..	4.574	4.586	4.600	4.606	4.593					$20.329$	20				
77 ..	4.872	4.887	4.901	4.905	4.883					$20.132$	21				
76 ..	5.180	5.196	5.211	5.212	5.166					$19.932$	22				
75 ..	5.495	5.513	5.527	5.524	5.292					$19.726$	23				
74 ..	5.815	5.835	5.849	5.840	$y=x-25$					$19.516$	24				
73 ..	6.142	6.163	6.175	6.158						$19.209$	25				
72 ..	6.474	6.497	6.506	6.477						$19.075$	26				
71 ..	6.813	6.836	6.841	6.780						$18.844$	27				
70 ..	7.157	7.180	7.180	6.875						$18.606$	28				
69 ..	7.506	7.528	7.519	$y=x-30$	18.914	19.700	19.583	19.369	19.105	$18.360$	29				
68 ..	7.859	7.879	7.859		19.372	19.478	19.342	19.124	18.864	$18.108$	30				
67 ..	8.216	8.233	8.197		19.237	19.244	19.092	18.874	18.618	$17.849$	31				
66 ..	8.576	8.587	8.510		19.034	18.999	18.836	18.619	18.367	$17.583$	32				
65 ..	8.938	8.942	8.561		18.809	18.744	18.575	18.360	18.112	$17.311$	33				
64 ..	9.301	9.294	$y=x-35$	17.818	18.572	18.482	18.308	18.097	17.851	$17.034$	34				
63 ..	9.664	9.644		18.206	18.320	18.212	18.036	17.830	17.585	$16.752$	35				
62 ..	10.025	9.985		18.635	18.056	17.935	17.759	17.559	17.314	$16.465$	36				
61 ..	10.384	10.293		17.801	17.783	17.652	17.479	17.283	17.037	$16.172$	37				
60 ..	10.739	10.281		17.546	17.501	17.364	17.193	17.003	16.754	$16.388$	38				
59 ..	11.085	$y=x-40$		16.566	17.277	17.209	17.069	16.902	16.716	$16.091$	39				
58 ..	11.425			16.876	16.993	16.910	16.768	16.607	16.424	$15.788$	40				
57 ..	11.753			16.667	16.698	16.603	16.462	16.307	16.125	$15.480$	41				
56 ..	12.042			16.398	16.393	16.289	16.151	16.003	15.821	$15.187$	42				
55 ..	11.961			16.109	16.081	15.971	15.837	15.694	15.512	$14.847$	43				
		$y=x-45$			15.152	15.810	15.761	15.649	15.519	15.381	15.197	14.921	14.522	13.927	44
					15.383	15.498	15.435	15.322	15.199	15.064	14.878	14.599	14.191	13.586	45
					15.139	15.178	15.104	14.903	14.875	14.743	14.554	14.273	13.855	13.242	46
					14.843	14.849	14.768	14.660	14.549	14.418	14.225	13.943	13.514	12.896	47
					14.529	14.514	14.428	14.324	14.218	14.088	13.893	13.609	13.170	12.547	48

4%

28. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.075	.099	.111	.121	.128	.132	.135	.137	.138	.138
102 .. ..	.062	.160	.205	.231	.252	.266	.276	.282	.285	.287	.288
101 .. ..	.125	.254	.317	.358	.391	.414	.430	.439	.445	.448	.449
100 .. ..	.200	.354	.434	.492	.538	.570	.592	.604	.612	.616	.619
99 .. ..	.285	.458	.554	.630	.690	.732	.759	.775	.785	.791	.794
98 .. ..	.376	.563	.676	.770	.844	.896	.928	.949	.961	.967	.972
97 .. ..	.470	.668	.798	.912	.999	1.060	1.097	1.122	1.136	1.143	1.148
96 .. ..	.567	.773	.921	1.051	1.151	1.221	1.263	1.292	1.307	1.315	1.321
95 .. ..	.662	.875	1.042	1.188	1.300	1.377	1.424	1.455	1.471	1.480	1.488
94 .. ..	.757	.976	1.161	1.322	1.443	1.526	1.578	1.611*	1.628	1.638	1.647
93 .. ..	.849	1.075	1.278	1.451	1.582	1.668	1.724	1.758	1.776	1.788	1.797
92 .. ..	.940	1.175	1.394	1.578	1.716	1.805	1.864	1.899	1.917	1.930	1.940
91 .. ..	1.030	1.277	1.510	1.703	1.846	1.938	1.999	2.034	2.053	2.067	2.077
90 .. ..	1.122	1.382	1.628	1.828	1.975	2.069	2.132	2.166	2.186	2.201	2.210
89 .. ..	1.217	1.493	1.749	1.956	2.105	2.201	2.264	2.298	2.319	2.334	2.344
88 .. ..	1.317	1.610	1.875	2.089	2.238	2.337	2.400	2.433	2.455	2.471	2.480
87 .. ..	1.425	1.734	2.010	2.229	2.378	2.480	2.541	2.574	2.597	2.614	2.622
86 .. ..	1.542	1.868	2.153	2.377	2.528	2.631	2.691	2.724	2.748	2.765	2.773
85 .. ..	1.669	2.011	2.307	2.535	2.687	2.791	2.850	2.884	2.909	2.925	2.933
84 .. ..	1.807	2.165	2.471	2.702	2.858	2.962	3.020	3.055	3.081	3.097	3.105
83 .. ..	1.957	2.331	2.648	2.881	3.040	3.144	3.201	3.238	3.264	3.280	3.289
82 .. ..	2.118	2.510	2.838	3.073	3.237	3.340	3.397	3.435	3.462	3.477	3.491
81 .. ..	2.294	2.705	3.043	3.282	3.450	3.552	3.609	3.649	3.677	3.691	3.706
80 .. ..	2.487	2.917	3.267	3.511	3.682	3.784	3.842	3.884	3.912	3.926	3.941
79 .. ..	2.697	3.149	3.508	3.760	3.934	4.035	4.095	4.139	4.167	4.182	4.196
78 .. ..	2.922	3.396	3.764	4.026	4.202	4.303	4.366	4.412	4.439	4.455	4.470
77 .. ..	3.159	3.656	4.033	4.305	4.482	4.583	4.650	4.697	4.724	4.742	4.756
76 .. ..	3.406	3.924	4.311	4.591	4.769	4.872	4.941	4.990	5.016	5.036	5.050
75 .. ..	3.663	4.199	4.597	4.884	5.062	5.167	5.239	5.289	5.315	5.335	5.350
74 .. ..	3.928	4.480	4.889	5.181	5.359	5.466	5.542	5.591	5.619	5.640	5.655
73 .. ..	4.201	4.766	5.188	5.482	5.660	5.771	5.849	5.898	5.927	5.948	5.964
72 .. ..	4.483	5.059	5.492	5.788	5.965	6.080	6.161	6.208	6.239	6.261	6.278
71 .. ..	4.772	5.359	5.802	6.098	6.276	6.394	6.477	6.524	6.556	6.578	6.597
70 .. ..	5.068	5.667	6.117	6.412	6.591	6.713	6.797	6.843	6.877	6.899	6.921
69 .. ..	5.369	5.981	6.436	6.729	6.911	7.036	7.119	7.167	7.201	7.224	7.249
68 .. ..	5.676	6.301	6.758	7.050	7.234	7.363	7.444	7.493	7.528	7.553	7.581
67 .. ..	5.990	6.627	7.083	7.373	7.561	7.692	7.772	7.823	7.858	7.884	7.916
66 .. ..	6.309	6.956	7.411	7.699	7.890	8.023	8.101	8.154	8.190	8.218	8.254
65 .. ..	6.635	7.288	7.740	8.027	8.222	8.355	8.432	8.487	8.523	8.555	8.594
64 .. ..	6.965	7.622	8.070	8.357	8.555	8.687	8.765	8.820	8.858	8.892	8.934
63 .. ..	7.301	7.957	8.399	8.689	8.889	9.018	9.098	9.153	9.192	9.231	9.276
62 .. ..	7.639	8.292	8.729	9.021	9.223	9.349	9.431	9.486	9.537	9.570	9.617
61 .. ..	7.979	8.627	9.059	9.353	9.556	9.679	9.762	9.817	9.870	9.909	9.956
60 .. ..	8.319	8.959	9.387	9.683	9.885	10.006	10.091	10.146	10.202	10.245	10.292
59 .. ..	8.657	9.288	9.714	10.011	10.210	10.331	10.416	10.472	10.532	10.579	10.625
58 .. ..	8.993	9.615	10.040	10.337	10.532	10.654	10.738	10.795	10.859	10.910	10.952
57 .. ..	9.328	9.940	10.364	10.662	10.851	10.974	11.057	11.116	11.185	11.239	11.276
56 .. ..	9.663	10.265	10.689	10.984	11.169	11.294	11.376	11.438	11.511	11.566	11.595
55 .. ..	9.997	10.591	11.013	11.306	11.487	11.612	11.694	11.759	11.837	11.892	11.911
54 .. ..	10.329	10.917	11.338	11.625	11.805	11.929	12.011	12.081	12.162	12.216	12.220
53 .. ..	10.661	11.244	11.663	11.943	12.122	12.244	12.327	12.403	12.487	12.537	12.523
52 .. ..	10.990	11.569	11.985	12.258	12.437	12.557	12.642	12.723	12.809	12.854	12.813
51 .. ..	11.318	11.892	12.304	12.570	12.749	12.867	12.955	13.041	13.128	13.164	13.058
50 .. ..	11.642	12.212	12.618	12.878	13.056	13.173	13.264	13.356	13.442	13.466	12.900

28. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued.

4%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$	
103 ..	.138	.139	.139	.139	.139	.139	.139	.139	.139	.139	.139	
102 ..	.289	.290	.290	.290	.290	.290	.291	.291	.291	.290		
101 ..	.451	.451	.452	.452	.452	.453	.453	.453	.453	.451		
100 ..	.621	.622	.622	.623	.623	.624	.624	.625	.624	.601		
99 ..	.796	.798	.799	.799	.800	.800	.801	.802	.800	19.430	0	
98 ..	.975	.976	.977	.978	.979	.980	.981	.981	.979	20.969	1	
97 ..	1.152	1.154	1.155	1.156	1.157	1.159	1.160	1.160	1.156	21.120	2	
96 ..	1.326	1.327	1.329	1.330	1.332	1.333	1.335	1.334	1.325	21.121	3	
95 ..	1.492	1.494	1.497	1.498	1.500	1.502	1.503	1.501	1.443	21.083	4	
94 ..	1.651	1.654	1.656	1.657	1.660	1.662	1.663	1.660	20.276	21.019	5	
93 ..	1.802	1.805	1.807	1.809	1.811	1.814	1.815	1.810	20.924	20.934	6	
92 ..	1.944	1.948	1.950	1.952	1.956	1.959	1.958	1.951	20.938	20.836	7	
91 ..	2.081	2.085	2.087	2.090	2.094	2.097	2.096	2.080	20.878	20.726	8	
90 ..	2.215	2.219	2.221	2.225	2.229	2.232	2.229	2.141	20.794	20.604	9	
89 ..	2.348	2.353	2.355	2.359	2.364	2.366	2.362	2.360	19.941	20.608	10	
88 ..	2.485	2.489	2.493	2.497	2.502	2.504	2.497	20.548	20.585	20.338	11	
87 ..	2.628	2.632	2.636	2.641	2.647	2.647	2.636	20.535	20.463	20.195	12	
86 ..	2.780	2.784	2.788	2.794	2.799	2.798	2.776	20.453	20.332	20.047	13	
85 ..	2.940	2.945	2.950	2.957	2.961	2.958	2.838	20.350	20.194	19.896	14	
84 ..	3.112	3.117	3.123	3.130	3.134	3.128	3.128	3.127	20.237	20.050	19.741	15
83 ..	3.296	3.301	3.308	3.316	3.319	3.310	3.310	3.311	20.111	19.901	19.585	16
82 ..	3.494	3.500	3.508	3.516	3.518	3.503	3.503	3.502	19.978	19.749	19.427	17
81 ..	3.709	3.716	3.726	3.734	3.733	3.702	3.702	3.702	19.929	19.837	19.593	18
80 ..	3.945	3.953	3.964	3.972	3.969	3.805	3.805	3.815	19.691	19.435	19.106	19
79 ..	4.202	4.212	4.224	4.231	4.223	18.932	18.693	19.539	19.275	18.945	20	
78 ..	4.476	4.488	4.501	4.507	4.494	19.478	19.558	19.383	19.112	18.782	21	
77 ..	4.764	4.777	4.791	4.795	4.773	19.437	19.415	19.223	18.948	18.617	22	
76 ..	5.060	5.075	5.089	5.090	5.045	19.330	19.264	19.058	18.781	18.451	23	
75 ..	5.362	5.379	5.393	5.390	5.164	19.202	19.105	18.888	18.610	18.279	24	
74 ..	5.609	5.688	5.701	5.692	18.309	19.061	18.936	18.713	18.436	18.102	25	
73 ..	5.981	6.002	6.013	5.996	18.810	18.904	18.760	18.532	18.256	17.919	26	
72 ..	6.298	6.320	6.329	6.300	18.739	18.736	18.576	18.346	18.071	17.730	27	
71 ..	6.620	6.643	6.647	6.588	18.602	18.557	18.385	18.154	17.882	17.534	28	
70 ..	6.947	6.969	6.968	6.673	18.442	18.369	18.188	17.958	17.686	17.331	29	
69 ..	7.278	7.299	7.290	17.536	17.536	18.270	18.171	17.985	17.756	17.486	17.121	30
68 ..	7.611	7.630	7.611	17.978	18.083	17.966	17.776	17.551	17.279	16.904	31	
67 ..	7.948	7.964	7.929	17.872	17.885	17.753	17.563	17.341	17.066	16.680	32	
66 ..	8.287	8.297	8.223	17.703	17.676	17.534	17.344	17.126	16.847	16.450	33	
65 ..	8.626	8.630	8.262	17.513	17.459	17.309	17.121	16.906	16.622	16.214	34	
64 ..	8.966	8.959	16.605	17.311	17.233	17.079	16.894	16.681	16.391	15.973	35	
63 ..	9.305	9.285	16.984	17.094	17.000	16.844	16.663	16.451	16.154	15.726	36	
62 ..	9.641	9.602	16.843	16.868	16.761	16.605	16.428	16.215	15.911	15.475	37	
61 ..	9.974	9.887	16.644	16.631	16.515	16.360	16.189	15.974	15.661	15.217	38	
60 ..	10.302	9.863	16.423	16.386	16.263	16.111	15.944	15.726	15.405	14.953	39	
59 ..	10.621	15.525	16.190	16.131	16.005	15.857	15.693	15.472	15.144	14.680	40	
58 ..	10.934	15.834	15.943	15.869	15.741	15.598	15.436	15.210	14.877	14.400	41	
57 ..	11.234	15.655	15.684	15.599	15.472	15.334	15.173	14.942	14.604	14.112	42	
56 ..	11.497	15.421	15.416	15.323	15.198	15.065	14.904	14.668	14.325	13.818	43	
55 ..	11.406	15.168	15.140	15.041	14.919	14.792	14.630	14.388	14.040	13.518	44	
	$y=x-45$											
	14.278	14.904	14.856	14.755	14.637	14.514	14.350	14.104	13.749	13.215	45	
	14.512	14.628	14.567	14.464	14.352	14.232	14.065	13.816	13.452	12.907	46	
	14.300	14.343	14.271	14.170	14.063	13.945	13.775	13.524	13.149	12.596	47	
	14.037	14.050	13.971	13.872	13.771	13.654	13.481	13.228	12.841	12.281	48	
	13.757	13.749	13.666	13.570	13.474	13.357	13.181	12.926	12.529	11.964	49	

41%  
42%29. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.074	.098	.111	.120	.127	.132	.134	.136	.137	.137
102 .. ..	.062	.159	.204	.230	.250	.265	.274	.280	.284	.286	.287
101 .. ..	.124	.253	.315	.356	.389	.412	.427	.436	.442	.445	.447
100 .. ..	.199	.352	.431	.488	.534	.567	.588	.600	.608	.612	.615
99 .. ..	.283	.455	.550	.625	.685	.727	.753	.770	.780	.785	.788
98 .. ..	.373	.559	.671	.765	.838	.889	.921	.941	.953	.959	.964
97 .. ..	.467	.663	.792	.904	.990	1.051	1.088	1.112	1.126	1.133	1.138
96 .. ..	.563	.767	.913	1.042	1.141	1.210	1.252	1.280	1.294	1.302	1.309
95 .. ..	.657	.868	1.032	1.177	1.287	1.363	1.410	1.440	1.456	1.465	1.473
94 .. ..	.751	.967	1.150	1.309	1.429	1.510	1.561	1.593	1.610	1.621	1.629
93 .. ..	.842	1.066	1.266	1.436	1.565	1.650	1.705	1.738	1.756	1.768	1.776
92 .. ..	.932	1.164	1.380	1.561	1.696	1.784	1.842	1.876	1.894	1.907	1.916
91 .. ..	1.021	1.264	1.494	1.683	1.824	1.914	1.975	2.008	2.027	2.041	2.050
90 .. ..	1.111	1.368	1.609	1.806	1.950	2.042	2.104	2.138	2.157	2.171	2.181
89 .. ..	1.205	1.477	1.728	1.932	2.077	2.172	2.233	2.266	2.286	2.302	2.311
88 .. ..	1.304	1.592	1.852	2.062	2.208	2.305	2.366	2.398	2.419	2.435	2.444
87 .. ..	1.410	1.714	1.984	2.199	2.345	2.444	2.504	2.536	2.558	2.575	2.583
86 .. ..	1.525	1.845	2.125	2.344	2.491	2.591	2.650	2.682	2.705	2.722	2.729
85 .. ..	1.650	1.986	2.275	2.497	2.646	2.747	2.805	2.838	2.862	2.878	2.886
84 .. ..	1.786	2.137	2.436	2.661	2.812	2.914	2.970	3.004	3.029	3.045	3.053
83 .. ..	1.932	2.299	2.609	2.835	2.990	3.091	3.147	3.182	3.208	3.223	3.231
82 .. ..	2.091	2.474	2.794	3.023	3.181	3.281	3.336	3.373	3.400	3.414	3.424
81 .. ..	2.263	2.664	2.994	3.226	3.389	3.487	3.543	3.581	3.608	3.622	3.633
80 .. ..	2.452	2.872	3.211	3.449	3.614	3.712	3.768	3.809	3.836	3.850	3.861
79 .. ..	2.657	3.097	3.445	3.690	3.858	3.956	4.014	4.056	4.083	4.097	4.109
78 .. ..	2.876	3.338	3.695	3.948	4.117	4.215	4.276	4.320	4.346	4.362	4.373
77 .. ..	3.107	3.590	3.955	4.217	4.388	4.486	4.549	4.595	4.621	4.638	4.650
76 .. ..	3.348	3.851	4.224	4.494	4.665	4.764	4.831	4.878	4.903	4.921	4.933
75 .. ..	3.597	4.117	4.500	4.776	4.947	5.047	5.117	5.165	5.190	5.209	5.222
74 .. ..	3.854	4.387	4.782	5.062	5.232	5.335	5.407	5.455	5.481	5.501	5.514
73 .. ..	4.118	4.663	5.068	5.350	5.520	5.626	5.701	5.748	5.775	5.796	5.810
72 .. ..	4.391	4.945	5.361	5.643	5.813	5.922	5.999	6.044	6.074	6.094	6.110
71 .. ..	4.669	5.233	5.658	5.940	6.109	6.222	6.300	6.345	6.376	6.396	6.414
70 .. ..	4.954	5.528	5.959	6.239	6.409	6.525	6.604	6.648	6.681	6.702	6.722
69 .. ..	5.243	5.828	6.262	6.541	6.713	6.832	6.910	6.955	6.988	7.010	7.033
68 .. ..	5.537	6.134	6.569	6.845	7.019	7.141	7.218	7.264	7.298	7.321	7.347
67 .. ..	5.837	6.444	6.877	7.151	7.328	7.452	7.527	7.576	7.609	7.634	7.663
66 .. ..	6.142	6.757	7.188	7.459	7.639	7.764	7.838	7.888	7.921	7.948	7.982
65 .. ..	6.452	7.072	7.498	7.768	7.952	8.077	8.149	8.201	8.234	8.264	8.301
64 .. ..	6.766	7.388	7.809	8.079	8.265	8.388	8.461	8.513	8.547	8.581	8.620
63 .. ..	7.084	7.703	8.119	8.390	8.578	8.699	8.773	8.825	8.860	8.898	8.939
62 .. ..	7.404	8.019	8.428	8.701	8.890	9.007	9.084	9.135	9.172	9.214	9.258
61 .. ..	7.725	8.333	8.737	9.011	9.200	9.314	9.392	9.443	9.483	9.529	9.573
60 .. ..	8.044	8.644	9.043	9.318	9.506	9.619	9.697	9.748	9.792	9.841	9.885
59 .. ..	8.362	8.952	9.347	9.623	9.808	9.920	9.998	10.050	10.097	10.150	10.192
58 .. ..	8.676	9.256	9.649	9.925	10.105	10.218	10.295	10.348	10.400	10.456	10.495
57 .. ..	8.989	9.558	9.950	10.225	10.400	10.513	10.589	10.644	10.701	10.758	10.792
56 .. ..	9.301	9.859	10.250	10.523	10.692	10.807	10.882	10.939	11.001	11.059	11.085
55 .. ..	9.612	10.160	10.549	10.818	10.984	11.099	11.173	11.234	11.300	11.358	11.374
54 .. ..	9.920	10.461	10.848	11.111	11.275	11.389	11.464	11.528	11.597	11.654	11.656
53 .. ..	10.226	10.762	11.146	11.402	11.565	11.676	11.752	11.822	11.894	11.946	11.931
52 .. ..	10.530	11.060	11.441	11.689	11.852	11.962	12.039	12.114	12.188	12.234	12.194
51 .. ..	10.831	11.356	11.732	11.973	12.135	12.243	12.323	12.402	12.477	12.515	12.413
50 .. ..	11.129	11.649	12.017	12.252	12.414	12.520	12.603	12.687	12.761	12.788	12.249

29. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued. $4\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$	
103 ..	.138	.138	.138	.138	.138	.138	.138	.138	.138	.138		
102 ..	.288	.288	.288	.289	.289	.289	.289	.289	.289	.288		
101 ..	.448	.449	.449	.449	.450	.450	.450	.451	.450	.448		
100 ..	.617	.618	.618	.619	.619	.619	.620	.620	.620	.597		
99 ..	.791	.792	.793	.793	.794	.795	.795	.796	.794	$y=x$ 17.750	0	
98 ..	.967	.968	.970	.970	.971	.972	.973	.973	.971	19.165	1	
97 ..	1.142	1.144	1.145	1.146	1.147	1.149	1.150	1.149	1.146	19.315	2	
96 ..	1.313	1.315	1.317	1.318	1.319	1.321	1.322	1.321	1.312	19.328	3	
95 ..	1.477	1.479	1.481	1.483	1.484	1.487	1.488	1.486	1.429	19.305	4	
94 ..	1.633	1.636	1.638	1.639	1.642	1.644	1.645	1.642	$y=x-5$ 18.556	19.259	5	
93 ..	1.781	1.784	1.786	1.788	1.791	1.793	1.794	1.789	19.161	19.194	6	
92 ..	1.921	1.924	1.926	1.928	1.932	1.935	1.935	1.927	19.186	19.117	7	
91 ..	2.054	2.058	2.061	2.063	2.067	2.070	2.069	2.053	19.145	19.029	8	
90 ..	2.185	2.189	2.192	2.195	2.199	2.202	2.200	2.112	19.080	18.932	9	
89 ..	2.316	2.320	2.323	2.326	2.331	2.333	2.329	$y=x-10$ 18.294	19.005	18.826	10	
88 ..	2.449	2.453	2.456	2.461	2.466	2.467	2.461	18.863	18.915	18.714	11	
87 ..	2.589	2.593	2.596	2.602	2.606	2.607	2.596	18.864	18.817	18.596	12	
86 ..	2.736	2.740	2.744	2.750	2.755	2.754	2.732	18.802	18.710	18.474	13	
85 ..	2.893	2.897	2.902	2.909	2.913	2.910	2.792	18.721	18.597	18.348	14	
84 ..	3.060	3.064	3.070	3.077	3.081	3.075	$y=x-15$ 17.917	18.631	18.479	18.220	15	
83 ..	3.238	3.243	3.250	3.258	3.261	3.252	18.460	18.530	18.356	18.090	16	
82 ..	3.430	3.436	3.444	3.452	3.454	3.439	18.448	18.421	18.230	17.959	17	
81 ..	3.639	3.646	3.656	3.664	3.663	3.632	18.375	18.306	18.100	17.826	18	
80 ..	3.868	3.876	3.887	3.894	3.891	3.730	18.285	18.185	17.969	17.691	19	
79 ..	4.117	4.126	4.138	4.145	4.137	$y=x-20$ 17.475	18.187	18.060	17.835	17.556	20	
78 ..	4.382	4.393	4.406	4.411	4.399	17.993	18.077	17.930	17.700	17.420	21	
77 ..	4.659	4.672	4.686	4.689	4.668	17.969	17.960	17.797	17.562	17.283	22	
76 ..	4.944	4.959	4.973	4.973	4.930	17.885	17.835	17.659	17.423	17.143	23	
75 ..	5.234	5.251	5.265	5.262	5.041	17.782	17.703	17.517	17.279	16.999	24	
74 ..	5.529	5.548	5.560	5.551	$y=x-25$ 16.963	17.667	17.562	17.370	17.132	16.850	25	
73 ..	5.828	5.847	5.858	5.842	17.442	17.537	17.414	17.217	16.981	16.695	26	
72 ..	6.130	6.151	6.159	6.131	17.391	17.397	17.259	17.060	16.824	16.534	27	
71 ..	6.437	6.458	6.463	6.404	17.280	17.246	17.097	16.897	16.663	16.367	28	
70 ..	6.747	6.769	6.768	6.481	17.147	17.087	16.930	16.730	16.497	16.193	29	
69 ..	7.061	7.081	7.072	$y=x-30$ 16.316	17.004	16.919	16.756	16.558	16.325	16.013	30	
68 ..	7.377	7.395	7.376	16.743	16.845	16.744	16.578	16.382	16.148	15.826	31	
67 ..	7.694	7.709	7.675	16.659	16.677	16.562	16.394	16.201	15.965	15.632	32	
66 ..	8.013	8.023	7.951	16.518	16.498	16.374	16.206	16.016	15.776	15.432	33	
65 ..	8.332	8.335	7.980	16.356	16.311	16.179	16.014	15.826	15.581	15.226	34	
64 ..	8.651	8.643	$y=x-35$ 15.521	16.184	16.117	15.980	15.817	15.631	15.380	15.015	35	
63 ..	8.967	8.947	15.890	15.998	15.915	15.776	15.616	15.431	15.173	14.799	36	
62 ..	9.281	9.243	15.775	15.802	15.707	15.568	15.412	15.226	14.960	14.578	37	
61 ..	9.590	9.506	15.604	15.596	15.493	15.355	15.203	15.015	14.741	14.351	38	
60 ..	9.894	9.473	15.413	15.382	15.273	15.137	14.989	14.798	14.516	14.117	39	
59 ..	10.189	$y=x-40$ 14.581	15.211	15.160	15.046	14.913	14.768	14.574	14.285	13.875	40	
58 ..	10.477	14.886	14.994	14.929	14.814	14.685	14.542	14.343	14.048	13.625	41	
57 ..	10.752	14.733	14.767	14.691	14.576	14.452	14.310	14.105	13.805	13.367	42	
56 ..	10.991	14.528	14.530	14.446	14.333	14.214	14.071	13.861	13.556	13.103	43	
55 ..	10.892	14.305	14.286	14.196	14.086	13.971	13.827	13.612	13.301	12.834	44	
	$y=x-45$	13.483	14.072	14.034	13.941	13.835	13.724	13.578	13.358	13.040	12.560	45
	13.719	13.826	13.775	13.682	13.580	13.472	13.323	13.100	12.773	12.281	46	
	13.533	13.571	13.511	13.418	13.321	13.215	13.063	12.837	12.490	11.999	47	
	13.299	13.309	13.241	13.151	13.058	12.953	12.797	12.570	12.221	11.713	48	
	13.048	13.039	12.967	12.879	12.792	12.686	12.527	12.297	11.937	11.423	49	

5%

30. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 ..	.018	.074	.098	.110	.120	.126	.131	.134	.135	.136	.137
102 ..	.062	.159	.203	.228	.249	.263	.273	.279	.282	.284	.285
101 ..	.123	.251	.313	.354	.387	.410	.425	.433	.439	.442	.444
100 ..	.198	.350	.429	.485	.531	.563	.584	.596	.604	.608	.611
99 ..	.281	.452	.547	.621	.680	.722	.748	.764	.774	.779	.782
98 ..	.371	.555	.666	.759	.831	.882	.914	.934	.946	.952	.956
97 ..	.464	.659	.786	.897	.982	1.042	1.079	1.103	1.116	1.123	1.129
96 ..	.559	.761	.906	1.033	1.131	1.199	1.240	1.268	1.282	1.290	1.297
95 ..	.653	.861	1.024	1.167	1.275	1.350	1.396	1.426	1.442	1.451	1.458
94 ..	.745	.959	1.140	1.296	1.414	1.494	1.545	1.577	1.593	1.603	1.611
93 ..	.835	1.056	1.254	1.422	1.548	1.632	1.686	1.719	1.736	1.748	1.756
92 ..	.924	1.153	1.366	1.544	1.677	1.763	1.821	1.854	1.872	1.884	1.893
91 ..	1.012	1.252	1.478	1.664	1.803	1.891	1.950	1.983	2.001	2.015	2.024
90 ..	1.101	1.354	1.592	1.785	1.926	2.016	2.077	2.110	2.128	2.143	2.152
89 ..	1.193	1.461	1.708	1.908	2.050	2.143	2.203	2.236	2.255	2.270	2.279
88 ..	1.291	1.574	1.830	2.035	2.178	2.273	2.332	2.364	2.385	2.400	2.409
87 ..	1.395	1.694	1.959	2.169	2.312	2.409	2.467	2.499	2.521	2.536	2.544
86 ..	1.508	1.823	2.097	2.311	2.454	2.553	2.610	2.641	2.664	2.680	2.687
85 ..	1.631	1.961	2.244	2.461	2.606	2.705	2.761	2.793	2.816	2.832	2.840
84 ..	1.765	2.109	2.401	2.621	2.768	2.867	2.922	2.954	2.979	2.994	3.002
83 ..	1.909	2.268	2.570	2.791	2.942	3.039	3.094	3.128	3.153	3.167	3.176
82 ..	2.064	2.439	2.751	2.973	3.128	3.224	3.278	3.313	3.339	3.353	3.363
81 ..	2.233	2.624	2.946	3.171	3.329	3.425	3.478	3.516	3.542	3.555	3.565
80 ..	2.418	2.827	3.157	3.388	3.548	3.643	3.697	3.736	3.763	3.776	3.787
79 ..	2.618	3.047	3.385	3.622	3.785	3.879	3.935	3.976	4.002	4.016	4.027
78 ..	2.832	3.281	3.627	3.872	4.036	4.130	4.188	4.231	4.256	4.271	4.283
77 ..	3.057	3.527	3.880	4.133	4.297	4.392	4.453	4.497	4.522	4.538	4.549
76 ..	3.291	3.779	4.140	4.401	4.565	4.660	4.724	4.769	4.793	4.811	4.822
75 ..	3.533	4.037	4.407	4.672	4.836	4.932	4.999	5.045	5.069	5.088	5.100
74 ..	3.782	4.298	4.678	4.947	5.110	5.208	5.278	5.324	5.348	5.368	5.380
73 ..	4.038	4.564	4.954	5.224	5.387	5.488	5.560	5.604	5.630	5.650	5.664
72 ..	4.301	4.835	5.234	5.505	5.666	5.771	5.845	5.887	5.916	5.935	5.950
71 ..	4.570	5.112	5.519	5.788	5.949	6.057	6.132	6.174	6.204	6.223	6.240
70 ..	4.844	5.395	5.807	6.074	6.235	6.346	6.421	6.463	6.494	6.514	6.533
69 ..	5.122	5.682	6.096	6.361	6.524	6.637	6.712	6.754	6.785	6.806	6.828
68 ..	5.404	5.974	6.388	6.650	6.815	6.930	7.003	7.047	7.078	7.100	7.125
67 ..	5.690	6.269	6.681	6.940	7.107	7.225	7.296	7.341	7.372	7.396	7.424
66 ..	5.982	6.567	6.975	7.231	7.401	7.520	7.588	7.636	7.667	7.693	7.724
65 ..	6.277	6.866	7.269	7.523	7.696	7.814	7.882	7.930	7.962	7.990	8.025
64 ..	6.576	7.165	7.562	7.815	7.990	8.106	8.174	8.223	8.256	8.287	8.325
63 ..	6.877	7.463	7.854	8.108	8.284	8.397	8.466	8.515	8.548	8.584	8.623
62 ..	7.181	7.760	8.144	8.399	8.576	8.686	8.757	8.805	8.840	8.880	8.920
61 ..	7.484	8.056	8.433	8.689	8.866	8.972	9.045	9.092	9.130	9.173	9.215
60 ..	7.785	8.347	8.720	8.976	9.151	9.255	9.328	9.376	9.416	9.463	9.504
59 ..	8.083	8.635	9.003	9.260	9.431	9.535	9.607	9.655	9.700	9.749	9.789
58 ..	8.378	8.919	9.284	9.540	9.706	9.810	9.882	9.931	9.979	10.032	10.068
57 ..	8.671	9.200	9.563	9.817	9.978	10.083	10.154	10.204	10.257	10.311	10.342
56 ..	8.962	9.479	9.840	10.092	10.248	10.353	10.423	10.476	10.533	10.587	10.611
55 ..	9.250	9.758	10.117	10.364	10.517	10.622	10.690	10.746	10.807	10.861	10.876
54 ..	9.537	10.036	10.392	10.634	10.783	10.887	10.956	11.016	11.081	11.132	11.133
53 ..	9.820	10.313	10.665	10.900	11.049	11.151	11.220	11.285	11.351	11.399	11.384
52 ..	10.101	10.588	10.936	11.163	11.311	11.411	11.482	11.551	11.619	11.661	11.622
51 ..	10.379	10.859	11.202	11.421	11.569	11.667	11.740	11.813	11.883	11.916	11.819
50 ..	10.652	11.127	11.463	11.676	11.822	11.918	11.994	12.072	12.140	12.163	11.650

30. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued.

5%

[A joint life annuity of 1, payable at the end of each annuity year survived by both  $(x)$  and  $(y)$ , where  $(x)$  denotes a Male, and  $(y)$  denotes a Female.]

$x$	$y = x - 55$	$y = x - 60$	$y = x - 65$	$y = x - 70$	$y = x - 75$	$y = x - 80$	$y = x - 85$	$y = x - 90$	$y = x - 95$	$y = x - 100$	$x$
103	..	.137	.137	.137	.138	.138	.138	.138	.138	.138	.138
102	..	.286	.287	.287	.287	.287	.287	.288	.288	.288	.287
101	..	.445	.446	.446	.447	.447	.448	.448	.448	.446	.445
100	..	.612	.614	.614	.615	.615	.616	.616	.616	.593	
99	..	.785	.786	.787	.788	.788	.790	.790	.789		$y = x$
98	..	.959	.961	.962	.963	.963	.964	.965	.965		16.307
97	..	1.132	1.134	1.135	1.136	1.137	1.139	1.140	1.139		17.616
96	..	1.301	1.302	1.304	1.305	1.307	1.308	1.310	1.309		17.762
95	..	1.462	1.464	1.467	1.468	1.469	1.472	1.473	1.471		17.771
94	..	1.616	1.618	1.620	1.622	1.624	1.627	1.627	1.625		$y = x - 5$
93	..	1.761	1.764	1.766	1.767	1.770	1.773	1.773	1.769		17.738
92	..	1.897	1.901	1.903	1.905	1.909	1.911	1.911	1.904		17.689
91	..	2.028	2.032	2.035	2.037	2.041	2.044	2.043	2.027		17.639
90	..	2.156	2.160	2.163	2.166	2.170	2.173	2.170	2.084		17.629
89	..	2.284	2.288	2.290	2.294	2.299	2.301	2.297			$y = x - 10$
88	..	2.414	2.418	2.421	2.426	2.430	2.432	2.425			17.537
87	..	2.550	2.554	2.557	2.563	2.567	2.568	2.557			17.465
86	..	2.694	2.698	2.702	2.708	2.712	2.711	2.690			17.385
85	..	2.846	2.850	2.855	2.862	2.866	2.863	2.747			17.204
84	..	3.009	3.013	3.019	3.026	3.030	3.024				$y = x - 15$
83	..	3.183	3.187	3.194	3.202	3.205	3.196				17.148
82	..	3.369	3.375	3.383	3.390	3.392	3.377				17.059
81	..	3.572	3.578	3.588	3.595	3.595	3.565				16.964
80	..	3.794	3.801	3.812	3.819	3.816	3.659				16.790
79	..	4.034	4.043	4.055	4.061	4.054	4.198				$y = x - 20$
78	..	4.291	4.302	4.314	4.319	4.307	4.690				16.652
77	..	4.559	4.571	4.584	4.588	4.567	4.679				16.540
76	..	4.833	4.848	4.861	4.861	4.819	4.613				16.339
75	..	5.112	5.129	5.141	5.138	4.923	4.529				16.101
74	..	5.395	5.413	5.424	5.416	5.775	4.435				$y = x - 25$
73	..	5.680	5.700	5.710	5.694	5.233	3.228				15.976
72	..	5.970	5.990	5.997	5.970	5.198	2.210				15.848
71	..	6.262	6.283	6.286	6.230	5.107	1.083				15.715
70	..	6.557	6.578	6.576	6.298	5.997	5.948				15.577
69	..	6.855	6.874	6.865	5.231	5.877	5.805				$y = x - 30$
68	..	7.154	7.171	7.152	5.642	5.742	5.655				15.436
67	..	7.454	7.468	7.435	5.577	5.598	5.498				15.135
66	..	7.755	7.763	7.694	5.458	5.445	5.335				14.976
65	..	8.055	8.057	7.714	5.321	5.284	5.167				14.856
64	..	8.353	8.345	14.549	15.173	15.115	14.994				$y = x - 35$
63	..	8.649	8.630	14.909	15.012	14.940	14.816				14.512
62	..	8.942	8.905	14.814	14.842	14.759	14.634				14.333
61	..	9.230	9.149	14.667	14.664	14.571	14.447				14.099
60	..	9.512	9.107	14.502	14.476	14.378	14.256				13.763
59	..	9.785	13.730	14.325	14.281	14.178	14.059				$y = x - 40$
58	..	10.050	14.031	14.135	14.077	13.973	13.857				13.554
57	..	10.303	13.901	13.935	13.866	13.762	13.651				13.292
56	..	10.521	13.721	13.725	13.649	13.439	13.312				12.916
55	..	10.415	13.524	13.508	13.426	13.326	13.223				12.685
54	..	12.759	13.316	13.283	13.199	13.102	13.002				$y = x - 45$
53	..	12.995	13.097	13.052	12.967	12.873	12.776				12.442
52	..	12.832	12.870	12.815	12.730	12.641	12.545				12.149
51	..	12.623	12.634	12.573	12.489	12.405	12.310				11.964
50	..	12.398	12.391	12.325	12.244	12.164	12.069				11.648
49	..	12.398	12.391	12.325	12.244	12.164	12.069				11.390
48	..	12.398	12.391	12.325	12.244	12.164	12.069				10.921

5<sup>1</sup>/<sub>2</sub>%31. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 ..	..	.018	.074	.097	.110	.119	.126	.130	.133	.135	.136
102 ..	..	.062	.158	.202	.227	.248	.262	.272	.277	.281	.284
101 ..	..	.123	.250	.312	.352	.384	.407	.422	.431	.437	.441
100 ..	..	.197	.348	.426	.482	.528	.559	.580	.592	.600	.604
99 ..	..	.280	.449	.543	.617	.675	.716	.743	.759	.768	.773
98 ..	..	.369	.552	.662	.754	.825	.875	.907	.927	.938	.944
97 ..	..	.461	.654	.780	.890	.974	1.034	1.070	1.094	1.107	1.114
96 ..	..	.555	.755	.898	1.025	1.121	1.188	1.229	1.256	1.270	1.278
95 ..	..	.648	.854	1.015	1.156	1.263	1.337	1.382	1.412	1.427	1.436
94 ..	..	.739	.951	1.129	1.284	1.400	1.479	1.529	1.560	1.576	1.586
93 ..	..	.829	1.047	1.242	1.407	1.532	1.614	1.667	1.700	1.717	1.728
92 ..	..	.916	1.143	1.353	1.527	1.659	1.743	1.800	1.832	1.849	1.862
91 ..	..	1.003	1.240	1.463	1.646	1.782	1.868	1.926	1.959	1.977	1.990
90 ..	..	1.091	1.341	1.574	1.764	1.903	1.991	2.050	2.083	2.101	2.115
89 ..	..	1.182	1.446	1.689	1.885	2.024	2.115	2.174	2.206	2.225	2.239
88 ..	..	1.278	1.557	1.808	2.009	2.149	2.242	2.300	2.331	2.351	2.367
87 ..	..	1.381	1.675	1.935	2.141	2.280	2.375	2.432	2.463	2.484	2.499
86 ..	..	1.492	1.801	2.070	2.279	2.419	2.515	2.571	2.602	2.624	2.639
85 ..	..	1.613	1.937	2.214	2.426	2.568	2.664	2.718	2.749	2.772	2.788
84 ..	..	1.744	2.082	2.368	2.582	2.726	2.821	2.875	2.907	2.931	2.945
83 ..	..	1.886	2.237	2.533	2.748	2.895	2.990	3.042	3.075	3.100	3.114
82 ..	..	2.038	2.405	2.709	2.926	3.076	3.169	3.221	3.256	3.281	3.294
81 ..	..	2.204	2.586	2.899	3.118	3.272	3.364	3.416	3.452	3.478	3.490
80 ..	..	2.384	2.784	3.105	3.329	3.485	3.576	3.629	3.667	3.692	3.705
79 ..	..	2.580	2.998	3.327	3.557	3.714	3.805	3.859	3.899	3.924	3.937
78 ..	..	2.789	3.226	3.562	3.799	3.957	4.048	4.105	4.146	4.170	4.185
77 ..	..	3.009	3.465	3.807	4.052	4.210	4.301	4.360	4.403	4.426	4.442
76 ..	..	3.237	3.710	4.059	4.311	4.469	4.560	4.622	4.665	4.688	4.705
75 ..	..	3.472	3.959	4.317	4.573	4.730	4.822	4.887	4.931	4.954	4.972
74 ..	..	3.713	4.212	4.578	4.837	4.994	5.088	5.155	5.198	5.222	5.240
73 ..	..	3.961	4.469	4.844	5.103	5.259	5.355	5.425	5.467	5.492	5.511
72 ..	..	4.215	4.730	5.113	5.372	5.526	5.626	5.697	5.738	5.765	5.783
71 ..	..	4.475	4.996	5.386	5.643	5.797	5.899	5.971	6.011	6.039	6.058
70 ..	..	4.738	5.267	5.661	5.916	6.070	6.175	6.247	6.286	6.316	6.335
69 ..	..	5.006	5.542	5.938	6.190	6.344	6.452	6.523	6.563	6.593	6.613
68 ..	..	5.276	5.821	6.216	6.464	6.621	6.730	6.799	6.841	6.871	6.892
67 ..	..	5.550	6.103	6.495	6.730	6.898	7.009	7.076	7.119	7.149	7.171
66 ..	..	5.829	6.387	6.774	7.015	7.176	7.288	7.353	7.398	7.427	7.451
65 ..	..	6.110	6.671	7.052	7.291	7.454	7.565	7.629	7.675	7.704	7.731
64 ..	..	6.395	6.954	7.328	7.567	7.731	7.840	7.904	7.950	7.981	8.011
63 ..	..	6.681	7.236	7.603	7.842	8.007	8.113	8.178	8.224	8.255	8.289
62 ..	..	6.969	7.516	7.876	8.115	8.281	8.384	8.450	8.495	8.528	8.565
61 ..	..	7.255	7.794	8.147	8.386	8.552	8.651	8.719	8.763	8.798	8.839
60 ..	..	7.539	8.068	8.415	8.654	8.818	8.915	8.983	9.027	9.065	9.109
59 ..	..	7.820	8.337	8.680	8.919	9.078	9.174	9.242	9.287	9.328	9.375
58 ..	..	8.097	8.602	8.941	9.179	9.334	9.430	9.497	9.542	9.588	9.637
57 ..	..	8.371	8.863	9.200	9.436	9.585	9.682	9.748	9.795	9.844	9.895
56 ..	..	8.643	9.123	9.458	9.691	9.835	9.932	9.996	10.045	10.098	10.149
55 ..	..	8.912	9.382	9.713	9.942	10.082	10.179	10.242	10.294	10.351	10.401
54 ..	..	9.178	9.640	9.967	10.190	10.327	10.423	10.486	10.542	10.602	10.650
53 ..	..	9.441	9.895	10.220	10.435	10.571	10.664	10.728	10.788	10.850	10.894
52 ..	..	9.701	10.149	10.468	10.675	10.811	10.902	10.967	11.031	11.095	11.133
51 ..	..	9.957	10.398	10.712	10.912	11.047	11.136	11.202	11.271	11.335	11.365
50 ..	..	10.209	10.644	10.950	11.144	11.277	11.364	11.434	11.506	11.569	11.589

31. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued. $5\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$
103 ..	.136	.137	.137	.137	.137	.137	.137	.137	.137	.137	.137
102 ..	.284	.285	.285	.285	.286	.286	.286	.286	.286	.285	
101 ..	.443	.443	.444	.444	.444	.445	.445	.445	.445	.443	
100 ..	.608	.610	.610	.611	.611	.611	.612	.612	.612	.589	
											$y=x$
99 ..	.779	.780	.781	.782	.782	.783	.784	.784	.783	.783	15.064
98 ..	.952	.953	.954	.955	.956	.957	.958	.958	.956	.956	16.278
97 ..	1.123	1.124	1.126	1.126	1.127	1.129	1.130	1.130	1.126	16.420	2
96 ..	1.289	1.290	1.292	1.293	1.294	1.296	1.297	1.297	1.288	16.446	3
95 ..	1.448	1.450	1.452	1.453	1.455	1.457	1.458	1.457	1.400	16.442	4
											$y=x-5$
94 ..	1.599	1.601	1.603	1.605	1.607	1.609	1.610	1.607	15.793	16.420	5
93 ..	1.741	1.744	1.746	1.747	1.750	1.753	1.753	1.749	16.323	16.382	6
92 ..	1.875	1.878	1.881	1.883	1.886	1.889	1.888	1.881	16.360	16.334	7
91 ..	2.003	2.007	2.009	2.012	2.015	2.018	2.017	2.002	16.342	16.277	8
90 ..	2.128	2.132	2.134	2.138	2.142	2.144	2.142	2.057	16.305	16.212	9
											$y=x-10$
89 ..	2.253	2.257	2.259	2.263	2.267	2.269	2.265	15.628	16.259	16.141	10
88 ..	2.380	2.384	2.387	2.391	2.396	2.397	2.391	16.131	16.200	16.063	11
87 ..	2.512	2.516	2.520	2.525	2.530	2.530	2.520	16.149	16.135	15.982	12
86 ..	2.653	2.656	2.660	2.666	2.671	2.670	2.648	16.114	16.063	15.896	13
85 ..	2.801	2.805	2.810	2.816	2.821	2.818	2.704	16.064	15.985	15.808	14
											$y=x-15$
84 ..	2.959	2.964	2.969	2.976	2.980	2.974	15.376	16.006	15.903	15.718	15
83 ..	3.129	3.133	3.140	3.147	3.150	3.141	15.859	15.938	15.817	15.626	16
82 ..	3.310	3.315	3.323	3.331	3.332	3.318	15.868	15.865	15.729	15.533	17
81 ..	3.507	3.513	3.522	3.530	3.529	3.499	15.825	15.786	15.638	15.438	18
80 ..	3.722	3.729	3.740	3.747	3.743	3.589	15.767	15.702	15.545	15.343	19
											$y=x-20$
79 ..	3.955	3.964	3.975	3.981	3.974	15.076	15.703	15.615	15.450	15.247	20
78 ..	4.203	4.214	4.226	4.231	4.219	15.543	15.629	15.524	15.354	15.150	21
77 ..	4.462	4.474	4.487	4.490	4.470	15.542	15.550	15.431	15.257	15.053	22
76 ..	4.727	4.741	4.753	4.754	4.712	15.491	15.464	15.333	15.157	14.953	23
75 ..	4.995	5.011	5.023	5.020	4.810	15.423	15.371	15.232	15.055	14.850	24
											$y=x-25$
74 ..	5.266	5.284	5.295	5.286	14.725	15.346	15.272	15.126	14.949	14.742	25
73 ..	5.540	5.559	5.568	5.553	15.163	15.256	15.166	15.016	14.839	14.630	26
72 ..	5.816	5.836	5.843	5.816	15.141	15.157	15.054	14.901	14.726	14.512	27
71 ..	6.095	6.115	6.118	6.064	15.066	15.049	14.936	14.782	14.608	14.389	28
70 ..	6.377	6.396	6.394	6.124	14.974	14.934	14.813	14.659	14.485	14.269	29
											$y=x-30$
69 ..	6.659	6.677	6.668	14.265	14.872	14.811	14.685	14.532	14.358	14.125	30
68 ..	6.943	6.959	6.941	14.660	14.758	14.682	14.552	14.401	14.226	13.984	31
67 ..	7.227	7.239	7.207	14.611	14.634	14.546	14.415	14.266	14.088	13.837	32
66 ..	7.510	7.518	7.451	14.511	14.503	14.405	14.273	14.127	13.946	13.685	33
65 ..	7.793	7.794	7.463	14.393	14.363	14.259	14.128	13.984	13.798	13.527	34
											$y=x-35$
64 ..	8.073	8.065	13.677	14.206	14.216	14.108	13.978	13.836	13.644	13.364	35
63 ..	8.350	8.332	14.027	14.127	14.063	13.952	13.826	13.683	13.485	13.196	36
62 ..	8.624	8.588	13.949	13.979	13.904	13.792	13.669	13.525	13.320	13.023	37
61 ..	8.893	8.814	13.823	13.822	13.740	13.628	13.508	13.362	13.149	12.845	38
60 ..	9.155	8.765	13.679	13.658	13.569	13.459	13.342	13.193	12.973	12.660	39
											$y=x-40$
59 ..	9.407	12.961	13.524	13.485	13.393	13.283	13.170	13.018	12.791	12.468	40
58 ..	9.653	13.256	13.357	13.305	13.211	13.106	12.993	12.836	12.603	12.268	41
57 ..	9.885	13.145	13.179	13.118	13.023	12.923	12.810	12.648	12.410	12.060	42
56 ..	10.084	12.987	12.993	12.925	12.831	12.734	12.620	12.453	12.210	11.846	43
55 ..	9.973	12.812	12.800	12.726	12.634	12.541	12.426	12.253	12.005	11.626	44
											$y=x-45$
12.098	12.628	12.599	12.522	12.433	12.343	12.226	12.049	11.793	11.491	45	
12.334	12.432	12.391	12.313	12.228	12.140	12.020	11.839	11.575	11.172	46	
12.191	12.228	12.178	12.100	12.019	11.932	11.809	11.625	11.350	10.938	47	
12.004	12.016	11.959	11.882	11.806	11.719	11.592	11.406	11.120	10.699	48	
11.801	11.796	11.735	11.660	11.588	11.501	11.370	11.182	10.884	10.456	49	

6%

32. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 ..	..	.018	.073	.097	.109	.119	.125	.130	.132	.134	.135
102 ..	..	.061	.157	.201	.226	.246	.261	.270	.276	.279	.282
101 ..	..	.122	.249	.310	.350	.382	.405	.420	.428	.434	.439
100 ..	..	.196	.346	.423	.479	.524	.556	.576	.589	.596	.603
99 ..	..	.278	.446	.540	.613	.671	.711	.737	.753	.763	.771
98 ..	..	.367	.548	.657	.748	.819	.869	.900	.920	.931	.941
97 ..	..	.459	.649	.775	.883	.966	1.025	1.061	1.084	1.097	1.104
96 ..	..	.551	.749	.891	1.016	1.111	1.178	1.218	1.245	1.259	1.267
95 ..	..	.643	.847	1.006	1.146	1.251	1.324	1.369	1.398	1.413	1.429
94 ..	..	.734	.943	1.119	1.271	1.387	1.464	1.513	1.544	1.560	1.570
93 ..	..	.822	1.038	1.230	1.393	1.516	1.597	1.649	1.681	1.698	1.709
92 ..	..	.909	1.132	1.339	1.511	1.640	1.723	1.779	1.811	1.828	1.840
91 ..	..	.995	1.228	1.448	1.627	1.761	1.846	1.903	1.935	1.952	1.966
90 ..	..	1.081	1.327	1.557	1.744	1.880	1.966	2.024	2.056	2.074	2.088
89 ..	..	1.171	1.431	1.670	1.862	1.999	2.087	2.145	2.176	2.195	2.209
88 ..	..	1.265	1.540	1.787	1.984	2.121	2.212	2.269	2.299	2.319	2.334
87 ..	..	1.367	1.656	1.911	2.113	2.249	2.342	2.397	2.427	2.448	2.463
86 ..	..	1.476	1.780	2.043	2.248	2.385	2.479	2.533	2.563	2.584	2.600
85 ..	..	1.595	1.913	2.184	2.392	2.530	2.624	2.677	2.707	2.729	2.751
84 ..	..	1.724	2.055	2.335	2.544	2.684	2.777	2.829	2.860	2.884	2.898
83 ..	..	1.863	2.208	2.496	2.706	2.849	2.941	2.992	3.024	3.048	3.062
82 ..	..	2.013	2.371	2.668	2.879	3.025	3.116	3.166	3.200	3.225	3.237
81 ..	..	2.175	2.549	2.854	3.067	3.216	3.306	3.356	3.391	3.416	3.428
80 ..	..	2.352	2.742	3.055	3.272	3.423	3.512	3.562	3.599	3.624	3.636
79 ..	..	2.543	2.951	3.271	3.493	3.646	3.734	3.786	3.824	3.848	3.861
78 ..	..	2.747	3.173	3.499	3.729	3.882	3.969	4.024	4.063	4.087	4.101
77 ..	..	2.962	3.405	3.737	3.974	4.127	4.214	4.271	4.312	4.335	4.350
76 ..	..	3.183	3.643	3.981	4.224	4.376	4.463	4.523	4.565	4.587	4.604
75 ..	..	3.412	3.885	4.230	4.477	4.628	4.716	4.779	4.821	4.843	4.860
74 ..	..	3.646	4.129	4.482	4.731	4.882	4.972	5.036	5.078	5.100	5.118
73 ..	..	3.887	4.377	4.738	4.987	5.136	5.229	5.295	5.335	5.377	5.390
72 ..	..	4.132	4.629	4.997	5.245	5.393	5.488	5.536	5.595	5.620	5.638
71 ..	..	4.383	4.885	5.259	5.505	5.651	5.749	5.818	5.856	5.883	5.900
70 ..	..	4.637	5.145	5.522	5.765	5.911	6.012	6.080	6.118	6.146	6.181
69 ..	..	4.894	5.409	5.787	6.026	6.173	6.276	6.343	6.381	6.409	6.428
68 ..	..	5.153	5.675	6.052	6.287	6.436	6.540	6.606	6.645	6.673	6.693
67 ..	..	5.416	5.944	6.317	6.549	6.699	6.805	6.868	6.909	6.937	6.958
66 ..	..	5.682	6.214	6.582	6.810	6.962	7.068	7.129	7.171	7.199	7.222
65 ..	..	5.951	6.484	6.845	7.071	7.225	7.320	7.390	7.433	7.461	7.518
64 ..	..	6.222	6.753	7.107	7.331	7.486	7.589	7.649	7.692	7.721	7.749
63 ..	..	6.495	7.020	7.366	7.590	7.746	7.845	7.906	7.949	7.979	8.010
62 ..	..	6.767	7.284	7.623	7.847	8.003	8.099	8.161	8.203	8.234	8.269
61 ..	..	7.039	7.546	7.877	8.101	8.256	8.349	8.412	8.454	8.487	8.525
60 ..	..	7.307	7.803	8.128	8.352	8.505	8.595	8.658	8.700	8.735	8.777
59 ..	..	7.571	8.056	8.376	8.599	8.747	8.837	8.900	8.941	8.980	9.024
58 ..	..	7.831	8.303	8.620	8.841	8.985	9.074	9.136	9.178	9.221	9.267
57 ..	..	8.088	8.547	8.861	9.080	9.218	9.308	9.368	9.412	9.458	9.505
56 ..	..	8.342	8.790	9.099	9.316	9.448	9.538	9.597	9.643	9.693	9.741
55 ..	..	8.594	9.030	9.337	9.548	9.677	9.766	9.824	9.873	9.926	9.973
54 ..	..	8.841	9.268	9.572	9.777	9.903	9.991	10.049	10.100	10.157	10.201
53 ..	..	9.086	9.505	9.804	10.002	10.127	10.212	10.271	10.326	10.384	10.426
52 ..	..	9.326	9.739	10.033	10.223	10.347	10.431	10.490	10.549	10.609	10.644
51 ..	..	9.563	9.969	10.257	10.440	10.563	10.644	10.705	10.768	10.828	10.856
50 ..	..	9.796	10.105	10.475	10.651	10.773	10.852	10.916	10.982	11.041	11.059

32. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued.

6%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$	
103 ..	.136	.136	.136	.136	.136	.136	.136	.137	.137	.136		
102 ..	.283	.284	.284	.284	.284	.284	.285	.285	.285	.284		
101 ..	.440	.441	.441	.442	.442	.442	.442	.443	.442	.440		
100 ..	.604	.606	.606	.607	.607	.607	.608	.608	.608	.585		
99 ..	.774	.775	.776	.776	.777	.778	.778	.779	.777	$y=x$		
98 ..	.944	.946	.947	.947	.948	.949	.950	.950	.948	13.981	0	
97 ..	1.113	1.114	1.116	1.117	1.118	1.119	1.120	1.120	1.116	15.112	1	
96 ..	1.277	1.278	1.280	1.281	1.283	1.284	1.285	1.285	1.276	15.249	2	
95 ..	1.434	1.436	1.438	1.439	1.440	1.442	1.444	1.442	1.386	15.279	3	
94 ..	1.582	1.584	1.586	1.588	1.590	1.592	1.593	1.590	$y=x-5$	15.281	4	
93 ..	1.721	1.724	1.726	1.728	1.731	1.733	1.734	1.729	14.673	15.266	5	
92 ..	1.853	1.856	1.858	1.860	1.864	1.866	1.866	1.859	15.171	15.238	6	
91 ..	1.978	1.982	1.984	1.987	1.990	1.993	1.992	1.977	15.212	15.200	7	
90 ..	2.101	2.105	2.107	2.110	2.114	2.116	2.114	2.030	15.201	15.153	8	
89 ..	2.222	2.226	2.229	2.232	2.237	2.239	2.235	$y=x-10$	15.099	15.040	9	
88 ..	2.346	2.350	2.353	2.358	2.362	2.363	2.357	14.541	15.015	15.089	10	
87 ..	2.476	2.480	2.483	2.488	2.493	2.493	2.483	14.539	15.035	15.035	11	
86 ..	2.613	2.616	2.620	2.626	2.630	2.629	2.609	14.977	14.906	14.906	12	
85 ..	2.758	2.761	2.766	2.772	2.776	2.774	2.661	14.973	14.973	14.834	13	
84 ..	2.912	2.916	2.921	2.928	2.932	2.926	$y=x-15$	14.910	14.910	14.759	14	
83 ..	3.076	3.081	3.087	3.094	3.097	3.088	14.332	14.926	14.841	14.682	15	
82 ..	3.253	3.258	3.265	3.273	3.274	3.260	14.790	14.870	14.768	14.604	16	
81 ..	3.444	3.450	3.459	3.466	3.465	3.436	14.804	14.809	14.693	14.525	17	
80 ..	3.653	3.660	3.670	3.677	3.673	3.522	14.772	14.743	14.616	14.444	18	
79 ..	3.879	3.887	3.898	3.904	3.897	$y=x-20$	14.494	14.332	14.926	14.841	14.682	
78 ..	4.119	4.129	4.141	4.146	4.134	14.526	14.613	14.523	14.870	14.768	14.604	
77 ..	4.369	4.381	4.393	4.396	4.376	14.534	14.546	14.444	14.292	14.117	14.032	
76 ..	4.624	4.638	4.650	4.650	4.610	14.494	14.474	14.361	14.208	14.032	13	
75 ..	4.883	4.898	4.910	4.907	4.701	$y=x-25$	14.439	14.396	14.275	14.120	13.944	24
74 ..	5.143	5.160	5.171	5.162	13.790	14.375	14.312	14.185	14.030	13.852	25	
73 ..	5.406	5.423	5.433	5.417	14.208	14.300	14.222	14.090	13.936	13.756	26	
72 ..	5.670	5.688	5.695	5.670	14.196	14.216	14.126	13.992	13.838	13.654	27	
71 ..	5.936	5.955	5.958	5.905	14.136	14.124	14.024	13.889	13.737	13.548	28	
70 ..	6.204	6.223	6.221	5.958	14.058	14.025	13.918	13.782	13.631	13.436	29	
69 ..	6.473	6.490	6.481	13.399	13.972	13.920	13.807	13.672	13.521	13.319	30	
68 ..	6.742	6.757	6.739	13.779	13.874	13.808	13.692	13.559	13.406	13.196	31	
67 ..	7.011	7.023	6.992	13.742	13.768	13.690	13.573	13.441	13.286	13.067	32	
66 ..	7.279	7.286	7.221	13.658	13.654	13.567	13.449	13.320	13.162	12.933	33	
65 ..	7.545	7.546	7.226	13.557	13.532	13.439	13.322	13.195	13.032	12.794	34	
64 ..	7.808	7.801	$y=x-35$	12.891	13.447	13.404	13.307	13.191	13.065	12.897	12.650	35
63 ..	8.069	8.050	$y=x-30$	13.230	13.326	13.270	13.170	13.057	12.931	12.757	12.502	36
62 ..	8.325	8.290	13.166	13.197	13.130	13.029	12.919	12.792	12.611	12.348	12.190	37
61 ..	8.576	8.500	13.057	13.060	12.983	12.884	12.777	12.648	12.459	12.025	38	
60 ..	8.820	8.445	12.932	12.914	12.834	12.734	12.630	12.498	12.303	12.025	39	
59 ..	9.054	$y=x-40$	12.262	12.796	12.762	12.678	12.580	12.478	12.343	12.140	11.852	40
58 ..	9.281	12.551	12.648	12.602	12.516	12.421	12.320	12.180	11.972	11.672	11.485	41
57 ..	9.495	12.457	12.491	12.435	12.349	12.257	12.156	12.012	11.799	11.485	11.292	42
56 ..	9.677	12.317	12.325	12.262	12.177	12.089	11.987	11.837	11.620	11.465	11.092	43
55 ..	9.561	12.162	12.151	12.084	12.000	11.916	11.812	11.657	11.434	11.023	10.888	44
	$y=x-45$	11.493	11.997	11.971	11.901	11.819	11.738	11.632	11.473	11.243	10.888	45
	11.727	11.822	11.785	11.713	11.635	11.555	11.447	11.284	11.043	10.678	10.465	46
	11.601	11.638	11.592	11.520	11.446	11.367	11.256	11.090	10.841	10.631	10.426	47
	11.434	11.446	11.395	11.323	11.253	11.175	11.059	10.891	10.631	10.415	10.023	48
	11.251	11.247	11.191	11.122	11.055	10.977	10.858	10.686	10.415	10.023	10.023	49

6 $\frac{1}{2}$ %33. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.073	.096	.109	.118	.125	.129	.132	.133	.134	.135
102 .. ..	.061	.156	.200	.225	.245	.259	.269	.274	.278	.280	.281
101 .. ..	.122	.247	.308	.348	.380	.402	.417	.426	.432	.434	.436
100 .. ..	.195	.344	.421	.476	.521	.552	.573	.585	.592	.596	.599
99 .. ..	.277	.443	.536	.609	.666	.707	.732	.748	.758	.762	.766
98 .. ..	.365	.544	.652	.743	.813	.862	.893	.912	.924	.930	.934
97 .. ..	.456	.645	.769	.876	.959	1.017	1.052	1.075	1.088	1.095	1.100
96 .. ..	.548	.744	.884	1.008	1.101	1.167	1.207	1.233	1.247	1.255	1.261
95 .. ..	.639	.841	.998	1.136	1.240	1.312	1.356	1.385	1.400	1.408	1.415
94 .. ..	.728	.935	1.109	1.259	1.373	1.449	1.497	1.528	1.544	1.553	1.561
93 .. ..	.816	1.029	1.219	1.379	1.500	1.580	1.631	1.663	1.679	1.690	1.698
92 .. ..	.901	1.122	1.326	1.495	1.623	1.704	1.759	1.790	1.807	1.819	1.827
91 .. ..	.986	1.216	1.433	1.610	1.741	1.824	1.880	1.912	1.929	1.942	1.950
90 .. ..	1.072	1.314	1.540	1.724	1.857	1.942	1.999	2.030	2.048	2.061	2.070
89 .. ..	1.160	1.416	1.651	1.840	1.974	2.061	2.117	2.148	2.166	2.180	2.188
88 .. ..	1.253	1.523	1.766	1.960	2.094	2.182	2.238	2.268	2.287	2.301	2.309
87 .. ..	1.353	1.638	1.888	2.085	2.219	2.309	2.364	2.393	2.413	2.428	2.435
86 .. ..	1.461	1.759	2.017	2.218	2.352	2.443	2.496	2.525	2.546	2.561	2.568
85 .. ..	1.578	1.890	2.156	2.359	2.493	2.585	2.636	2.666	2.688	2.702	2.709
84 .. ..	1.704	2.029	2.303	2.507	2.644	2.735	2.785	2.815	2.838	2.852	2.859
83 .. ..	1.841	2.179	2.461	2.665	2.804	2.894	2.944	2.975	2.998	3.011	3.019
82 .. ..	1.988	2.339	2.629	2.834	2.976	3.065	3.113	3.146	3.170	3.182	3.191
81 .. ..	2.147	2.512	2.810	3.017	3.162	3.249	3.297	3.331	3.356	3.367	3.377
80 .. ..	2.320	2.701	3.006	3.217	3.363	3.449	3.498	3.534	3.558	3.569	3.579
79 .. ..	2.507	2.905	3.216	3.432	3.580	3.665	3.715	3.752	3.776	3.788	3.798
78 .. ..	2.707	3.122	3.438	3.661	3.808	3.893	3.945	3.984	4.007	4.020	4.030
77 .. ..	2.916	3.347	3.669	3.898	4.046	4.130	4.185	4.224	4.246	4.261	4.271
76 .. ..	3.132	3.578	3.905	4.140	4.287	4.371	4.428	4.469	4.490	4.506	4.516
75 .. ..	3.354	3.812	4.146	4.384	4.530	4.615	4.674	4.715	4.736	4.753	4.763
74 .. ..	3.582	4.049	4.390	4.629	4.774	4.860	4.922	4.962	4.984	5.001	5.012
73 .. ..	3.814	4.288	4.636	4.876	5.018	5.107	5.171	5.209	5.232	5.249	5.261
72 .. ..	4.052	4.531	4.885	5.123	5.264	5.355	5.420	5.458	5.482	5.499	5.512
71 .. ..	4.294	4.777	5.137	5.372	5.512	5.605	5.671	5.707	5.733	5.750	5.765
70 .. ..	4.539	5.027	5.389	5.621	5.760	5.856	5.921	5.957	5.984	6.001	6.018
69 .. ..	4.786	5.280	5.642	5.870	6.010	6.107	6.172	6.208	6.235	6.253	6.272
68 .. ..	5.036	5.536	5.895	6.119	6.260	6.359	6.421	6.458	6.485	6.504	6.526
67 .. ..	5.288	5.793	6.147	6.367	6.510	6.610	6.670	6.708	6.735	6.755	6.780
66 .. ..	5.542	6.050	6.399	6.615	6.759	6.859	6.917	6.957	6.983	7.005	7.033
65 .. ..	5.799	6.307	6.649	6.862	7.007	7.107	7.163	7.204	7.230	7.255	7.285
64 .. ..	6.058	6.562	6.896	7.108	7.254	7.351	7.408	7.448	7.475	7.502	7.534
63 .. ..	6.317	6.814	7.141	7.352	7.499	7.592	7.649	7.690	7.717	7.748	7.781
62 .. ..	6.576	7.065	7.383	7.594	7.740	7.830	7.888	7.928	7.957	7.991	8.025
61 .. ..	6.833	7.311	7.623	7.832	7.978	8.064	8.123	8.162	8.193	8.230	8.265
60 .. ..	7.086	7.553	7.858	8.067	8.210	8.294	8.353	8.392	8.426	8.465	8.499
59 .. ..	7.335	7.790	8.089	8.298	8.436	8.519	8.578	8.617	8.653	8.695	8.728
58 .. ..	7.580	8.022	8.317	8.524	8.657	8.740	8.798	8.837	8.877	8.921	8.950
57 .. ..	7.821	8.250	8.542	8.746	8.874	8.957	9.013	9.054	9.097	9.142	9.166
56 .. ..	8.059	8.476	8.764	8.964	9.087	9.170	9.225	9.268	9.315	9.359	9.378
55 .. ..	8.294	8.700	8.984	9.179	9.298	9.381	9.435	9.480	9.530	9.574	9.584
54 .. ..	8.525	8.921	9.202	9.391	9.507	9.588	9.642	9.690	9.742	9.784	9.782
53 .. ..	8.752	9.140	9.417	9.598	9.713	9.792	9.846	9.897	9.952	9.990	9.974
52 .. ..	8.976	9.357	9.628	9.802	9.916	9.992	10.047	10.102	10.158	10.190	10.154
51 .. ..	9.195	9.569	9.834	10.001	10.113	10.188	10.244	10.303	10.358	10.383	10.297
50 .. ..	9.410	9.777	10.034	10.195	10.306	10.378	10.437	10.499	10.553	10.569	10.122

33. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued. $6\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$
103 ..	.135	.135	.135	.136	.136	.136	.136	.136	.136	.136	.136
102 ..	.281	.282	.282	.282	.283	.283	.283	.283	.283	.282	.282
101 ..	.437	.438	.439	.439	.439	.439	.440	.440	.440	.437	.437
100 ..	.601	.602	.602	.603	.603	.603	.604	.604	.604	.582	
99 ..	.768	.769	.770	.771	.771	.772	.773	.773	.772	$y=x$	
98 ..	.937	.938	.939	.940	.941	.942	.943	.943	.941	13.033	0
97 ..	1.104	1.105	1.106	1.107	1.108	1.110	1.111	1.110	1.107	14.090	1
96 ..	1.265	1.267	1.269	1.270	1.271	1.273	1.274	1.273	1.264	14.221	2
95 ..	1.420	1.421	1.423	1.425	1.426	1.428	1.429	1.428	1.423	14.253	3
94 ..	1.565	1.568	1.570	1.571	1.573	1.576	1.576	1.574	$y=x-5$	14.260	4
93 ..	1.702	1.705	1.707	1.709	1.711	1.714	1.714	1.710	13.690	14.251	5
92 ..	1.831	1.835	1.837	1.839	1.842	1.844	1.844	1.837	14.158	14.230	6
91 ..	1.954	1.958	1.960	1.962	1.966	1.969	1.968	1.953	14.201	14.199	7
90 ..	2.074	2.078	2.080	2.083	2.087	2.089	2.087	2.004	14.196	14.161	8
89 ..	2.193	2.197	2.199	2.203	2.207	2.209	2.205	$y=x-10$	14.117	14.117	9
88 ..	2.314	2.318	2.321	2.325	2.329	2.331	2.324	14.004	14.066		
87 ..	2.440	2.444	2.447	2.452	2.457	2.457	2.447	14.058	14.012		
86 ..	2.574	2.577	2.581	2.587	2.591	2.590	2.570	14.040	14.062		
85 ..	2.715	2.719	2.723	2.730	2.734	2.731	2.620	14.007	13.957		
84 ..	2.865	2.869	2.875	2.881	2.885	2.879	$y=x-15$	13.828	13.762		
83 ..	3.025	3.030	3.036	3.043	3.046	3.037	13.842	13.923	13.837		
82 ..	3.197	3.202	3.209	3.217	3.218	3.204	13.861	13.872	13.773		
81 ..	3.383	3.389	3.397	3.404	3.404	3.375	13.837	13.817	13.707		
80 ..	3.586	3.593	3.602	3.609	3.606	3.457	13.800	13.758	13.640		
79 ..	3.805	3.813	3.824	3.830	3.823	$y=x-20$	13.758	13.695	13.571		
78 ..	4.038	4.048	4.059	4.063	4.052	13.707	13.621	13.501	13.419		
77 ..	4.279	4.291	4.302	4.305	4.286	13.652	13.563	13.430	13.349		
76 ..	4.526	4.539	4.550	4.551	4.511	13.605	13.591	13.492	13.278		
75 ..	4.774	4.789	4.801	4.797	4.597	13.560	13.525	13.419	13.283		
74 ..	5.025	5.041	5.051	5.043	$y=x-25$	12.955	13.507	13.453	13.341	13.205	
73 ..	5.277	5.294	5.303	5.288	13.354	13.443	13.376	13.260	13.124	13.051	
72 ..	5.530	5.548	5.554	5.529	13.350	13.372	13.293	13.175	13.040	12.968	
71 ..	5.784	5.802	5.805	5.753	13.301	13.294	13.206	13.086	12.952	12.881	
70 ..	6.040	6.057	6.055	5.800	13.236	13.209	13.114	12.993	12.861	12.788	
69 ..	6.295	6.312	6.303	$y=x-30$	12.620	13.162	13.117	13.017	12.898	12.765	
68 ..	6.551	6.565	6.548	12.986	13.078	13.020	12.917	12.798	12.665	12.481	
67 ..	6.805	6.817	6.787	12.959	12.986	12.917	12.812	12.696	12.560	12.368	
66 ..	7.059	7.066	7.002	12.888	12.887	12.810	12.704	12.590	12.451	12.250	
65 ..	7.310	7.311	7.001	12.801	12.781	12.697	12.592	12.479	12.336	12.126	
64 ..	7.558	7.550	$y=x-35$	12.178	12.706	12.669	12.581	12.477	12.365	12.217	
63 ..	7.803	7.785	12.507	12.600	12.551	12.460	12.359	12.247	12.093	11.867	
62 ..	8.043	8.009	12.456	12.487	12.428	12.336	12.237	12.124	11.964	11.731	
61 ..	8.277	8.204	12.361	12.366	12.299	12.207	12.111	11.997	11.829	11.589	
60 ..	8.504	8.143	12.251	12.238	12.165	12.075	11.981	11.864	11.689	11.441	
59 ..	8.722	11.625	12.132	12.102	12.026	11.937	11.845	11.725	11.544	11.286	
58 ..	8.932	11.908	12.001	11.960	11.881	11.795	11.704	11.580	11.394	11.124	
57 ..	9.131	11.827	11.861	11.811	11.732	11.649	11.558	11.428	11.237	10.955	
56 ..	9.297	11.704	11.713	11.656	11.577	11.498	11.406	11.271	11.076	10.780	
55 ..	9.177	11.565	11.557	11.496	11.419	11.342	11.249	11.109	10.908	10.598	
	$y=x-45$										
	10.938	11.418	11.395	11.330	11.256	11.182	11.086	10.942	10.735	10.412	
	11.169	11.260	11.227	11.161	11.089	11.016	10.919	10.771	10.555	10.221	
	11.059	11.094	11.053	10.986	10.918	10.847	10.745	10.595	10.368	10.025	
	10.908	10.921	10.874	10.808	10.743	10.672	10.567	10.414	10.177	9.825	
	10.743	10.741	10.689	10.625	10.563	10.492	10.383	10.227	9.980	9.620	

7%

34. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x$	$y=x-5$	$y=x-10$	$y=x-15$	$y=x-20$	$y=x-25$	$y=x-30$	$y=x-35$	$y=x-40$	$y=x-45$	$y=x-50$
103 .. ..	.018	.073	.096	.108	.117	.124	.129	.131	.133	.134	.134
102 .. ..	.061	.155	.199	.224	.244	.258	.267	.273	.276	.278	.279
101 .. ..	.121	.246	.307	.346	.378	.400	.415	.423	.429	.432	.434
100 .. ..	.194	.342	.418	.474	.518	.549	.569	.581	.589	.593	.595
99 .. ..	.275	.441	.533	.605	.662	.702	.727	.743	.752	.757	.760
98 .. ..	.362	.541	.648	.737	.807	.856	.886	.905	.917	.922	.927
97 .. ..	.453	.640	.763	.869	.951	1.008	1.043	1.066	1.079	1.086	1.091
96 .. ..	.544	.738	.877	.999	1.092	1.157	1.196	1.222	1.236	1.244	1.250
95 .. ..	.634	.834	.989	1.126	1.229	1.300	1.343	1.371	1.386	1.395	1.402
94 .. ..	.723	.928	1.100	1.248	1.360	1.435	1.482	1.512	1.528	1.537	1.545
93 .. ..	.809	1.020	1.207	1.366	1.485	1.563	1.614	1.645	1.661	1.671	1.680
92 .. ..	.894	1.112	1.313	1.480	1.605	1.685	1.739	1.770	1.786	1.798	1.806
91 .. ..	.978	1.205	1.418	1.592	1.721	1.803	1.858	1.889	1.906	1.918	1.927
90 .. ..	1.062	1.301	1.524	1.704	1.835	1.919	1.974	2.005	2.022	2.035	2.044
89 .. ..	1.149	1.401	1.632	1.818	1.949	2.035	2.090	2.120	2.138	2.151	2.160
88 .. ..	1.241	1.507	1.746	1.935	2.067	2.154	2.208	2.237	2.256	2.270	2.278
87 .. ..	1.339	1.619	1.865	2.059	2.189	2.278	2.331	2.359	2.379	2.393	2.401
86 .. ..	1.446	1.739	1.992	2.189	2.319	2.409	2.460	2.489	2.509	2.524	2.530
85 .. ..	1.561	1.867	2.128	2.326	2.457	2.547	2.597	2.626	2.647	2.661	2.668
84 .. ..	1.685	2.004	2.272	2.471	2.605	2.693	2.742	2.771	2.794	2.807	2.814
83 .. ..	1.819	2.150	2.426	2.626	2.761	2.849	2.897	2.927	2.950	2.962	2.970
82 .. ..	1.963	2.307	2.590	2.791	2.929	3.015	3.062	3.094	3.117	3.129	3.137
81 .. ..	2.119	2.477	2.767	2.969	3.109	3.194	3.241	3.274	3.297	3.309	3.318
80 .. ..	2.289	2.661	2.958	3.163	3.305	3.388	3.436	3.470	3.494	3.505	3.515
79 .. ..	2.472	2.860	3.163	3.373	3.516	3.598	3.647	3.683	3.705	3.717	3.727
78 .. ..	2.667	3.071	3.379	3.595	3.738	3.819	3.870	3.907	3.929	3.942	3.952
77 .. ..	2.871	3.291	3.603	3.825	3.967	4.048	4.101	4.140	4.161	4.175	4.185
76 .. ..	3.082	3.515	3.832	4.059	4.200	4.282	4.337	4.376	4.396	4.412	4.421
75 .. ..	3.298	3.743	4.065	4.295	4.435	4.517	4.574	4.613	4.633	4.650	4.660
74 .. ..	3.519	3.972	4.301	4.532	4.670	4.753	4.812	4.851	4.872	4.888	4.899
73 .. ..	3.745	4.203	4.538	4.768	4.905	4.990	5.051	5.088	5.110	5.127	5.138
72 .. ..	3.975	4.437	4.778	5.006	5.141	5.228	5.291	5.326	5.350	5.366	5.379
71 .. ..	4.208	4.674	5.019	5.245	5.378	5.467	5.530	5.565	5.589	5.606	5.620
70 .. ..	4.445	4.914	5.261	5.483	5.616	5.707	5.770	5.804	5.829	5.845	5.862
69 .. ..	4.683	5.157	5.503	5.721	5.854	5.947	6.008	6.042	6.068	6.085	6.103
68 .. ..	4.923	5.402	5.745	5.958	6.092	6.186	6.245	6.281	6.306	6.324	6.345
67 .. ..	5.164	5.647	5.985	6.194	6.329	6.424	6.481	6.518	6.543	6.562	6.586
66 .. ..	5.408	5.893	6.225	6.429	6.566	6.661	6.715	6.753	6.778	6.799	6.826
65 .. ..	5.654	6.138	6.462	6.664	6.801	6.895	6.948	6.987	7.012	7.035	7.063
64 .. ..	5.900	6.380	6.696	6.896	7.034	7.125	7.179	7.217	7.242	7.268	7.299
63 .. ..	6.147	6.619	6.928	7.126	7.265	7.353	7.406	7.444	7.471	7.499	7.531
62 .. ..	6.393	6.856	7.156	7.354	7.492	7.576	7.631	7.668	7.696	7.727	7.760
61 .. ..	6.637	7.089	7.381	7.578	7.715	7.796	7.851	7.888	7.917	7.952	7.985
60 .. ..	6.877	7.317	7.602	7.798	7.932	8.011	8.066	8.102	8.134	8.172	8.204
59 .. ..	7.112	7.540	7.819	8.014	8.144	8.221	8.276	8.312	8.347	8.386	8.417
58 .. ..	7.343	7.757	8.032	8.225	8.349	8.426	8.480	8.517	8.555	8.596	8.623
57 .. ..	7.569	7.970	8.242	8.432	8.551	8.628	8.680	8.718	8.759	8.801	8.824
56 .. ..	7.792	8.181	8.449	8.635	8.749	8.826	8.877	8.916	8.961	9.003	9.020
55 .. ..	8.012	8.389	8.653	8.835	8.944	9.021	9.071	9.113	9.160	9.201	9.210
54 .. ..	8.228	8.595	8.855	9.030	9.137	9.212	9.262	9.307	9.356	9.395	9.392
53 .. ..	8.440	8.799	9.054	9.222	9.328	9.400	9.450	9.498	9.549	9.585	9.569
52 .. ..	8.647	9.000	9.250	9.410	9.514	9.585	9.635	9.687	9.738	9.769	9.733
51 .. ..	8.851	9.106	9.440	9.592	9.696	9.764	9.816	9.871	9.922	9.946	9.862
50 .. ..	9.050	9.387	9.624	9.770	9.872	9.939	9.992	10.050	10.101	10.115	9.687

34. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Male the Elder—Values of  $a_{xy}$ —continued.

7%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$x$	$y=x-55$	$y=x-60$	$y=x-65$	$y=x-70$	$y=x-75$	$y=x-80$	$y=x-85$	$y=x-90$	$y=x-95$	$y=x-100$	$x$	
103 ..	.135	.135	.135	.135	.135	.135	.135	.135	.135	.135	.135	
102 ..	.280	.281	.281	.281	.281	.281	.281	.282	.282	.281		
101 ..	.435	.436	.436	.436	.437	.437	.437	.437	.437	.435		
100 ..	.597	.598	.598	.599	.599	.600	.600	.600	.600	.578		
99 ..	.763	.764	.765	.765	.766	.767	.767	.767	.766	$y=x$		
98 ..	.930	.931	.932	.933	.933	.934	.935	.935	.934	12.197	0	
97 ..	1.094	1.096	1.097	1.098	1.099	1.100	1.101	1.101	1.098	13.189	1	
96 ..	1.254	1.255	1.257	1.258	1.259	1.261	1.262	1.261	1.253	13.315	2	
95 ..	1.406	1.408	1.410	1.411	1.412	1.414	1.416	1.414	1.369	13.348	3	
											4	
94 ..	1.549	1.551	1.553	1.555	1.557	1.559	1.560	1.557	$y=x-5$	12.821	5	
93 ..	1.684	1.686	1.688	1.690	1.693	1.695	1.696	1.691		13.354	6	
92 ..	1.810	1.813	1.815	1.817	1.820	1.823	1.823	1.816		13.337	7	
91 ..	1.931	1.934	1.936	1.939	1.942	1.945	1.944	1.929		13.307	8	
90 ..	2.047	2.051	2.054	2.056	2.060	2.063	2.060	1.979		13.290	9	
89 ..	2.164	2.168	2.170	2.174	2.178	2.180	2.176	$y=x-10$	12.735	13.202	10	
88 ..	2.282	2.286	2.289	2.293	2.297	2.299	2.292		13.158	13.236	11	
87 ..	2.406	2.409	2.413	2.417	2.422	2.422	2.412		13.199	13.105	12	
86 ..	2.536	2.540	2.543	2.549	2.553	2.552	2.532		13.175	13.156	13	
85 ..	2.674	2.677	2.682	2.688	2.692	2.689	2.581		13.149	13.109	14	
84 ..	2.820	2.824	2.829	2.836	2.839	2.834	$y=x-15$	12.588	13.119	13.059	12.940	
83 ..	2.976	2.980	2.987	2.993	2.996	2.988		12.999	13.080	13.006	12.882	
82 ..	3.143	3.148	3.155	3.162	3.163	3.150		13.022	13.037	12.951	12.824	
81 ..	3.324	3.330	3.338	3.345	3.344	3.316		13.004	12.990	12.895	12.765	
80 ..	3.521	3.528	3.537	3.543	3.540	3.395		12.974	12.940	12.836	12.705	
79 ..	3.733	3.742	3.752	3.757	3.751	$y=x-20$	12.412	12.939	12.887	12.777	12.645	
78 ..	3.959	3.969	3.979	3.984	3.973		12.813	12.897	12.831	12.717	12.584	
77 ..	4.193	4.204	4.215	4.218	4.199		12.831	12.851	12.773	12.656	12.523	
76 ..	4.431	4.444	4.455	4.455	4.416		12.808	12.800	12.713	12.594	12.461	
75 ..	4.671	4.685	4.696	4.693	4.497		12.771	12.743	12.649	12.529	12.396	
74 ..	4.911	4.927	4.937	4.929	$y=x-25$	12.205	12.728	12.682	12.582	12.462	12.328	
73 ..	5.153	5.170	5.178	5.163		12.587	12.674	12.615	12.512	12.392	12.256	
72 ..	5.395	5.413	5.419	5.394		12.589	12.614	12.544	12.438	12.319	12.180	
71 ..	5.639	5.656	5.659	5.608		12.549	12.546	12.468	12.361	12.243	12.100	
70 ..	5.883	5.899	5.898	5.649		12.494	12.472	12.387	12.280	12.163	12.015	
69 ..	6.126	6.142	6.133	$y=x-30$	11.918	12.432	12.393	12.303	12.196	12.079	11.925	
68 ..	6.369	6.383	6.366		12.270	12.359	12.308	12.215	12.109	11.992	11.830	
67 ..	6.610	6.621	6.592		12.251	12.280	12.218	12.123	12.019	11.900	11.731	
66 ..	6.850	6.857	6.795		12.191	12.193	12.123	12.028	11.926	11.803	11.626	
65 ..	7.088	7.088	6.788		12.116	12.100	12.024	11.929	11.829	11.703	11.517	
64 ..	7.322	7.314	$y=x-35$	11.533	12.033	12.001	11.921	11.828	11.728	11.597	11.403	
63 ..	7.552	7.534	11.851	11.941	11.897	11.815	11.723	11.623	11.487	11.286	11.36	
62 ..	7.777	7.744	11.810	11.841	11.788	11.704	11.615	11.514	11.372	11.164	11.37	
61 ..	7.996	7.925	11.728	11.734	11.673	11.590	11.503	11.401	11.252	11.037	11.38	
60 ..	8.208	7.860	11.631	11.620	11.554	11.472	11.387	11.282	11.127	10.905	11.39	
59 ..	8.411	11.043	11.526	11.500	11.430	11.349	11.266	11.158	10.996	10.765	40	
58 ..	8.606	11.319	11.409	11.372	11.300	11.222	11.140	11.028	10.861	10.619	41	
57 ..	8.789	11.250	11.284	11.239	11.166	11.090	11.008	10.892	10.720	10.466	42	
56 ..	8.942	11.141	11.151	11.099	11.027	10.954	10.872	10.750	10.574	10.306	43	
55 ..	8.819	11.017	11.012	10.955	10.884	10.814	10.730	10.604	10.422	10.141	44	
	$y=x-45$	10.427	10.885	10.866	10.806	10.737	10.669	10.583	10.453	10.264	9.971	45
		10.656	10.743	10.713	10.652	10.586	10.520	10.431	10.297	10.101	9.796	46
		10.558	10.593	10.556	10.494	10.431	10.365	10.273	10.137	9.931	9.616	47
		10.423	10.436	10.392	10.331	10.271	10.206	10.111	9.972	9.755	9.432	48
		10.273	10.272	10.224	10.164	10.108	10.042	9.943	9.801	9.574	9.244	49

2½%

35. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.072	.090	.098	.106	.113	.118	.121	.123	.124	.125
102 .. ..	.063	.153	.185	.202	.220	.236	.246	.252	.256	.258	.260
101 .. ..	.127	.242	.285	.313	.342	.369	.384	.393	.400	.403	.406
100 .. ..	.203	.336	.389	.430	.473	.509	.530	.543	.552	.558	.562
99 .. ..	.290	.433	.496	.552	.611	.656	.683	.701	.712	.720	.725
98 .. ..	.383	.532	.606	.679	.756	.810	.843	.866	.879	.889	.896
97 .. ..	.480	.632	.719	.811	.907	.968	1.008	1.035	1.051	1.063	1.071
96 .. ..	.581	.732	.835	.947	1.060	1.130	1.177	1.207	1.226	1.241	1.250
95 .. ..	.678	.831	.953	1.089	1.216	1.294	1.347	1.381	1.404	1.421	1.430
94 .. ..	.775	.932	1.074	1.235	1.373	1.460	1.519	1.557	1.583	1.601	1.613
93 .. ..	.870	1.034	1.198	1.386	1.532	1.628	1.692	1.734	1.763	1.783	1.796
92 .. ..	.965	1.139	1.327	1.540	1.694	1.797	1.867	1.912	1.945	1.966	1.980
91 .. ..	1.059	1.248	1.463	1.697	1.859	1.970	2.044	2.092	2.128	2.151	2.166
90 .. ..	1.154	1.363	1.608	1.858	2.028	2.146	2.225	2.276	2.316	2.340	2.355
89 .. ..	1.253	1.486	1.763	2.025	2.204	2.328	2.411	2.467	2.508	2.534	2.550
88 .. ..	1.358	1.618	1.929	2.200	2.387	2.518	2.605	2.665	2.708	2.736	2.752
87 .. ..	1.471	1.761	2.107	2.385	2.581	2.719	2.808	2.874	2.919	2.947	2.965
86 .. ..	1.594	1.918	2.294	2.582	2.787	2.931	3.025	3.096	3.141	3.172	3.189
85 .. ..	1.728	2.093	2.494	2.791	3.007	3.156	3.255	3.330	3.378	3.410	3.428
84 .. ..	1.874	2.285	2.705	3.015	3.240	3.395	3.501	3.579	3.629	3.662	3.681
83 .. ..	2.033	2.493	2.929	3.252	3.487	3.648	3.761	3.843	3.895	3.928	3.949
82 .. ..	2.205	2.715	3.164	3.502	3.747	3.913	4.035	4.119	4.174	4.208	4.230
81 .. ..	2.392	2.948	3.412	3.764	4.020	4.193	4.322	4.409	4.467	4.502	4.524
80 .. ..	2.599	3.192	3.673	4.040	4.305	4.486	4.623	4.713	4.772	4.808	4.832
79 .. ..	2.824	3.447	3.947	4.329	4.603	4.794	4.936	5.030	5.091	5.129	5.152
78 .. ..	3.066	3.714	4.233	4.631	4.913	5.115	5.263	5.361	5.423	5.462	5.486
77 .. ..	3.323	3.993	4.533	4.945	5.236	5.451	5.603	5.704	5.768	5.809	5.833
76 .. ..	3.593	4.285	4.845	5.272	5.573	5.799	5.955	6.061	6.126	6.168	6.192
75 .. ..	3.873	4.589	5.170	5.610	5.923	6.160	6.321	6.430	6.496	6.540	6.563
74 .. ..	4.165	4.906	5.508	5.961	6.287	6.533	6.700	6.811	6.880	6.924	6.946
73 .. ..	4.468	5.235	5.858	6.323	6.665	6.918	7.090	7.203	7.274	7.319	7.340
72 .. ..	4.782	5.575	6.218	6.695	7.053	7.313	7.491	7.606	7.679	7.724	7.744
71 .. ..	5.106	5.926	6.587	7.076	7.450	7.716	7.899	8.016	8.091	8.135	8.156
70 .. ..	5.440	6.285	6.963	7.467	7.854	8.126	8.313	8.432	8.509	8.552	8.574
69 .. ..	5.782	6.651	7.344	7.865	8.263	8.542	8.733	8.854	8.932	8.973	8.998
68 .. ..	6.132	7.025	7.732	8.270	8.678	8.964	9.156	9.280	9.358	9.399	9.427
67 .. ..	6.492	7.407	8.126	8.683	9.099	9.391	9.585	9.711	9.789	9.828	9.862
66 .. ..	6.862	7.797	8.529	9.104	9.526	9.824	10.020	10.148	10.225	10.264	10.303
65 .. ..	7.241	8.194	8.941	9.532	9.961	10.263	10.461	10.590	10.666	10.706	10.751
64 .. ..	7.628	8.597	9.362	9.965	10.401	10.707	10.907	11.037	11.111	11.154	11.204
63 .. ..	8.024	9.006	9.791	10.404	10.847	11.154	11.357	11.487	11.559	11.606	11.661
62 .. ..	8.426	9.421	10.226	10.846	11.296	11.605	11.810	11.939	12.009	12.062	12.121
61 .. ..	8.834	9.842	10.665	11.292	11.747	12.057	12.263	12.391	12.460	12.520	12.582
60 .. ..	9.244	10.266	11.105	11.738	12.198	12.508	12.716	12.841	12.911	12.978	13.041
59 .. ..	9.655	10.695	11.546	12.185	12.646	12.958	13.165	13.287	13.360	13.433	13.496
58 .. ..	10.068	11.126	11.985	12.630	13.092	13.405	13.611	13.730	13.808	13.886	13.947
57 .. ..	10.483	11.560	12.424	13.074	13.535	13.849	14.053	14.169	14.253	14.336	14.391
56 .. ..	10.900	11.994	12.862	13.515	13.975	14.289	14.490	14.604	14.696	14.782	14.829
55 .. ..	11.320	12.426	13.298	13.952	14.410	14.724	14.921	15.035	15.134	15.222	15.257
54 .. ..	11.742	12.857	13.731	14.384	14.841	15.153	15.345	15.462	15.568	15.655	15.675
53 .. ..	12.165	13.284	14.161	14.812	15.268	15.576	15.763	15.885	15.996	16.080	16.074
52 .. ..	12.590	13.710	14.588	15.235	15.689	15.994	16.175	16.304	16.420	16.498	16.453
51 .. ..	13.015	14.136	15.013	15.655	16.107	16.406	16.584	16.720	16.840	16.908	16.761
50 .. ..	13.441	14.560	15.435	16.072	16.521	16.813	16.990	17.134	17.255	17.309	16.417

35. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued. $2\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$	
103 ..	.125	.126	.126	.126	.126	.126	.126	.126	.126	.126		
102 ..	.261	.262	.263	.263	.263	.263	.263	.263	.263	.263		
101 ..	.408	.409	.410	.410	.411	.411	.411	.411	.411	.408		
100 ..	.564	.566	.567	.567	.568	.568	.568	.569	.568	.542		
99 ..	.729	.731	.732	.733	.733	.733	.734	.734	.733	$x=y$		
98 ..	.900	.902	.904	.905	.905	.905	.906	.907	.905	26.539	0	
97 ..	1.076	1.079	1.081	1.082	1.082	1.083	1.084	1.084	1.080	28.574	1	
96 ..	1.255	1.259	1.261	1.262	1.262	1.264	1.265	1.264	1.254	28.636	2	
95 ..	1.437	1.441	1.443	1.444	1.445	1.447	1.448	1.447	1.378	28.507	3	
94 ..	1.620	1.624	1.627	1.628	1.629	1.631	1.632	1.630	$x=y-5$	27.311	4	
93 ..	1.803	1.808	1.811	1.812	1.814	1.816	1.817	1.813	28.344	5		
92 ..	1.988	1.993	1.996	1.997	2.000	2.003	2.003	1.995	28.152	6		
91 ..	2.175	2.180	2.183	2.184	2.187	2.191	2.190	2.171	27.941	7		
90 ..	2.364	2.371	2.373	2.375	2.379	2.382	2.380	2.262	28.201	8		
89 ..	2.560	2.566	2.568	2.571	2.576	2.578	2.574	$x=y-10$	27.807	27.220	10	
88 ..	2.763	2.769	2.771	2.774	2.780	2.782	2.775	27.718	27.580	26.958	11	
87 ..	2.976	2.982	2.984	2.989	2.995	2.996	2.983	27.657	27.339	26.689	12	
86 ..	3.201	3.207	3.209	3.215	3.221	3.221	3.191	27.482	27.088	26.414	13	
85 ..	3.440	3.446	3.449	3.456	3.462	3.459	3.285	27.277	26.828	26.135	14	
84 ..	3.694	3.699	3.703	3.711	3.717	3.711	$x=y-15$	27.048	26.560	25.853	15	
83 ..	3.961	3.966	3.972	3.981	3.986	3.975	25.922	26.866	26.807	25.569	16	
82 ..	4.243	4.247	4.255	4.265	4.268	4.249	26.788	26.555	26.011	25.284	17	
81 ..	4.536	4.541	4.551	4.562	4.563	4.518	26.600	26.296	25.731	24.997	18	
80 ..	4.843	4.849	4.861	4.872	4.870	4.619	26.385	26.030	25.448	24.710	19	
79 ..	5.164	5.171	5.185	5.196	5.189	$x=y-20$	24.998	26.148	25.758	25.164	24.422	20
78 ..	5.497	5.507	5.522	5.532	5.517	25.891	25.900	25.482	24.879	24.133	21	
77 ..	5.843	5.856	5.873	5.880	5.853	25.799	25.643	25.202	24.593	23.843	22	
76 ..	6.202	6.218	6.236	6.240	6.177	25.601	25.378	24.919	24.306	23.551	23	
75 ..	6.574	6.593	6.612	6.611	6.268	25.375	25.105	24.632	24.017	23.254	24	
74 ..	6.959	6.982	7.000	6.993	$x=y-25$	23.970	25.127	24.825	24.342	23.725	22.950	25
73 ..	7.357	7.382	7.399	7.380	24.801	24.865	24.538	24.049	23.431	22.640	26	
72 ..	7.765	7.792	7.806	7.771	24.684	24.592	24.245	23.752	23.134	22.323	27	
71 ..	8.181	8.210	8.219	8.136	24.463	24.309	23.946	23.452	22.832	21.999	28	
70 ..	8.604	8.633	8.637	8.185	24.214	24.016	23.642	23.149	22.523	21.667	29	
69 ..	9.031	9.061	9.056	$x=y-30$	22.798	23.941	23.714	23.333	22.841	22.207	21.328	30
68 ..	9.464	9.492	9.472	23.548	23.654	23.404	23.019	22.529	21.883	20.982	31	
67 ..	9.902	9.926	9.884	23.395	23.354	23.087	22.701	22.212	21.551	20.629	32	
66 ..	10.346	10.364	10.261	23.142	23.043	22.763	22.378	21.891	21.211	20.270	33	
65 ..	10.795	10.805	10.239	22.863	22.723	22.435	22.052	21.563	20.864	19.905	34	
64 ..	11.247	11.247	$x=y-35$	21.453	22.561	22.396	22.102	21.723	21.229	20.512	19.536	35
63 ..	11.703	11.684	22.114	22.247	22.061	21.766	21.392	20.889	20.154	19.163	36	
62 ..	12.158	12.112	21.926	21.922	21.721	21.427	21.056	20.542	19.790	18.785	37	
61 ..	12.612	12.491	21.644	21.587	21.375	21.083	20.716	20.187	19.421	18.402	38	
60 ..	13.061	12.379	21.335	21.240	21.022	20.735	20.369	19.825	19.045	18.014	39	
59 ..	13.504	19.948	21.002	20.884	20.663	20.381	20.012	19.455	18.662	17.618	40	
58 ..	13.932	20.507	20.654	20.518	20.297	20.021	19.647	19.076	18.272	17.215	41	
57 ..	14.343	20.272	20.293	20.144	19.925	19.655	19.273	18.689	17.877	16.806	42	
56 ..	14.692	19.948	19.920	19.763	19.548	19.283	18.890	18.297	17.475	16.392	43	
55 ..	14.465	19.600	19.539	19.377	19.166	18.905	18.502	17.898	17.069	15.975	44	
	$x=y-40$											
	18.252	19.232	19.150	18.986	18.782	18.521	18.108	17.496	16.659	15.555	45	
	18.702	18.853	18.756	18.592	18.396	18.131	17.709	17.090	16.244	15.134	46	
	18.428	18.465	18.356	18.196	18.006	17.736	17.305	16.682	15.826	14.712	47	
	18.075	18.068	17.952	17.796	17.613	17.336	16.897	16.269	15.406	14.289	48	
	17.701	17.664	17.544	17.394	17.215	16.930	16.486	15.854	14.984	13.865	49	

3%

36. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$		$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.071	.089	.097	.105	.113	.117	.120	.122	.123	.124	
102 .. ..	.063	.152	.184	.201	.218	.235	.245	.251	.255	.257	.259	
101 .. ..	.126	.240	.283	.311	.340	.366	.381	.391	.397	.401	.404	
100 .. ..	.202	.334	.386	.427	.470	.506	.526	.540	.548	.554	.558	
99 .. ..	.288	.430	.493	.548	.607	.652	.679	.696	.707	.715	.720	
98 .. ..	.380	.528	.602	.674	.751	.804	.837	.859	.872	.882	.889	
97 .. ..	.477	.627	.714	.804	.899	.960	1.000	1.026	1.042	1.054	1.062	
96 .. ..	.574	.726	.828	.939	1.051	1.120	1.166	1.196	1.215	1.229	1.238	
95 .. ..	.672	.825	.945	1.079	1.204	1.282	1.334	1.368	1.390	1.406	1.416	
94 .. ..	.768	.924	1.064	1.223	1.359	1.445	1.503	1.541	1.566	1.584	1.595	
93 .. ..	.863	1.025	1.187	1.372	1.516	1.610	1.674	1.714	1.743	1.763	1.775	
92 .. ..	.956	1.128	1.314	1.523	1.675	1.776	1.845	1.889	1.921	1.942	1.956	
91 .. ..	1.049	1.236	1.447	1.678	1.837	1.945	2.019	2.066	2.101	2.123	2.138	
90 .. ..	1.143	1.349	1.590	1.836	2.003	2.118	2.196	2.246	2.284	2.308	2.323	
89 .. ..	1.241	1.470	1.742	2.000	2.174	2.296	2.377	2.432	2.472	2.497	2.513	
88 .. ..	1.344	1.599	1.906	2.171	2.354	2.482	2.566	2.626	2.668	2.694	2.711	
87 .. ..	1.455	1.740	2.079	2.352	2.544	2.678	2.765	2.830	2.873	2.901	2.918	
86 .. ..	1.576	1.895	2.263	2.544	2.745	2.884	2.976	3.045	3.090	3.119	3.136	
85 .. ..	1.708	2.066	2.458	2.749	2.958	3.104	3.200	3.273	3.320	3.350	3.368	
84 .. ..	1.851	2.254	2.665	2.966	3.185	3.336	3.439	3.515	3.564	3.595	3.614	
83 .. ..	2.007	2.458	2.883	3.197	3.426	3.581	3.691	3.770	3.821	3.853	3.873	
82 .. ..	2.175	2.674	3.112	3.440	3.678	3.839	3.957	4.038	4.091	4.124	4.145	
81 .. ..	2.359	2.901	3.353	3.695	3.942	4.109	4.234	4.318	4.374	4.407	4.429	
80 .. ..	2.560	3.139	3.606	3.961	4.217	4.392	4.524	4.611	4.668	4.703	4.725	
79 .. ..	2.780	3.387	3.871	4.241	4.505	4.689	4.826	4.916	4.975	5.011	5.034	
78 .. ..	3.017	3.646	4.148	4.532	4.804	4.998	5.140	5.234	5.294	5.331	5.355	
77 .. ..	3.267	3.916	4.438	4.835	5.114	5.320	5.466	5.563	5.625	5.664	5.687	
76 .. ..	3.528	4.198	4.738	5.149	5.437	5.654	5.804	5.904	5.967	6.007	6.030	
75 .. ..	3.801	4.492	5.051	5.474	5.773	5.999	6.153	6.257	6.321	6.362	6.384	
74 .. ..	4.083	4.797	5.376	5.809	6.121	6.355	6.514	6.620	6.686	6.728	6.749	
73 .. ..	4.376	5.114	5.711	6.155	6.481	6.722	6.886	6.993	7.061	7.103	7.123	
72 .. ..	4.679	5.441	6.055	6.510	6.850	7.097	7.266	7.375	7.444	7.487	7.506	
71 .. ..	4.990	5.776	6.407	6.873	7.227	7.480	7.653	7.763	7.834	7.876	7.895	
70 .. ..	5.310	6.119	6.765	7.243	7.610	7.867	8.044	8.156	8.228	8.269	8.289	
69 .. ..	5.638	6.469	7.127	7.620	7.996	8.260	8.439	8.553	8.626	8.665	8.688	
68 .. ..	5.973	6.824	7.493	8.003	8.387	8.656	8.837	8.953	9.026	9.064	9.090	
67 .. ..	6.317	7.187	7.866	8.392	8.782	9.056	9.238	9.356	9.429	9.465	9.497	
66 .. ..	6.669	7.556	8.246	8.787	9.183	9.462	9.645	9.764	9.836	9.872	9.909	
65 .. ..	7.028	7.930	8.634	9.187	9.589	9.871	10.055	10.176	10.246	10.283	10.325	
64 .. ..	7.396	8.310	9.028	9.593	10.000	10.284	10.470	10.591	10.659	10.698	10.745	
63 .. ..	7.770	8.694	9.430	10.001	10.414	10.699	10.887	11.008	11.073	11.117	11.169	
62 .. ..	8.149	9.083	9.836	10.413	10.831	11.116	11.305	11.425	11.488	11.538	11.593	
61 .. ..	8.532	9.476	10.244	10.826	11.247	11.533	11.723	11.841	11.903	11.959	12.017	
60 .. ..	8.917	9.872	10.652	11.239	11.662	11.948	12.139	12.253	12.317	12.379	12.438	
59 .. ..	9.302	10.271	11.059	11.650	12.074	12.360	12.550	12.661	12.728	12.795	12.854	
58 .. ..	9.687	10.670	11.465	12.058	12.482	12.768	12.957	13.064	13.135	13.208	13.264	
57 .. ..	10.072	11.071	11.868	12.465	12.886	13.173	13.358	13.463	13.540	13.617	13.667	
56 .. ..	10.460	11.471	12.269	12.867	13.286	13.572	13.754	13.857	13.940	14.020	14.063	
55 .. ..	10.848	11.869	12.668	13.265	13.681	13.966	14.143	14.246	14.336	14.417	14.448	
54 .. ..	11.237	12.263	13.062	13.657	14.070	14.352	14.525	14.629	14.726	14.806	14.822	
53 .. ..	11.627	12.653	13.452	14.042	14.454	14.732	14.899	15.008	15.110	15.186	15.178	
52 .. ..	12.016	13.041	13.839	14.423	14.832	15.105	15.267	15.382	15.488	15.558	15.514	
51 .. ..	12.405	13.427	14.222	14.800	15.206	15.473	15.631	15.753	15.861	15.922	15.782	
50 .. ..	12.793	13.811	14.601	15.173	15.574	15.834	15.991	16.119	16.229	16.277	15.437	

36. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

3%

[A joint life annuity of 1, payable at the end of each annuity year survived by both  $(x)$  and  $(y)$ , where  $(x)$  denotes a Male, and  $(y)$  denotes a Female.]

3½%

37. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 ..	.018	.071	.089	.097	.105	.112	.117	.120	.122	.123	.123
102 ..	.063	.151	.183	.200	.217	.234	.243	.249	.253	.256	.258
101 ..	.125	.239	.282	.309	.338	.364	.379	.389	.395	.399	.402
100 ..	.201	.332	.384	.424	.467	.502	.523	.536	.545	.550	.555
99 ..	.286	.428	.490	.545	.603	.647	.674	.691	.702	.710	.715
98 ..	.378	.525	.598	.669	.745	.798	.831	.852	.865	.875	.882
97 ..	.473	.623	.709	.798	.892	.952	.992	1.017	1.033	1.045	1.053
96 ..	.570	.721	.822	.931	1.042	1.110	1.155	1.185	1.204	1.218	1.227
95 ..	.667	.818	.937	1.069	1.193	1.270	1.321	1.355	1.376	1.393	1.402
94 ..	.762	.916	1.055	1.212	1.346	1.431	1.488	1.525	1.550	1.568	1.579
93 ..	.856	1.016	1.176	1.358	1.500	1.593	1.655	1.695	1.724	1.743	1.755
92 ..	.948	1.118	1.301	1.507	1.656	1.756	1.824	1.866	1.898	1.919	1.932
91 ..	1.040	1.224	1.432	1.659	1.815	1.922	1.994	2.040	2.075	2.096	2.111
90 ..	1.132	1.336	1.572	1.814	1.978	2.091	2.167	2.216	2.254	2.277	2.292
89 ..	1.229	1.454	1.722	1.975	2.146	2.266	2.345	2.398	2.438	2.462	2.478
88 ..	1.330	1.582	1.883	2.143	2.322	2.447	2.529	2.587	2.628	2.654	2.670
87 ..	1.440	1.720	2.053	2.319	2.507	2.638	2.723	2.786	2.828	2.855	2.872
86 ..	1.559	1.871	2.233	2.507	2.703	2.839	2.928	2.996	3.039	3.068	3.085
85 ..	1.688	2.039	2.424	2.707	2.912	3.053	3.147	3.218	3.263	3.293	3.310
84 ..	1.829	2.224	2.625	2.919	3.133	3.279	3.379	3.453	3.500	3.530	3.548
83 ..	1.981	2.423	2.838	3.144	3.366	3.517	3.624	3.700	3.749	3.781	3.800
82 ..	2.146	2.635	3.061	3.380	3.611	3.767	3.881	3.959	4.011	4.043	4.063
81 ..	2.326	2.856	3.296	3.627	3.866	4.028	4.149	4.230	4.284	4.316	4.337
80 ..	2.523	3.088	3.541	3.886	4.133	4.302	4.429	4.513	4.568	4.601	4.623
79 ..	2.738	3.329	3.798	4.156	4.410	4.588	4.720	4.807	4.864	4.898	4.920
78 ..	2.968	3.581	4.067	4.437	4.699	4.886	5.022	5.112	5.170	5.206	5.228
77 ..	3.212	3.842	4.346	4.729	4.998	5.195	5.335	5.429	5.487	5.525	5.547
76 ..	3.466	4.115	4.636	5.031	5.308	5.515	5.659	5.755	5.815	5.853	5.875
75 ..	3.731	4.399	4.937	5.343	5.629	5.846	5.993	6.092	6.153	6.192	6.213
74 ..	4.004	4.693	5.249	5.664	5.962	6.186	6.338	6.439	6.501	6.541	6.561
73 ..	4.287	4.998	5.570	5.995	6.306	6.536	6.691	6.794	6.858	6.898	6.917
72 ..	4.579	5.311	5.900	6.333	6.658	6.892	7.053	7.156	7.222	7.262	7.280
71 ..	4.879	5.633	6.236	6.679	7.016	7.255	7.419	7.524	7.591	7.630	7.648
70 ..	5.187	5.961	6.576	7.030	7.378	7.622	7.789	7.895	7.963	8.001	8.020
69 ..	5.501	6.294	6.920	7.387	7.744	7.992	8.162	8.269	8.337	8.374	8.395
68 ..	5.822	6.633	7.268	7.749	8.112	8.365	8.536	8.644	8.713	8.748	8.773
67 ..	6.149	6.977	7.620	8.116	8.484	8.742	8.913	9.023	9.091	9.125	9.154
66 ..	6.485	7.326	7.978	8.488	8.860	9.121	9.292	9.404	9.471	9.504	9.539
65 ..	6.827	7.680	8.343	8.864	9.240	9.504	9.676	9.788	9.853	9.887	9.927
64 ..	7.175	8.039	8.714	9.243	9.623	9.889	10.061	10.174	10.237	10.273	10.317
63 ..	7.529	8.400	9.090	9.624	10.009	10.275	10.449	10.560	10.621	10.661	10.710
62 ..	7.887	8.765	9.469	10.008	10.396	10.661	10.836	10.946	11.004	11.051	11.102
61 ..	8.248	9.133	9.849	10.391	10.782	11.046	11.222	11.330	11.387	11.439	11.492
60 ..	8.609	9.502	10.229	10.773	11.165	11.428	11.604	11.709	11.766	11.824	11.879
59 ..	8.969	9.873	10.606	11.152	11.544	11.807	11.981	12.082	12.143	12.206	12.260
58 ..	9.329	10.245	10.981	11.528	11.918	12.180	12.352	12.450	12.515	12.582	12.634
57 ..	9.688	10.616	11.352	11.901	12.287	12.549	12.718	12.813	12.883	12.954	13.000
56 ..	10.048	10.985	11.721	12.269	12.652	12.912	13.078	13.170	13.246	13.320	13.358
55 ..	10.408	11.351	12.085	12.631	13.011	13.269	13.429	13.521	13.604	13.678	13.706
54 ..	10.767	11.712	12.445	12.987	13.363	13.618	13.773	13.867	13.955	14.028	14.042
53 ..	11.126	12.070	12.800	13.336	13.709	13.960	14.109	14.207	14.300	14.369	14.360
52 ..	11.484	12.423	13.150	13.680	14.049	14.294	14.438	14.542	14.638	14.702	14.658
51 ..	11.841	12.774	13.496	14.018	14.384	14.623	14.763	14.872	14.971	15.026	14.892
50 ..	12.195	13.122	13.838	14.353	14.713	14.945	15.083	15.199	15.298	15.340	14.548

37. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

3½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.124	.124	.125	.125	.125	.125	.125	.125	.125	.125	.125
102 ..	.259	.259	.260	.260	.260	.260	.260	.261	.260	.260	.260
101 ..	.403	.404	.405	.405	.406	.406	.406	.406	.406	.403	.403
100 ..	.557	.558	.559	.560	.560	.560	.561	.561	.561	.535	
99 ..	.718	.720	.721	.722	.722	.723	.723	.724	.723	$\frac{x+y}{2}$	21.402
98 ..	.886	.888	.890	.890	.891	.891	.892	.892	.890		0
97 ..	1.058	1.060	1.062	1.063	1.063	1.064	1.065	1.065	1.062		23.083
96 ..	1.232	1.235	1.238	1.239	1.239	1.240	1.242	1.241	1.231		23.234
95 ..	1.409	1.412	1.415	1.416	1.416	1.418	1.419	1.418	1.350		23.218
94 ..	1.586	1.590	1.592	1.593	1.594	1.597	1.598	1.595	$\frac{x+y}{5}$		23.158
93 ..	1.763	1.767	1.770	1.771	1.772	1.775	1.776	1.771			5
92 ..	1.940	1.945	1.948	1.949	1.951	1.954	1.954	1.947			6
91 ..	2.119	2.125	2.127	2.128	2.131	2.134	2.134	2.115			7
90 ..	2.301	2.306	2.309	2.310	2.314	2.317	2.315	2.201			8
89 ..	2.487	2.493	2.495	2.497	2.502	2.505	2.501	$\frac{x+y}{10}$			22.869
88 ..	2.680	2.686	2.688	2.691	2.696	2.698	2.691				22.543
87 ..	2.882	2.888	2.890	2.894	2.900	2.901	2.889				22.543
86 ..	3.096	3.101	3.103	3.109	3.115	3.114	3.085				22.382
85 ..	3.321	3.327	3.329	3.336	3.342	3.339	3.171				22.213
84 ..	3.560	3.565	3.569	3.577	3.582	3.577	$\frac{x+y}{15}$				21.901
83 ..	3.812	3.816	3.821	3.830	3.835	3.824					21.772
82 ..	4.075	4.079	4.086	4.096	4.099	4.080					21.589
81 ..	4.349	4.353	4.362	4.372	4.373	4.330					21.403
80 ..	4.634	4.639	4.650	4.661	4.658	4.419					20.913
79 ..	4.930	4.937	4.950	4.960	4.953	$\frac{x+y}{20}$					20.719
78 ..	5.238	5.247	5.261	5.270	5.256						20.524
77 ..	5.556	5.567	5.583	5.590	5.564						20.329
76 ..	5.884	5.899	5.916	5.919	5.860						20.131
75 ..	6.223	6.241	6.258	6.257	5.933						20.075
74 ..	6.573	6.593	6.610	6.603	$\frac{x+y}{25}$						19.931
73 ..	6.932	6.955	6.970	6.953	20.749						19.726
72 ..	7.299	7.323	7.336	7.303	20.608						19.515
71 ..	7.671	7.697	7.706	7.628	20.560						19.298
70 ..	8.047	8.074	8.076	7.655	20.398						19.075
69 ..	8.426	8.452	8.447	19.230	20.215	$\frac{x+y}{30}$					18.844
68 ..	8.807	8.832	8.813	19.908	20.020						18.606
67 ..	9.191	9.212	9.172	19.826	19.814						18.360
66 ..	9.577	9.593	9.497	19.658	19.598						18.108
65 ..	9.966	9.974	9.453	19.468	19.373						17.849
64 ..	10.356	10.354	$\frac{x+y}{35}$	18.300	19.258	19.141	18.924	18.648	18.292	17.765	17.034
63 ..	10.746	10.728		18.910	19.038	18.903	18.683	18.409	18.044	17.500	16.752
62 ..	11.134	11.091		18.796	18.807	18.658	18.438	18.167	17.790	17.229	16.465
61 ..	11.518	11.406		18.600	18.566	18.407	18.189	17.919	17.528	16.951	16.172
60 ..	11.895	11.274		18.381	18.315	18.150	17.934	17.664	17.259	16.666	15.872
59 ..	12.264	$\frac{x+y}{40}$	17.223	18.141	18.054	17.885	17.673	17.400	16.980	16.375	15.564
58 ..	12.618	17.750	17.886	17.784	17.614	17.406	17.127	16.694	16.075	15.249	40
57 ..	12.955	17.592	17.619	17.505	17.336	17.132	16.845	16.399	15.769	14.926	41
56 ..	13.233	17.356	17.342	17.219	17.052	16.852	16.555	16.097	15.456	14.597	42
55 ..	12.993	17.098	17.055	16.927	16.764	16.566	16.257	15.789	15.137	14.264	43
	$\frac{x+y}{45}$	15.961	16.822	16.760	16.630	16.472	16.273	15.953	15.475	14.813	13.926
	16.397	16.534	16.459	16.329	16.175	15.973	15.644	15.157	14.483	13.586	44
	16.200	16.238	16.152	16.023	15.875	15.667	15.329	14.834	14.149	13.242	45
	15.932	15.932	15.839	15.713	15.571	15.355	15.008	14.507	13.810	12.896	46
	15.644	15.618	15.521	15.400	15.261	15.036	14.682	14.175	13.467	12.547	47

4%

38. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.071	.088	.096	.104	.112	.116	.119	.121	.122	.123
102 .. ..	.062	.151	.182	.199	.216	.233	.242	.248	.252	.254	.256
101 .. ..	.125	.238	.280	.308	.336	.362	.377	.386	.392	.396	.399
100 .. ..	.200	.330	.382	.422	.464	.499	.520	.533	.541	.547	.551
99 .. ..	.285	.425	.486	.541	.599	.643	.669	.686	.697	.705	.710
98 .. ..	.376	.521	.594	.664	.740	.792	.824	.846	.859	.868	.875
97 .. ..	.470	.618	.703	.792	.885	.945	.983	1.009	1.024	1.036	1.044
96 .. ..	.567	.715	.815	.924	1.033	1.100	1.145	1.175	1.193	1.207	1.215
95 .. ..	.662	.812	.929	1.060	1.182	1.258	1.309	1.341	1.363	1.379	1.388
94 .. ..	.757	.909	1.045	1.201	1.333	1.416	1.473	1.509	1.533	1.551	1.562
93 .. ..	.849	1.007	1.165	1.345	1.485	1.576	1.637	1.676	1.704	1.724	1.736
92 .. ..	.940	1.108	1.288	1.491	1.638	1.736	1.803	1.845	1.876	1.896	1.909
91 .. ..	1.030	1.212	1.418	1.641	1.794	1.899	1.969	2.014	2.049	2.070	2.084
90 .. ..	1.122	1.322	1.555	1.793	1.953	2.065	2.139	2.187	2.224	2.247	2.261
89 .. ..	1.217	1.439	1.703	1.951	2.118	2.235	2.313	2.365	2.404	2.428	2.443
88 .. ..	1.317	1.564	1.860	2.115	2.290	2.413	2.493	2.550	2.590	2.615	2.631
87 .. ..	1.425	1.700	2.027	2.288	2.471	2.590	2.682	2.744	2.785	2.811	2.827
86 .. ..	1.542	1.849	2.203	2.471	2.663	2.796	2.882	2.948	2.990	3.018	3.034
85 .. ..	1.669	2.014	2.390	2.667	2.866	3.004	3.095	3.164	3.208	3.237	3.254
84 .. ..	1.807	2.194	2.587	2.873	3.081	3.223	3.320	3.392	3.438	3.468	3.485
83 .. ..	1.957	2.389	2.794	3.092	3.308	3.455	3.558	3.632	3.680	3.710	3.729
82 .. ..	2.118	2.596	3.012	3.322	3.546	3.697	3.807	3.884	3.934	3.964	3.984
81 .. ..	2.294	2.812	3.240	3.562	3.794	3.950	4.067	4.146	4.197	4.229	4.249
80 .. ..	2.487	3.038	3.479	3.812	4.052	4.215	4.338	4.418	4.472	4.504	4.525
79 .. ..	2.607	3.273	3.728	4.074	4.320	4.491	4.618	4.702	4.757	4.790	4.811
78 .. ..	2.922	3.517	3.988	4.345	4.598	4.778	4.909	4.996	5.052	5.086	5.107
77 .. ..	3.159	3.771	4.258	4.627	4.885	5.076	5.210	5.300	5.356	5.392	5.413
76 .. ..	3.406	4.035	4.538	4.918	5.183	5.383	5.520	5.613	5.670	5.706	5.727
75 .. ..	3.663	4.309	4.828	5.217	5.492	5.700	5.840	5.935	5.993	6.030	6.050
74 .. ..	3.928	4.593	5.127	5.526	5.811	6.025	6.169	6.266	6.325	6.363	6.382
73 .. ..	4.201	4.886	5.435	5.842	6.139	6.358	6.507	6.604	6.665	6.703	6.721
72 .. ..	4.483	5.188	5.751	6.165	6.474	6.698	6.850	6.948	7.011	7.048	7.065
71 .. ..	4.772	5.496	6.072	6.494	6.815	7.042	7.198	7.297	7.360	7.397	7.414
70 .. ..	5.068	5.810	6.397	6.828	7.159	7.390	7.548	7.648	7.712	7.748	7.766
69 .. ..	5.369	6.128	6.724	7.167	7.505	7.740	7.899	8.000	8.065	8.100	8.120
68 .. ..	5.676	6.450	7.053	7.509	7.853	8.091	8.252	8.354	8.419	8.451	8.475
67 .. ..	5.990	6.777	7.387	7.856	8.203	8.445	8.606	8.709	8.773	8.804	8.832
66 .. ..	6.309	7.109	7.725	8.206	8.556	8.801	8.961	9.066	9.129	9.159	9.192
65 .. ..	6.635	7.444	8.069	8.559	8.912	9.159	9.319	9.424	9.485	9.517	9.554
64 .. ..	6.965	7.782	8.418	8.914	9.270	9.518	9.679	9.784	9.842	9.876	9.917
63 .. ..	7.301	8.122	8.770	9.271	9.630	9.877	10.039	10.143	10.198	10.236	10.282
62 .. ..	7.639	8.465	9.125	9.628	9.990	10.236	10.398	10.500	10.554	10.597	10.645
61 .. ..	7.979	8.810	9.480	9.985	10.348	10.592	10.754	10.854	10.906	10.955	11.005
60 .. ..	8.319	9.156	9.833	10.339	10.702	10.945	11.106	11.203	11.256	11.310	11.361
59 .. ..	8.657	9.501	10.183	10.689	11.051	11.293	11.453	11.546	11.601	11.660	11.710
58 .. ..	8.993	9.847	10.530	11.036	11.395	11.636	11.793	11.883	11.942	12.004	12.052
57 .. ..	9.328	10.191	10.872	11.378	11.733	11.973	12.127	12.243	12.277	12.343	12.386
56 .. ..	9.663	10.532	11.211	11.715	12.066	12.304	12.454	12.538	12.608	12.676	12.711
55 .. ..	9.997	10.870	11.545	12.046	12.392	12.627	12.773	12.856	12.932	13.000	13.025
54 .. ..	10.329	11.202	11.874	12.370	12.712	12.943	13.084	13.168	13.249	13.316	13.327
53 .. ..	10.660	11.529	12.198	12.686	13.025	13.251	13.386	13.474	13.559	13.623	13.612
52 .. ..	10.990	11.853	12.516	12.997	13.331	13.552	13.681	13.775	13.862	13.920	13.878
51 .. ..	11.318	12.172	12.830	13.302	13.632	13.846	13.972	14.070	14.160	14.209	14.081
50 .. ..	11.642	12.489	13.138	13.602	13.926	14.134	14.257	14.361	14.451	14.489	13.740

38. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

4%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$	
103 ..	.123	.124	.124	.124	.124	.124	.124	.124	.124	.124	.124	
102 ..	.257	.258	.258	.259	.259	.259	.259	.259	.259	.258		
101 ..	.401	.402	.403	.403	.403	.403	.404	.404	.404	.401		
100 ..	.553	.555	.556	.556	.557	.557	.557	.557	.557	.552		
99 ..	.713	.715	.716	.717	.717	.718	.718	.719	.718	$x=y$		
98 ..	.879	.881	.883	.883	.884	.884	.885	.885	.884	19.430	0	
97 ..	1.049	1.051	1.053	1.054	1.054	1.055	1.056	1.056	1.053	20.969	1	
96 ..	1.221	1.224	1.226	1.227	1.228	1.229	1.230	1.230	1.220	21.121	2	
95 ..	1.395	1.398	1.401	1.402	1.402	1.404	1.405	1.404	1.337	21.122	3	
94 ..	1.569	1.573	1.575	1.576	1.577	1.580	1.581	1.578	$x=y-5$	21.019	5	
93 ..	1.743	1.747	1.750	1.751	1.753	1.755	1.756	1.752	20.935	6		
92 ..	1.917	1.922	1.925	1.925	1.928	1.931	1.931	1.923	20.990	20.836	7	
91 ..	2.092	2.098	2.100	2.101	2.104	2.107	2.107	2.088	20.937	20.726	8	
90 ..	2.270	2.276	2.278	2.279	2.283	2.286	2.284	2.172	20.860	20.605	9	
89 ..	2.452	2.458	2.460	2.462	2.467	2.469	2.465	$x=y-10$	20.761	20.475	10	
88 ..	2.640	2.646	2.648	2.651	2.657	2.658	2.651	20.637	20.630	20.338	11	
87 ..	2.838	2.843	2.845	2.849	2.855	2.856	2.844	20.648	20.529	20.195	12	
86 ..	3.045	3.051	3.053	3.058	3.064	3.063	3.035	20.575	20.400	20.047	13	
85 ..	3.265	3.270	3.272	3.279	3.285	3.282	3.117	20.480	20.263	19.896	14	
84 ..	3.497	3.501	3.505	3.513	3.518	3.513	$x=y-15$	20.367	20.122	19.741	15	
83 ..	3.740	3.745	3.750	3.759	3.763	3.753	20.201	20.244	19.975	19.585	16	
82 ..	3.995	3.999	4.006	4.016	4.018	4.000	20.200	20.115	19.825	19.427	17	
81 ..	4.260	4.264	4.273	4.283	4.284	4.242	20.117	19.978	19.671	19.267	18	
80 ..	4.535	4.540	4.551	4.561	4.559	4.325	20.013	19.836	19.516	19.106	19	
79 ..	4.821	4.827	4.840	4.849	4.843	$x=y-20$	18.960	19.893	19.689	19.358	18.945	20
78 ..	5.116	5.125	5.139	5.148	5.134	19.694	19.765	19.539	19.200	18.782	21	
77 ..	5.421	5.433	5.448	5.454	5.429	19.683	19.630	19.385	19.040	18.618	22	
76 ..	5.736	5.750	5.766	5.769	5.712	19.592	19.488	19.228	18.878	18.451	23	
75 ..	6.060	6.077	6.094	6.092	5.777	19.480	19.339	19.068	18.715	18.279	24	
74 ..	6.393	6.413	6.429	6.422	$x=y-25$	18.419	19.350	19.185	18.904	18.549	18.102	25
73 ..	6.735	6.757	6.772	6.755	19.116	19.210	19.024	18.738	18.380	17.919	26	
72 ..	7.083	7.107	7.119	7.087	19.086	19.061	18.859	18.568	18.208	17.730	27	
71 ..	7.436	7.461	7.469	7.394	18.977	18.904	18.689	18.395	18.032	17.534	28	
70 ..	7.792	7.817	7.819	7.411	18.846	18.738	18.513	18.218	17.850	17.331	29	
69 ..	8.149	8.174	8.168	$x=y-30$	17.776	18.695	18.565	18.333	18.038	17.661	17.121	30
68 ..	8.507	8.530	8.512	18.421	18.533	18.385	18.148	17.853	17.465	16.904	16.904	31
67 ..	8.867	8.886	8.848	18.363	18.361	18.198	17.959	17.664	17.261	16.680		32
66 ..	9.228	9.243	9.150	18.226	18.180	18.005	17.766	17.470	17.050	16.450		33
65 ..	9.591	9.598	9.096	18.068	17.990	17.807	17.568	17.270	16.832	16.214		34
64 ..	9.954	9.952	$x=y-35$	16.997	17.893	17.793	17.606	17.368	17.064	16.609	15.972	35
63 ..	10.316	10.297	17.582	17.706	17.590	17.400	17.164	16.851	16.380	15.726		36
62 ..	10.675	10.632	17.494	17.511	17.381	17.190	16.957	16.632	16.144	15.474		37
61 ..	11.029	10.921	17.331	17.306	17.167	16.976	16.744	16.406	15.902	15.217		38
60 ..	11.376	10.782	17.146	17.091	16.945	16.757	16.524	16.172	15.653	14.952		39
59 ..	11.713	$x=y-40$	16.081	16.940	16.866	16.717	16.532	16.296	15.929	15.397	14.680	40
58 ..	12.036	16.590	16.722	16.633	16.482	16.300	16.058	15.679	15.133	14.399	14.399	41
57 ..	12.342	16.461	16.491	16.391	16.241	16.063	15.812	15.420	14.863	14.112		42
56 ..	12.591	16.259	16.250	16.141	15.993	15.819	15.558	15.154	14.585	13.817		43
55 ..	12.347	16.036	16.000	15.886	15.741	15.568	15.296	14.881	14.301	13.518		44
	$x=y-45$	14.985	15.796	15.742	15.625	15.485	15.310	15.028	14.603	14.012	13.214	45
	15.412	15.544	15.477	15.360	15.224	15.046	14.754	14.320	13.716	12.907		46
	15.245	15.283	15.206	15.091	14.960	14.776	14.474	14.032	13.416	12.596		47
	15.011	15.014	14.930	14.817	14.691	14.499	14.189	13.739	13.111	12.281		48
	14.758	14.736	14.648	14.539	14.415	14.215	13.898	13.441	12.801	11.963		49

4<sup>1</sup>/<sub>8</sub> %39. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.070	.088	.096	.104	.111	.116	.119	.120	.121	.122
102 .. ..	.062	.150	.181	.198	.215	.231	.241	.247	.251	.253	.255
101 .. ..	.124	.236	.278	.306	.334	.360	.375	.384	.390	.394	.397
100 .. ..	.199	.328	.379	.419	.461	.496	.516	.530	.538	.543	.547
99 .. ..	.283	.422	.483	.537	.595	.638	.664	.682	.692	.700	.705
98 .. ..	.373	.518	.590	.660	.734	.786	.818	.839	.852	.862	.868
97 .. ..	.467	.614	.698	.786	.878	.937	.975	1.000	1.016	1.028	1.035
96 .. ..	.563	.710	.809	.916	1.024	1.091	1.135	1.164	1.182	1.196	1.204
95 .. ..	.657	.805	.921	1.051	1.172	1.246	1.296	1.329	1.350	1.366	1.375
94 .. ..	.751	.901	1.036	1.189	1.320	1.402	1.458	1.493	1.518	1.535	1.546
93 .. ..	.842	.998	1.154	1.331	1.469	1.559	1.620	1.658	1.686	1.704	1.716
92 .. ..	.932	1.097	1.275	1.476	1.620	1.717	1.782	1.823	1.854	1.874	1.887
91 .. ..	1.021	1.201	1.403	1.623	1.773	1.876	1.946	1.990	2.023	2.044	2.058
90 .. ..	1.111	1.309	1.539	1.773	1.930	2.039	2.112	2.159	2.195	2.217	2.232
89 .. ..	1.205	1.424	1.684	1.927	2.091	2.206	2.282	2.333	2.371	2.394	2.409
88 .. ..	1.304	1.547	1.838	2.088	2.259	2.379	2.458	2.513	2.553	2.577	2.592
87 .. ..	1.410	1.680	2.002	2.257	2.436	2.561	2.643	2.702	2.743	2.768	2.784
86 .. ..	1.525	1.827	2.175	2.437	2.623	2.753	2.838	2.902	2.943	2.970	2.986
85 .. ..	1.650	1.988	2.357	2.627	2.822	2.956	3.045	3.112	3.155	3.183	3.199
84 .. ..	1.786	2.166	2.550	2.829	3.031	3.170	3.264	3.334	3.378	3.407	3.424
83 .. ..	1.932	2.357	2.752	3.042	3.252	3.394	3.495	3.567	3.613	3.643	3.660
82 .. ..	2.091	2.559	2.964	3.265	3.483	3.629	3.737	3.810	3.859	3.888	3.907
81 .. ..	2.263	2.770	3.186	3.498	3.723	3.875	3.988	4.064	4.114	4.144	4.164
80 .. ..	2.452	2.990	3.418	3.742	3.973	4.131	4.250	4.327	4.379	4.410	4.430
79 .. ..	2.657	3.218	3.660	3.995	4.232	4.397	4.521	4.601	4.654	4.685	4.706
78 .. ..	2.876	3.456	3.912	4.257	4.500	4.674	4.801	4.884	4.937	4.970	4.991
77 .. ..	3.107	3.702	4.173	4.529	4.777	4.961	5.090	5.176	5.230	5.264	5.284
76 .. ..	3.348	3.957	4.443	4.809	5.064	5.256	5.388	5.476	5.531	5.566	5.585
75 .. ..	3.597	4.222	4.722	5.097	5.360	5.559	5.694	5.784	5.840	5.876	5.895
74 .. ..	3.854	4.496	5.011	5.393	5.666	5.871	6.009	6.100	6.157	6.193	6.211
73 .. ..	4.118	4.779	5.306	5.695	5.979	6.189	6.330	6.423	6.481	6.517	6.534
72 .. ..	4.391	5.069	5.609	6.004	6.299	6.512	6.657	6.750	6.810	6.845	6.861
71 .. ..	4.669	5.364	5.916	6.318	6.624	6.840	6.987	7.081	7.141	7.176	7.192
70 .. ..	4.954	5.665	6.225	6.636	6.950	7.169	7.319	7.413	7.474	7.508	7.525
69 .. ..	5.243	5.969	6.536	6.957	7.278	7.500	7.651	7.746	7.807	7.840	7.858
68 .. ..	5.537	6.276	6.849	7.282	7.606	7.832	7.983	8.079	8.140	8.171	8.193
67 .. ..	5.837	6.588	7.165	7.609	7.937	8.165	8.316	8.413	8.473	8.502	8.528
66 .. ..	6.142	6.902	7.485	7.939	8.269	8.499	8.649	8.747	8.806	8.834	8.865
65 .. ..	6.452	7.219	7.809	8.271	8.603	8.834	8.984	9.082	9.139	9.168	9.203
64 .. ..	6.766	7.539	8.138	8.605	8.938	9.170	9.320	9.417	9.471	9.503	9.542
63 .. ..	7.084	7.860	8.469	8.938	9.274	9.505	9.655	9.751	9.803	9.838	9.881
62 .. ..	7.404	8.182	8.801	9.272	9.609	9.838	9.988	10.083	10.132	10.172	10.217
61 .. ..	7.725	8.505	9.133	9.604	9.941	10.168	10.318	10.410	10.458	10.503	10.550
60 .. ..	8.044	8.829	9.462	9.933	10.269	10.494	10.643	10.732	10.780	10.830	10.878
59 .. ..	8.362	9.152	9.788	10.257	10.592	10.815	10.962	11.047	11.098	11.152	11.199
58 .. ..	8.676	9.473	10.109	10.577	10.908	11.129	11.274	11.356	11.410	11.468	11.512
57 .. ..	8.989	9.793	10.425	10.892	11.218	11.438	11.580	11.657	11.716	11.777	11.817
56 .. ..	9.301	10.109	10.737	11.201	11.523	11.740	11.877	11.953	12.017	12.080	12.112
55 .. ..	9.611	10.421	11.044	11.504	11.820	12.035	12.167	12.242	12.311	12.375	12.397
54 .. ..	9.920	10.727	11.345	11.799	12.111	12.321	12.448	12.524	12.598	12.660	12.669
53 .. ..	10.226	11.028	11.640	12.087	12.394	12.599	12.721	12.800	12.878	12.936	12.925
52 .. ..	10.530	11.323	11.930	12.368	12.671	12.870	12.986	13.071	13.151	13.204	13.161
51 .. ..	10.831	11.615	12.215	12.644	12.941	13.135	13.246	13.336	13.418	13.462	13.339
50 .. ..	11.129	11.903	12.494	12.914	13.206	13.392	13.502	13.596	13.678	13.711	13.001

39. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued. $4\frac{1}{2}\%$ 

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.123	.123	.123	.123	.124	.124	.124	.124	.124	.124	
102 ..	.256	.257	.257	.257	.257	.257	.258	.258	.258	.257	
101 ..	.399	.400	.400	.401	.401	.401	.402	.402	.401	.399	
100 ..	.550	.551	.552	.553	.553	.553	.554	.554	.553	.528	
99 ..	.708	.710	.711	.712	.712	.712	.713	.713	.713	$x=y$	
98 ..	.872	.874	.876	.877	.877	.878	.878	.879	.877	17.749	0
97 ..	1.040	1.043	1.044	1.045	1.045	1.047	1.048	1.047	1.044	19.165	1
96 ..	1.210	1.213	1.215	1.216	1.216	1.218	1.219	1.219	1.209	19.315	2
95 ..	1.381	1.385	1.387	1.388	1.389	1.391	1.392	1.390	1.324	19.328	3
											19.305
											4
94 ..	1.552	1.556	1.559	1.560	1.561	1.563	1.564	1.562	$x=y-5$	18.403	5
93 ..	1.723	1.728	1.731	1.731	1.733	1.736	1.736	1.732		19.178	6
92 ..	1.894	1.899	1.902	1.903	1.905	1.908	1.908	1.900		19.117	7
91 ..	2.066	2.071	2.074	2.075	2.078	2.081	2.080	2.062		19.029	8
90 ..	2.240	2.246	2.248	2.249	2.253	2.256	2.254	2.143		18.931	9
89 ..	2.418	2.424	2.426	2.428	2.432	2.435	2.431	$x=y-10$		18.826	10
88 ..	2.602	2.608	2.609	2.612	2.618	2.619	2.612			18.714	11
87 ..	2.794	2.800	2.801	2.806	2.811	2.812	2.800			18.596	12
86 ..	2.996	3.002	3.004	3.009	3.015	3.014	2.986			18.474	13
85 ..	3.210	3.215	3.217	3.224	3.229	3.227	3.064			18.349	14
84 ..	3.435	3.440	3.443	3.451	3.456	3.451	$x=y-15$			18.221	15
83 ..	3.672	3.676	3.681	3.689	3.693	3.683				18.090	16
82 ..	3.918	3.922	3.929	3.938	3.941	3.923				17.959	17
81 ..	4.174	4.178	4.187	4.197	4.197	4.156				17.826	18
80 ..	4.440	4.445	4.455	4.465	4.463	4.234				17.692	19
79 ..	4.715	4.721	4.734	4.743	4.736	$x=y-20$	17.468	18.343	18.177	17.901	17.556
78 ..	5.000	5.008	5.022	5.030	5.016		18.158	18.239	18.052	17.769	17.420
77 ..	5.292	5.303	5.318	5.324	5.300		18.162	18.128	17.924	17.635	17.283
76 ..	5.594	5.607	5.623	5.626	5.570		18.091	18.011	17.794	17.500	17.143
75 ..	5.904	5.920	5.936	5.935	5.627		18.002	17.889	17.660	17.364	16.999
74 ..	6.222	6.241	6.256	6.249	$x=y-25$	17.026	17.897	17.761	17.524	17.225	16.850
73 ..	6.548	6.569	6.582	6.566		17.684	17.783	17.627	17.384	17.083	16.695
72 ..	6.879	6.901	6.913	6.881		17.671	17.660	17.489	17.242	16.939	16.534
71 ..	7.213	7.237	7.244	7.171		17.585	17.529	17.346	17.097	16.791	16.367
70 ..	7.549	7.574	7.575	7.180		17.478	17.391	17.199	16.948	16.636	16.193
69 ..	7.886	7.910	7.904	$x=y-30$	16.494	17.354	17.245	17.047	16.795	16.476	16.013
68 ..	8.223	8.245	8.227		17.107	17.219	17.093	16.890	16.639	16.308	15.826
67 ..	8.561	8.579	8.542		17.068	17.075	16.935	16.730	16.478	16.134	15.632
66 ..	8.899	8.913	8.824		16.957	16.922	16.771	16.565	16.312	15.952	15.432
65 ..	9.238	9.245	8.762		16.826	16.761	16.603	16.397	16.141	15.765	15.226
64 ..	9.576	9.574	$x=y-35$		15.839	16.678	16.594	16.430	16.225	15.964	15.015
63 ..	9.912	9.894			16.399	16.521	16.420	16.254	16.051	15.781	14.799
62 ..	10.245	10.204			16.333	16.354	16.241	16.074	15.872	15.592	15.167
61 ..	10.572	10.469			16.197	16.178	16.057	15.890	15.689	15.396	14.955
60 ..	10.891	10.323			16.040	15.993	15.866	15.701	15.499	15.192	14.737
59 ..	11.201	$x=y-40$	15.056	15.864	15.800	15.668	15.505	15.301	14.981	14.511	13.875
58 ..	11.496		15.549	15.675	15.597	15.464	15.304	15.094	14.761	14.278	13.625
57 ..	11.774		15.444	15.475	15.386	15.253	15.097	14.878	14.533	14.038	13.367
56 ..	11.997		15.270	15.265	15.169	15.037	14.884	14.655	14.297	13.791	13.103
55 ..	11.752		15.077	15.046	14.945	14.816	14.664	14.424	14.056	13.538	12.834
											44
			$x=y-45$		14.103	14.867	14.820	14.715	14.590	14.437	14.187
					14.520	14.646	14.587	14.481	14.361	14.203	13.944
					14.378	14.416	14.347	14.243	14.127	13.964	13.695
					14.173	14.178	14.102	14.000	13.888	13.717	13.440
					13.950	13.931	13.852	13.753	13.643	13.465	13.180

5%

40. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.070	.087	.095	.103	.111	.115	.118	.120	.121	.122
102 .. ..	.062	.149	.180	.197	.214	.230	.240	.246	.249	.252	.254
101 .. ..	.123	.235	.277	.304	.332	.358	.372	.382	.388	.392	.395
100 .. ..	.198	.326	.377	.417	.458	.493	.513	.526	.534	.540	.544
99 .. ..	.281	.420	.480	.534	.591	.634	.660	.677	.688	.695	.700
98 .. ..	.371	.515	.586	.655	.729	.780	.812	.833	.846	.855	.861
97 .. ..	.464	.610	.693	.780	.871	.929	.967	1.008	1.019	1.026	
96 .. ..	.559	.705	.803	.909	1.015	1.081	1.125	1.154	1.172	1.185	1.194
95 .. ..	.653	.799	.914	1.042	1.161	1.234	1.284	1.316	1.337	1.352	1.362
94 .. ..	.745	.894	1.027	1.179	1.307	1.388	1.443	1.478	1.502	1.519	1.530
93 .. ..	.835	.989	1.143	1.319	1.454	1.543	1.602	1.640	1.667	1.686	1.697
92 .. ..	.924	1.087	1.263	1.461	1.603	1.698	1.762	1.802	1.833	1.852	1.865
91 .. ..	1.012	1.189	1.389	1.605	1.753	1.854	1.922	1.966	1.999	2.019	2.033
90 .. ..	1.101	1.296	1.522	1.752	1.907	2.014	2.085	2.131	2.167	2.188	2.203
89 .. ..	1.193	1.409	1.665	1.904	2.065	2.177	2.251	2.302	2.339	2.361	2.376
88 .. ..	1.291	1.530	1.816	2.061	2.229	2.347	2.424	2.478	2.516	2.540	2.555
87 .. ..	1.395	1.661	1.977	2.227	2.402	2.525	2.604	2.662	2.701	2.727	2.742
86 .. ..	1.508	1.805	2.146	2.403	2.585	2.712	2.794	2.856	2.897	2.923	2.939
85 .. ..	1.631	1.964	2.325	2.589	2.779	2.909	2.996	3.061	3.103	3.130	3.146
84 .. ..	1.765	2.137	2.513	2.786	2.983	3.117	3.209	3.277	3.320	3.348	3.365
83 .. ..	1.909	2.325	2.711	2.993	3.198	3.336	3.434	3.503	3.548	3.577	3.594
82 .. ..	2.064	2.522	2.918	3.211	3.422	3.564	3.668	3.740	3.786	3.815	3.833
81 .. ..	2.233	2.728	3.134	3.437	3.655	3.802	3.912	3.985	4.033	4.063	4.081
80 .. ..	2.418	2.943	3.359	3.673	3.897	4.050	4.164	4.240	4.289	4.319	4.339
79 .. ..	2.618	3.165	3.594	3.918	4.148	4.307	4.426	4.504	4.554	4.585	4.605
78 .. ..	2.832	3.396	3.838	4.172	4.407	4.574	4.696	4.776	4.828	4.859	4.879
77 .. ..	3.057	3.635	4.090	4.434	4.674	4.850	4.974	5.057	5.109	5.141	5.161
76 .. ..	3.291	3.882	4.352	4.704	4.949	5.134	5.260	5.345	5.397	5.431	5.450
75 .. ..	3.533	4.139	4.621	4.981	5.234	5.425	5.554	5.640	5.693	5.728	5.746
74 .. ..	3.782	4.403	4.898	5.265	5.527	5.723	5.855	5.942	5.996	6.031	6.048
73 .. ..	4.038	4.675	5.182	5.555	5.827	6.027	6.162	6.250	6.305	6.340	6.356
72 .. ..	4.301	4.954	5.472	5.850	6.132	6.335	6.473	6.562	6.618	6.652	6.667
71 .. ..	4.570	5.238	5.766	6.150	6.441	6.647	6.787	6.876	6.933	6.966	6.981
70 .. ..	4.844	5.526	6.061	6.453	6.751	6.959	7.101	7.190	7.248	7.280	7.296
69 .. ..	5.122	5.817	6.358	6.758	7.062	7.273	7.415	7.505	7.563	7.593	7.611
68 .. ..	5.404	6.110	6.655	7.065	7.373	7.586	7.728	7.819	7.876	7.905	7.926
67 .. ..	5.690	6.406	6.955	7.375	7.684	7.900	8.042	8.133	8.189	8.216	8.241
66 .. ..	5.982	6.705	7.257	7.686	7.997	8.214	8.355	8.447	8.501	8.528	8.557
65 .. ..	6.277	7.006	7.564	7.999	8.311	8.528	8.669	8.760	8.813	8.840	8.874
64 .. ..	6.576	7.308	7.873	8.312	8.625	8.842	8.982	9.073	9.123	9.153	9.190
63 .. ..	6.877	7.611	8.184	8.625	8.939	9.154	9.295	9.384	9.432	9.465	9.505
62 .. ..	7.181	7.914	8.496	8.937	9.252	9.465	9.605	9.692	9.738	9.775	9.817
61 .. ..	7.484	8.218	8.807	9.246	9.561	9.771	9.910	9.995	10.040	10.082	10.126
60 .. ..	7.785	8.521	9.114	9.552	9.865	10.073	10.211	10.293	10.337	10.384	10.428
59 .. ..	8.083	8.823	9.416	9.853	10.163	10.369	10.505	10.583	10.629	10.680	10.723
58 .. ..	8.378	9.123	9.714	10.149	10.454	10.658	10.791	10.866	10.915	10.970	11.011
57 .. ..	8.671	9.420	10.007	10.439	10.740	10.942	11.071	11.142	11.196	11.253	11.289
56 .. ..	8.962	9.714	10.295	10.723	11.018	11.218	11.343	11.412	11.471	11.529	11.558
55 .. ..	9.250	10.002	10.577	11.000	11.290	11.486	11.606	11.674	11.738	11.797	11.817
54 .. ..	9.537	10.284	10.854	11.270	11.555	11.746	11.861	11.930	11.998	12.055	12.063
53 .. ..	9.820	10.561	11.124	11.532	11.812	11.998	12.108	12.180	12.251	12.305	12.293
52 .. ..	10.101	10.832	11.388	11.787	12.062	12.243	12.347	12.423	12.497	12.545	12.504
51 .. ..	10.378	11.099	11.647	12.037	12.306	12.481	12.581	12.662	12.737	12.777	12.660
50 .. ..	10.652	11.362	11.900	12.281	12.544	12.711	12.810	12.895	12.970	12.999	12.326

40. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

5 %

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.122	.123	.123	.123	.123	.123	.123	.123	.123	.123	.
102 ..	.255	.255	.256	.256	.256	.256	.256	.256	.256	.256	.
101 ..	.396	.397	.398	.398	.399	.399	.399	.399	.399	.399	.
100 ..	.546	.548	.549	.549	.549	.550	.550	.550	.550	.550	.
99 ..	.703	.705	.706	.707	.707	.707	.708	.708	.708	.708	$x-y$
98 ..	.865	.868	.869	.870	.870	.871	.872	.872	.872	.870	16.308
97 ..	1.031	1.034	1.036	1.037	1.037	1.038	1.039	1.039	1.039	1.035	17.762
96 ..	1.199	1.202	1.204	1.205	1.206	1.207	1.208	1.208	1.208	1.208	17.783
95 ..	1.368	1.371	1.374	1.375	1.375	1.377	1.378	1.377	1.377	1.311	17.771
94 ..	1.536	1.540	1.543	1.544	1.545	1.547	1.548	1.546	1.546	16.928	$x-y-5$
93 ..	1.704	1.709	1.711	1.712	1.714	1.716	1.717	1.713	1.713	17.650	17.690
92 ..	1.872	1.877	1.880	1.880	1.883	1.885	1.886	1.878	1.878	17.702	17.629
91 ..	2.040	2.046	2.048	2.049	2.052	2.055	2.054	2.036	2.036	17.680	17.558
90 ..	2.211	2.216	2.218	2.220	2.224	2.226	2.224	2.115	2.115	17.636	17.479
89 ..	2.385	2.390	2.392	2.394	2.399	2.401	2.397	16.757	17.574	17.392	10
88 ..	2.564	2.570	2.572	2.575	2.580	2.581	2.575	17.448	17.503	17.299	11
87 ..	2.752	2.757	2.759	2.763	2.768	2.769	2.757	17.479	17.424	17.202	12
86 ..	2.949	2.954	2.956	2.961	2.967	2.966	2.939	17.439	17.338	17.100	13
85 ..	3.157	3.161	3.164	3.170	3.176	3.173	3.013	17.381	17.246	16.995	14
84 ..	3.375	3.380	3.383	3.391	3.396	3.391	16.488	17.309	17.149	16.888	15
83 ..	3.605	3.609	3.614	3.622	3.626	3.616	17.156	17.228	17.048	16.779	16
82 ..	3.844	3.848	3.854	3.863	3.866	3.848	17.178	17.141	16.944	16.669	17
81 ..	4.092	4.095	4.104	4.113	4.114	4.074	17.130	17.049	16.838	16.557	18
80 ..	4.348	4.353	4.363	4.373	4.370	4.147	17.066	16.952	16.730	16.445	19
79 ..	4.614	4.620	4.632	4.640	4.634	16.167	16.988	16.851	16.620	16.331	20
78 ..	4.887	4.895	4.909	4.916	4.903	16.816	16.903	16.747	16.509	16.217	21
77 ..	5.169	5.179	5.194	5.199	5.175	16.830	16.812	16.641	16.397	16.101	22
76 ..	5.458	5.471	5.486	5.489	5.434	16.776	16.715	16.531	16.284	15.984	23
75 ..	5.754	5.770	5.785	5.784	5.485	16.705	16.613	16.419	16.169	15.862	24
74 ..	6.058	6.077	6.091	6.084	15.803	16.619	16.506	16.305	16.052	15.736	25
73 ..	6.369	6.389	6.402	6.386	16.425	16.525	16.394	16.187	15.932	15.604	26
72 ..	6.683	6.705	6.716	6.686	16.425	16.423	16.278	16.067	15.810	15.467	27
71 ..	7.001	7.024	7.031	6.960	16.357	16.314	16.158	15.944	15.685	15.323	28
70 ..	7.319	7.342	7.344	6.961	16.270	16.198	16.033	15.818	15.554	15.174	29
69 ..	7.637	7.660	7.654	15.360	16.167	16.075	15.904	15.688	15.417	15.018	30
68 ..	7.955	7.976	7.958	15.943	16.054	15.947	15.771	15.555	15.273	14.856	31
67 ..	8.272	8.290	8.254	15.920	15.932	15.812	15.634	15.418	15.123	14.688	32
66 ..	8.590	8.602	8.516	15.829	15.803	15.672	15.493	15.277	14.967	14.514	33
65 ..	8.907	8.912	8.447	15.720	15.666	15.528	15.349	15.130	14.804	14.334	34
64 ..	9.222	9.219	14.807	15.595	15.523	15.380	15.202	14.977	14.636	14.148	35
63 ..	9.535	9.517	15.343	15.461	15.374	15.228	15.052	14.819	14.462	13.959	36
62 ..	9.843	9.804	15.294	15.318	15.220	15.073	14.898	14.655	14.283	13.763	37
61 ..	10.146	10.046	15.180	15.168	15.061	14.914	14.740	14.485	14.097	13.562	38
60 ..	10.440	9.895	15.047	15.008	14.895	14.750	14.575	14.307	13.905	13.355	39
59 ..	10.725	14.135	14.895	14.840	14.723	14.580	14.402	14.121	13.706	13.139	40
58 ..	10.995	14.611	14.732	14.664	14.545	14.405	14.221	13.927	13.500	12.916	41
57 ..	11.247	14.526	14.558	14.480	14.361	14.223	14.032	13.726	13.286	12.685	42
56 ..	11.448	14.377	14.375	14.288	14.171	14.036	13.835	13.518	13.066	12.448	43
55 ..	11.201	14.208	14.183	14.091	13.976	13.842	13.631	13.303	12.839	12.205	44
	$x-y-40$										
	13.302	14.024	13.983	13.889	13.777	13.642	13.420	13.082	12.607	11.957	45
	13.709	13.830	13.777	13.682	13.574	13.435	13.204	12.857	12.368	11.704	46
	13.589	13.627	13.565	13.471	13.367	13.222	12.982	12.626	12.124	11.447	47
	13.409	13.416	13.347	13.255	13.154	13.002	12.754	12.389	11.875	11.187	48
	13.212	13.196	13.124	13.034	12.936	12.776	12.520	12.148	11.620	10.921	49

5½%

41. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.070	.087	.095	.103	.110	.115	.117	.119	.120	.121
102 .. ..	.062	.148	.179	.196	.213	.229	.238	.244	.248	.250	.252
101 .. ..	.123	.234	.275	.303	.330	.356	.370	.380	.386	.389	.392
100 .. ..	.197	.324	.375	.414	.455	.490	.510	.523	.531	.536	.540
99 .. ..	.280	.417	.477	.530	.587	.630	.655	.672	.683	.690	.695
98 .. ..	.369	.511	.582	.650	.724	.774	.806	.827	.839	.849	.855
97 .. ..	.461	.605	.688	.774	.864	.922	.960	.984	.999	1.011	1.018
96 .. ..	.555	.699	.796	.902	1.007	1.072	1.115	1.144	1.161	1.175	1.183
95 .. ..	.648	.793	.906	1.033	1.151	1.223	1.272	1.304	1.324	1.340	1.349
94 .. ..	.739	.886	1.018	1.168	1.295	1.375	1.429	1.463	1.487	1.504	1.514
93 .. ..	.829	.981	1.133	1.306	1.440	1.527	1.585	1.623	1.649	1.667	1.679
92 .. ..	.916	1.078	1.251	1.446	1.585	1.679	1.742	1.782	1.812	1.831	1.843
91 .. ..	1.003	1.178	1.375	1.588	1.733	1.833	1.899	1.942	1.974	1.995	2.008
90 .. ..	1.091	1.283	1.506	1.732	1.884	1.989	2.059	2.104	2.139	2.160	2.174
89 .. ..	1.182	1.395	1.646	1.881	2.039	2.149	2.222	2.271	2.307	2.329	2.344
88 .. ..	1.278	1.514	1.795	2.036	2.200	2.315	2.390	2.443	2.481	2.504	2.519
87 .. ..	1.381	1.643	1.953	2.198	2.369	2.489	2.566	2.623	2.662	2.686	2.701
86 .. ..	1.492	1.784	2.119	2.370	2.548	2.671	2.752	2.813	2.852	2.878	2.893
85 .. ..	1.613	1.940	2.294	2.552	2.737	2.864	2.948	3.012	3.053	3.079	3.095
84 .. ..	1.744	2.110	2.478	2.744	2.936	3.067	3.156	3.222	3.264	3.291	3.307
83 .. ..	1.886	2.293	2.671	2.946	3.145	3.279	3.374	3.442	3.486	3.513	3.530
82 .. ..	2.038	2.487	2.873	3.158	3.363	3.501	3.602	3.671	3.716	3.744	3.762
81 .. ..	2.204	2.688	3.083	3.378	3.589	3.731	3.838	3.909	3.956	3.984	4.002
80 .. ..	2.384	2.897	3.302	3.607	3.824	3.971	4.082	4.155	4.203	4.232	4.251
79 .. ..	2.580	3.114	3.530	3.844	4.066	4.220	4.335	4.410	4.459	4.488	4.507
78 .. ..	2.789	3.338	3.767	4.090	4.316	4.478	4.596	4.673	4.722	4.753	4.771
77 .. ..	3.009	3.570	4.011	4.343	4.574	4.744	4.863	4.943	4.992	5.024	5.042
76 .. ..	3.237	3.810	4.263	4.603	4.839	5.016	5.138	5.219	5.269	5.302	5.320
75 .. ..	3.472	4.058	4.523	4.870	5.113	5.296	5.420	5.502	5.553	5.586	5.603
74 .. ..	3.713	4.314	4.790	5.143	5.393	5.581	5.708	5.791	5.843	5.876	5.892
73 .. ..	3.961	4.576	5.064	5.421	5.681	5.872	6.001	6.085	6.138	6.170	6.186
72 .. ..	4.215	4.845	5.342	5.703	5.973	6.166	6.298	6.382	6.436	6.468	6.482
71 .. ..	4.475	5.117	5.623	5.989	6.267	6.463	6.596	6.681	6.735	6.766	6.780
70 .. ..	4.738	5.393	5.905	6.278	6.563	6.760	6.895	6.979	7.034	7.064	7.079
69 .. ..	5.005	5.671	6.188	6.568	6.857	7.057	7.192	7.277	7.331	7.360	7.377
68 .. ..	5.276	5.952	6.471	6.860	7.152	7.353	7.488	7.573	7.627	7.654	7.674
67 .. ..	5.551	6.234	6.755	7.153	7.446	7.649	7.783	7.869	7.922	7.947	7.971
66 .. ..	5.829	6.518	7.042	7.447	7.741	7.945	8.077	8.164	8.215	8.240	8.267
65 .. ..	6.110	6.803	7.331	7.742	8.036	8.240	8.372	8.457	8.507	8.532	8.564
64 .. ..	6.395	7.089	7.623	8.037	8.331	8.534	8.665	8.750	8.797	8.824	8.859
63 .. ..	6.681	7.375	7.916	8.330	8.625	8.826	8.956	9.040	9.084	9.115	9.153
62 .. ..	6.969	7.662	8.209	8.622	8.916	9.115	9.245	9.327	9.369	9.403	9.444
61 .. ..	7.255	7.947	8.500	8.911	9.204	9.400	9.529	9.608	9.649	9.688	9.730
60 .. ..	7.539	8.232	8.787	9.195	9.486	9.680	9.807	9.883	9.924	9.967	10.009
59 .. ..	7.820	8.514	9.069	9.475	9.763	9.953	10.079	10.151	10.193	10.241	10.281
58 .. ..	8.097	8.794	9.345	9.749	10.032	10.220	10.343	10.411	10.457	10.507	10.545
57 .. ..	8.371	9.071	9.617	10.017	10.294	10.480	10.599	10.664	10.714	10.767	10.800
56 .. ..	8.643	9.344	9.883	10.279	10.550	10.733	10.848	10.910	10.965	11.019	11.046
55 .. ..	8.912	9.611	10.143	10.533	10.799	10.979	11.088	11.150	11.209	11.263	11.281
54 .. ..	9.178	9.872	10.397	10.780	11.040	11.216	11.320	11.383	11.445	11.498	11.504
53 .. ..	9.441	10.126	10.645	11.019	11.274	11.444	11.543	11.609	11.674	11.724	11.711
52 .. ..	9.701	10.376	10.886	11.251	11.501	11.665	11.759	11.829	11.896	11.940	11.900
51 .. ..	9.957	10.620	11.122	11.477	11.722	11.880	11.970	12.043	12.112	12.148	12.036
50 .. ..	10.209	10.861	11.352	11.698	11.937	12.087	12.175	12.253	12.322	12.347	11.707

**41. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.**  $5\frac{1}{2}\%$

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$	
103 ..	.122	.122	.122	.122	.122	.122	.122	.123	.123	.122		
102 ..	.253	.254	.254	.255	.255	.255	.255	.255	.255	.254		
101 ..	.394	.395	.396	.396	.396	.396	.397	.397	.397	.394		
100 ..	.543	.544	.545	.546	.546	.546	.547	.547	.546	.522		
99 ..	.698	.700	.701	.702	.702	.703	.703	.703	.703	$x=y$		
98 ..	.859	.861	.862	.863	.863	.864	.865	.865	.863	15.064	0	
97 ..	1.023	1.025	1.027	1.028	1.028	1.029	1.030	1.030	1.027	16.278	1	
96 ..	1.188	1.191	1.194	1.194	1.195	1.196	1.197	1.197	1.197	16.419	2	
95 ..	1.355	1.358	1.361	1.361	1.362	1.364	1.365	1.364	1.299	16.445	3	
94 ..	1.521	1.525	1.527	1.528	1.529	1.531	1.532	1.530	$x=y-5$	16.420	5	
93 ..	1.686	1.690	1.693	1.693	1.695	1.698	1.698	1.694	15.652	16.382	6	
92 ..	1.850	1.855	1.858	1.858	1.861	1.864	1.864	1.856	16.382	16.334	7	
91 ..	2.015	2.021	2.023	2.024	2.027	2.030	2.029	2.011	16.368	16.277	8	
90 ..	2.182	2.187	2.190	2.191	2.195	2.197	2.195	2.087	16.336	16.212	9	
89 ..	2.352	2.358	2.360	2.362	2.366	2.368	2.365	$x=y-10$	16.287	16.140	10	
88 ..	2.528	2.533	2.535	2.538	2.543	2.544	2.538	16.162	16.229	16.063	11	
87 ..	2.711	2.716	2.718	2.722	2.727	2.728	2.716	16.199	16.164	15.981	12	
86 ..	2.903	2.908	2.909	2.915	2.920	2.919	2.892	16.170	16.093	15.896	13	
85 ..	3.105	3.110	3.112	3.118	3.123	3.121	2.964	16.125	16.016	15.808	14	
84 ..	3.318	3.322	3.325	3.333	3.337	3.332	$x=y-15$	16.066	15.936	15.718	15	
83 ..	3.540	3.544	3.549	3.557	3.561	3.551	15.920	15.999	15.851	15.626	16	
82 ..	3.772	3.776	3.782	3.791	3.793	3.776	15.948	15.928	15.764	15.532	17	
81 ..	4.012	4.016	4.024	4.033	4.033	3.994	15.913	15.851	15.674	15.438	18	
80 ..	4.260	4.264	4.274	4.283	4.281	4.062	15.862	15.770	15.583	15.343	19	
79 ..	4.516	4.522	4.533	4.542	4.535	$x=y-20$	15.798	15.686	15.490	15.247	20	
78 ..	4.779	4.787	4.800	4.807	4.794	15.638	15.728	15.599	15.397	15.150	21	
77 ..	5.050	5.060	5.074	5.079	5.056	15.660	15.633	15.509	15.302	15.053	22	
76 ..	5.327	5.340	5.355	5.357	5.304	15.619	15.573	15.417	15.206	14.953	23	
75 ..	5.611	5.627	5.641	5.640	5.348	15.562	15.487	15.322	15.109	14.850	24	
74 ..	5.902	5.920	5.934	5.927	$x=y-25$	14.724	15.492	15.398	15.225	15.010	14.742	25
73 ..	6.198	6.218	6.230	6.214	15.313	15.414	15.303	15.126	14.909	14.630	26	
72 ..	6.498	6.519	6.529	6.499	15.323	15.329	15.205	15.024	14.805	14.512	27	
71 ..	6.799	6.821	6.828	6.759	15.269	15.237	15.103	14.920	14.698	14.389	28	
70 ..	7.101	7.123	7.124	6.753	15.198	15.139	14.997	14.812	14.587	14.260	29	
69 ..	7.402	7.423	7.418	14.355	$x=y-30$	15.113	15.036	14.887	14.701	14.469	14.125	30
68 ..	7.702	7.721	7.704	14.909	15.018	14.926	14.773	14.588	14.346	13.984	31	
67 ..	8.000	8.016	7.982	14.898	14.915	14.811	14.636	14.470	14.217	13.837	32	
66 ..	8.298	8.310	8.227	14.823	14.804	14.691	14.535	14.348	14.081	13.685	33	
65 ..	8.595	8.600	8.151	14.732	14.687	14.567	14.411	14.222	13.939	13.527	34	
64 ..	8.889	8.886	$x=y-35$	13.885	14.626	14.565	14.439	14.284	14.090	13.792	13.364	35
63 ..	9.181	9.163	14.398	14.512	14.437	14.308	14.154	13.953	13.640	13.196	13.023	36
62 ..	9.468	9.429	14.363	14.390	14.303	14.174	14.021	13.810	13.483	13.023	12.845	37
61 ..	9.748	9.652	14.268	14.260	14.165	14.036	13.884	13.661	13.320	12.845	12.660	38
60 ..	10.020	9.497	14.154	14.122	14.021	13.893	13.740	13.505	13.150	12.660	12.456	39
59 ..	10.282	$x=y-40$	13.306	14.023	13.976	13.871	13.745	13.589	13.342	12.974	12.468	40
58 ..	10.529	13.765	13.882	13.821	13.715	13.591	13.430	13.171	12.790	12.267	12.060	41
57 ..	10.760	13.697	13.730	13.660	13.553	13.432	13.264	12.992	12.600	12.403	11.846	42
56 ..	10.940	13.568	13.569	13.492	13.386	13.267	13.089	12.807	12.403	11.846	11.626	43
55 ..	10.693	13.421	13.400	13.317	13.214	13.096	12.908	12.615	12.200	11.626	11.456	44
	$x=y-45$	12.576	13.259	13.223	13.138	13.038	12.918	12.721	12.418	11.990	11.401	45
	12.972	13.088	13.041	12.955	12.858	12.735	12.528	12.216	11.775	11.171	11.456	46
	12.870	12.908	12.852	12.766	12.673	12.545	12.329	12.008	11.554	10.937	10.456	47
	12.712	12.720	12.658	12.574	12.484	12.348	12.124	11.795	11.328	10.699	10.456	48
	12.537	12.524	12.458	12.377	12.289	12.146	11.914	11.577	11.096	10.456	10.456	49

6%

42. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.069	.087	.095	.102	.110	.114	.117	.119	.120	.121
102 .. ..	.061	.148	.178	.195	.212	.228	.237	.243	.247	.249	.251
101 .. ..	.122	.233	.274	.301	.329	.354	.368	.378	.383	.387	.390
100 .. ..	.196	.322	.373	.412	.453	.487	.507	.520	.528	.533	.537
99 .. ..	.278	.414	.474	.527	.583	.626	.651	.668	.678	.685	.690
98 .. ..	.367	.508	.578	.646	.719	.769	.800	.820	.833	.842	.848
97 .. ..	.459	.601	.683	.768	.858	.915	.952	.976	.991	1.003	1.010
96 .. ..	.551	.694	.790	.894	.999	1.063	1.106	1.134	1.151	1.165	1.173
95 .. ..	.643	.787	.899	1.024	1.141	1.212	1.260	1.291	1.312	1.327	1.336
94 .. ..	.734	.879	1.010	1.157	1.283	1.361	1.415	1.449	1.472	1.489	1.499
93 .. ..	.822	.973	1.123	1.293	1.425	1.511	1.569	1.605	1.632	1.650	1.661
92 .. ..	.909	1.068	1.239	1.431	1.569	1.661	1.723	1.762	1.791	1.810	1.822
91 .. ..	.995	1.167	1.361	1.571	1.714	1.812	1.877	1.919	1.951	1.971	1.984
90 .. ..	1.081	1.271	1.490	1.713	1.862	1.965	2.033	2.078	2.112	2.133	2.146
89 .. ..	1.171	1.380	1.628	1.859	2.014	2.122	2.193	2.241	2.276	2.298	2.312
88 .. ..	1.265	1.498	1.775	2.010	2.172	2.284	2.357	2.410	2.446	2.469	2.483
87 .. ..	1.367	1.625	1.929	2.169	2.337	2.454	2.530	2.585	2.623	2.647	2.661
86 .. ..	1.476	1.764	2.092	2.338	2.512	2.632	2.711	2.770	2.808	2.833	2.848
85 .. ..	1.595	1.916	2.263	2.515	2.696	2.820	2.902	2.964	3.004	3.030	3.045
84 .. ..	1.724	2.083	2.443	2.703	2.890	3.018	3.104	3.169	3.210	3.236	3.252
83 .. ..	1.863	2.263	2.632	2.900	3.094	3.224	3.317	3.383	3.425	3.452	3.468
82 .. ..	2.013	2.452	2.829	3.106	3.306	3.440	3.538	3.605	3.649	3.676	3.693
81 .. ..	2.175	2.649	3.034	3.320	3.526	3.663	3.766	3.835	3.881	3.908	3.925
80 .. ..	2.352	2.853	3.247	3.542	3.753	3.896	4.003	4.073	4.120	4.148	4.166
79 .. ..	2.543	3.064	3.468	3.773	3.988	4.137	4.247	4.320	4.367	4.395	4.414
78 .. ..	2.747	3.282	3.698	4.010	4.229	4.386	4.499	4.573	4.621	4.650	4.668
77 .. ..	2.962	3.507	3.935	4.255	4.478	4.642	4.757	4.833	4.881	4.911	4.929
76 .. ..	3.183	3.740	4.178	4.506	4.733	4.904	5.021	5.099	5.147	5.178	5.195
75 .. ..	3.412	3.980	4.429	4.763	4.996	5.172	5.291	5.370	5.419	5.450	5.467
74 .. ..	3.646	4.227	4.687	5.025	5.266	5.446	5.567	5.647	5.696	5.728	5.743
73 .. ..	3.887	4.480	4.949	5.292	5.541	5.724	5.847	5.928	5.978	6.009	6.023
72 .. ..	4.132	4.739	5.216	5.562	5.820	6.005	6.131	6.211	6.262	6.293	6.306
71 .. ..	4.383	5.001	5.486	5.836	6.101	6.288	6.415	6.495	6.547	6.576	6.590
70 .. ..	4.637	5.266	5.755	6.111	6.382	6.570	6.698	6.778	6.830	6.859	6.873
69 .. ..	4.894	5.532	6.025	6.387	6.663	6.852	6.980	7.060	7.112	7.139	7.155
68 .. ..	5.154	5.800	6.294	6.665	6.941	7.132	7.259	7.340	7.391	7.416	7.435
67 .. ..	5.416	6.069	6.564	6.942	7.220	7.412	7.538	7.619	7.668	7.692	7.715
66 .. ..	5.682	6.339	6.836	7.221	7.498	7.690	7.815	7.896	7.944	7.967	7.993
65 .. ..	5.951	6.610	7.110	7.499	7.776	7.968	8.091	8.172	8.218	8.241	8.271
64 .. ..	6.222	6.882	7.386	7.776	8.053	8.244	8.366	8.446	8.489	8.515	8.548
63 .. ..	6.495	7.152	7.662	8.052	8.328	8.517	8.639	8.717	8.758	8.786	8.822
62 .. ..	6.767	7.422	7.937	8.325	8.601	8.786	8.908	8.984	9.022	9.055	9.093
61 .. ..	7.039	7.691	8.210	8.595	8.869	9.052	9.172	9.245	9.282	9.319	9.359
60 .. ..	7.307	7.958	8.479	8.861	9.132	9.312	9.430	9.500	9.537	9.578	9.618
59 .. ..	7.571	8.223	8.742	9.121	9.388	9.565	9.680	9.747	9.786	9.831	9.860
58 .. ..	7.831	8.485	9.000	9.375	9.637	9.811	9.923	9.987	10.029	10.076	10.111
57 .. ..	8.088	8.743	9.252	9.623	9.879	10.051	10.159	10.219	10.265	10.315	10.346
56 .. ..	8.342	8.997	9.498	9.864	10.115	10.283	10.387	10.445	10.495	10.546	10.570
55 .. ..	8.594	9.245	9.738	10.098	10.343	10.507	10.607	10.663	10.718	10.769	10.784
54 .. ..	8.841	9.486	9.972	10.324	10.563	10.724	10.818	10.875	10.933	10.982	10.987
53 .. ..	9.086	9.721	10.199	10.543	10.777	10.931	11.020	11.081	11.141	11.187	11.173
52 .. ..	9.326	9.951	10.421	10.754	10.983	11.132	11.216	11.280	11.342	11.383	11.343
51 .. ..	9.563	10.175	10.636	10.960	11.183	11.326	11.406	11.474	11.537	11.570	11.462
50 .. ..	9.796	10.396	10.846	11.161	11.377	11.513	11.591	11.663	11.726	11.749	11.139

42. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

6%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.121	.121	.122	.122	.122	.122	.122	.122	.122	.122	.122
102 ..	.252	.253	.253	.253	.253	.253	.254	.254	.254	.253	.253
101 ..	.392	.393	.393	.394	.394	.394	.394	.395	.394	.392	.392
100 ..	.539	.541	.542	.542	.542	.543	.543	.543	.543	.518	.518
99 ..	.693	.695	.696	.697	.697	.698	.698	.699	.698	$x-y$	13.981 0
98 ..	.852	.854	.856	.857	.857	.858	.858	.859	.857	15.112 1	15.112 1
97 ..	1.014	1.017	1.019	1.020	1.020	1.021	1.022	1.022	1.018	15.248 2	15.248 2
96 ..	1.178	1.181	1.183	1.184	1.184	1.186	1.187	1.186	1.177	15.278 3	15.278 3
95 ..	1.342	1.345	1.348	1.348	1.349	1.351	1.352	1.351	1.286	15.281 4	15.281 4
94 ..	1.505	1.509	1.511	1.512	1.513	1.516	1.516	1.514	$x-y-5$	14.539 5	15.266 5
93 ..	1.668	1.672	1.674	1.675	1.677	1.679	1.680	1.676	15.170	15.238 6	15.238 6
92 ..	1.829	1.834	1.836	1.837	1.839	1.842	1.842	1.835	15.228	15.199 7	15.199 7
91 ..	1.991	1.996	1.998	1.999	2.002	2.005	2.004	1.987	15.221	15.153 8	15.153 8
90 ..	2.154	2.159	2.162	2.163	2.167	2.169	2.167	2.061	15.197	15.099 9	15.099 9
89 ..	2.321	2.326	2.328	2.330	2.334	2.336	2.333	$x-y-10$	14.429 10	15.159 10	15.040 10
88 ..	2.492	2.497	2.499	2.502	2.507	2.508	2.502	15.036	15.112 11	14.975 11	14.975 11
87 ..	2.671	2.676	2.677	2.681	2.686	2.687	2.676	15.077	15.058 12	14.906 12	14.906 12
86 ..	2.858	2.863	2.864	2.870	2.875	2.874	2.848	15.056	14.999 13	14.834 13	14.834 13
85 ..	3.055	3.059	3.062	3.068	3.073	3.070	2.916	15.021	14.934 14	14.759 14	14.759 14
84 ..	3.262	3.266	3.269	3.276	3.281	3.276	$x-y-15$	14.243 15	14.972 15	14.866 15	14.682 15
83 ..	3.478	3.482	3.486	3.494	3.498	3.489	14.834	14.918 16	14.795 16	14.604 16	14.604 16
82 ..	3.703	3.706	3.713	3.721	3.723	3.707	14.866	14.858 17	14.721 17	14.525 17	14.525 17
81 ..	3.935	3.938	3.947	3.955	3.956	3.918	14.840	14.794 18	14.645 18	14.445 18	14.445 18
80 ..	4.175	4.179	4.189	4.198	4.195	3.981	14.800	14.726 19	14.567 19	14.363 19	14.363 19
79 ..	4.422	4.427	4.439	4.447	4.441	$x-y-20$	14.020 20	14.747 20	14.655 20	14.488 20	14.282 20
78 ..	4.676	4.683	4.696	4.703	4.690	14.597 21	14.690 21	14.581 21	14.409 21	14.200 21	14.200 21
77 ..	4.936	4.946	4.959	4.964	4.942	14.625 22	14.627 22	14.505 22	14.328 22	14.117 22	14.117 22
76 ..	5.202	5.215	5.229	5.231	5.179	14.594 23	14.560 23	14.427 23	14.247 23	14.032 23	14.032 23
75 ..	5.475	5.489	5.504	5.502	5.218	14.549 24	14.488 24	14.347 24	14.164 24	13.944 24	13.944 24
74 ..	5.753	5.770	5.783	5.776	$x-y-25$	13.768 25	14.491 25	14.413 25	14.264 25	14.080 25	13.852 25
73 ..	6.035	6.054	6.066	6.051	6.051	14.326 26	14.427 26	14.333 26	14.179 26	13.994 26	13.756 26
72 ..	6.321	6.341	6.351	6.322	14.343 27	14.355 27	14.249 27	14.093 27	13.905 27	13.654 27	13.654 27
71 ..	6.608	6.629	6.635	6.568	14.301 28	14.278 28	14.162 28	14.003 28	13.814 28	13.548 28	13.548 28
70 ..	6.894	6.915	6.916	6.556	14.243 29	14.195 29	14.071 29	13.911 29	13.718 29	13.436 29	13.436 29
69 ..	7.179	7.199	7.193	$x-y-30$	13.457 30	14.172 30	14.107 30	13.977 30	13.816 30	13.617 30	13.319 30
68 ..	7.462	7.480	7.463	13.985 31	14.092 31	14.013 31	13.879 31	13.719 31	13.511 31	13.196 31	13.196 31
67 ..	7.743	7.758	7.724	13.983 32	14.004 32	13.914 32	13.778 32	13.618 32	13.399 32	13.067 32	13.067 32
66 ..	8.023	8.033	7.953	13.922 33	13.910 33	13.810 33	13.674 33	13.512 33	13.280 33	12.933 33	12.933 33
65 ..	8.301	8.305	7.872	13.846 34	13.809 34	13.703 34	13.566 34	13.403 34	13.157 34	12.794 34	12.794 34
64 ..	8.576	8.573	$x-y-35$	13.056 35	13.756 35	13.703 35	13.593 35	13.456 35	13.289 35	13.028 35	12.650 35
63 ..	8.848	8.831	13.548 36	13.658 36	13.593 36	13.479 36	13.344 36	13.169 36	12.895 36	12.502 36	12.502 36
62 ..	9.115	9.078	13.525 37	13.553 37	13.477 37	13.362 37	13.229 37	13.045 37	12.756 37	12.348 37	12.348 37
61 ..	9.375	9.283	13.445 38	13.441 38	13.357 38	13.242 38	13.109 38	12.914 38	12.612 38	12.190 38	12.190 38
60 ..	9.627	9.125	13.347 39	13.321 39	13.231 39	13.117 39	12.983 39	12.777 39	12.462 39	12.025 39	12.025 39
59 ..	9.868	$x-y-40$	12.556 40	13.234 40	13.193 40	13.100 40	12.987 40	12.851 40	12.633 40	12.305 40	11.852 40
58 ..	10.095	12.999	13.111 41	13.058 41	12.963 41	12.852 41	12.711 41	12.481 41	12.142 41	11.672 41	11.672 41
57 ..	10.306	12.944	12.978 42	12.915 42	12.820 42	12.712 42	12.564 42	12.323 42	11.971 42	11.485 42	11.485 42
56 ..	10.469	12.833	12.836 43	12.767 43	12.672 43	12.567 43	12.409 43	12.157 43	11.795 43	11.291 43	11.291 43
55 ..	10.223	12.705	12.687 44	12.612 44	12.520 44	12.415 44	12.248 44	11.986 44	11.612 44	11.092 44	11.092 44
	11.914	12.562	12.531 45	12.453 45	12.363 45	12.257 45	12.081 45	11.809 45	11.423 45	10.888 45	10.888 45
	12.299	12.410	12.368 46	12.290 46	12.203 46	12.093 46	11.908 46	11.627 46	11.228 46	10.678 46	10.678 46
	12.213	12.251	12.200 47	12.122 47	12.038 47	11.924 47	11.730 47	11.440 47	11.028 47	10.465 47	10.465 47
	12.074	12.083	12.026 48	11.949 48	11.869 48	11.747 48	11.545 48	11.248 48	10.822 48	10.246 48	10.246 48
	11.918	11.908	11.847 49	11.772 49	11.694 49	11.565 49	11.356 49	11.050 49	10.611 49	10.023 49	10.023 49

6 1/2 %

43. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both (x) and (y), where (x) denotes a Male, and (y) denotes a Female.]

<i>y</i>	<i>x=y</i>	<i>x=y-5</i>	<i>x=y-10</i>	<i>x=y-15</i>	<i>x=y-20</i>	<i>x=y-25</i>	<i>x=y-30</i>	<i>x=y-35</i>	<i>x=y-40</i>	<i>x=y-45</i>	<i>x=y-50</i>
103 .. ..	.018	.069	.086	.094	.102	.109	.114	.116	.118	.119	.120
102 .. ..	.061	.147	.177	.194	.211	.227	.236	.242	.245	.248	.250
101 .. ..	.122	.231	.272	.299	.327	.352	.366	.375	.381	.385	.388
100 .. ..	.195	.320	.371	.409	.450	.484	.503	.516	.524	.530	.534
99 .. ..	.277	.412	.471	.524	.579	.621	.646	.663	.673	.681	.686
98 .. ..	.365	.505	.574	.641	.714	.763	.794	.814	.827	.836	.842
97 .. ..	.456	.597	.678	.763	.851	.908	.944	.968	.983	.995	1.001
96 .. ..	.548	.689	.784	.887	.990	1.054	1.096	1.124	1.141	1.154	1.162
95 .. ..	.639	.781	.892	1.016	1.131	1.201	1.249	1.279	1.299	1.315	1.323
94 .. ..	.728	.872	1.001	1.147	1.271	1.348	1.401	1.434	1.457	1.474	1.484
93 .. ..	.816	.964	1.113	1.281	1.411	1.495	1.552	1.588	1.614	1.632	1.643
92 .. ..	.901	1.059	1.228	1.417	1.552	1.643	1.704	1.742	1.771	1.789	1.801
91 .. ..	.986	1.156	1.348	1.554	1.695	1.791	1.855	1.896	1.928	1.947	1.960
90 .. ..	1.072	1.259	1.475	1.694	1.840	1.941	2.008	2.052	2.086	2.106	2.119
89 .. ..	1.160	1.367	1.610	1.837	1.989	2.095	2.165	2.212	2.247	2.268	2.282
88 .. ..	1.253	1.482	1.754	1.986	2.144	2.254	2.326	2.377	2.412	2.435	2.449
87 .. ..	1.353	1.607	1.906	2.142	2.306	2.420	2.494	2.548	2.585	2.608	2.622
86 .. ..	1.461	1.743	2.066	2.306	2.476	2.594	2.671	2.729	2.766	2.790	2.805
85 .. ..	1.578	1.894	2.234	2.480	2.656	2.777	2.858	2.918	2.956	2.982	2.996
84 .. ..	1.704	2.057	2.410	2.663	2.846	2.970	3.054	3.117	3.157	3.182	3.198
83 .. ..	1.841	2.233	2.594	2.856	3.044	3.171	3.261	3.325	3.366	3.392	3.408
82 .. ..	1.988	2.418	2.786	3.056	3.250	3.380	3.475	3.541	3.583	3.609	3.626
81 .. ..	2.147	2.611	2.986	3.264	3.464	3.597	3.697	3.764	3.808	3.834	3.851
80 .. ..	2.320	2.810	3.193	3.480	3.684	3.823	3.927	3.995	4.040	4.066	4.084
79 .. ..	2.507	3.015	3.409	3.704	3.912	4.056	4.163	4.233	4.278	4.305	4.323
78 .. ..	2.707	3.228	3.631	3.934	4.145	4.296	4.405	4.477	4.523	4.551	4.569
77 .. ..	2.916	3.446	3.860	4.170	4.385	4.543	4.654	4.727	4.773	4.802	4.820
76 .. ..	3.132	3.672	4.096	4.413	4.632	4.796	4.908	4.983	5.029	5.059	5.075
75 .. ..	3.364	3.905	4.339	4.660	4.884	5.054	5.168	5.244	5.290	5.320	5.336
74 .. ..	3.582	4.144	4.587	4.912	5.143	5.316	5.432	5.509	5.556	5.586	5.601
73 .. ..	3.814	4.388	4.840	5.168	5.407	5.583	5.700	5.777	5.825	5.855	5.868
72 .. ..	4.052	4.637	5.096	5.428	5.675	5.851	5.971	6.047	6.096	6.125	6.138
71 .. ..	4.294	4.890	5.354	5.689	5.943	6.121	6.242	6.318	6.367	6.395	6.408
70 .. ..	4.539	5.144	5.612	5.952	6.211	6.390	6.511	6.587	6.636	6.663	6.676
69 .. ..	4.786	5.399	5.870	6.215	6.477	6.657	6.778	6.854	6.903	6.928	6.943
68 .. ..	5.036	5.655	6.126	6.479	6.741	6.922	7.043	7.119	7.167	7.191	7.209
67 .. ..	5.288	5.912	6.383	6.742	7.005	7.187	7.306	7.382	7.429	7.451	7.472
66 .. ..	5.542	6.169	6.641	7.005	7.268	7.449	7.567	7.643	7.688	7.710	7.735
65 .. ..	5.799	6.427	6.900	7.268	7.520	7.710	7.826	7.902	7.945	7.967	7.996
64 .. ..	6.058	6.684	7.161	7.530	7.790	7.969	8.084	8.159	8.199	8.223	8.255
63 .. ..	6.317	6.940	7.421	7.789	8.049	8.225	8.339	8.412	8.450	8.477	8.511
62 .. ..	6.576	7.195	7.681	8.046	8.304	8.477	8.591	8.661	8.697	8.728	8.764
61 .. ..	6.833	7.449	7.937	8.298	8.555	8.725	8.837	8.905	8.939	8.974	9.011
60 .. ..	7.086	7.700	8.189	8.546	8.799	8.966	9.076	9.141	9.175	9.214	9.251
59 .. ..	7.336	7.948	8.435	8.788	9.037	9.201	9.309	9.370	9.406	9.448	9.483
58 .. ..	7.580	8.194	8.675	9.024	9.268	9.429	9.533	9.591	9.630	9.674	9.707
57 .. ..	7.821	8.435	8.909	9.254	9.492	9.650	9.751	9.805	9.847	9.894	9.922
56 .. ..	8.059	8.671	9.138	9.477	9.708	9.864	9.960	10.012	10.058	10.106	10.128
55 .. ..	8.294	8.902	9.360	9.693	9.918	10.069	10.161	10.212	10.262	10.309	10.323
54 .. ..	8.525	9.126	9.575	9.900	10.120	10.267	10.353	10.405	10.459	10.504	10.507
53 .. ..	8.753	9.343	9.784	10.100	10.315	10.456	10.538	10.592	10.648	10.690	10.676
52 .. ..	8.976	9.554	9.987	10.294	10.503	10.639	10.715	10.773	10.831	10.867	10.829
51 .. ..	9.196	9.761	10.185	10.481	10.684	10.814	10.887	10.948	11.007	11.037	10.933
50 .. ..	9.410	9.963	10.376	10.663	10.860	10.983	11.054	11.119	11.177	11.197	10.616

43. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

6½%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.121	.121	.121	.121	.121	.121	.121	.121	.121	.121	.121
102 ..	.251	.251	.252	.252	.252	.252	.252	.252	.252	.252	.252
101 ..	.389	.391	.391	.392	.392	.392	.392	.392	.392	.390	.390
100 ..	.536	.537	.538	.539	.539	.539	.540	.540	.539	.515	
99 ..	.689	.690	.692	.692	.692	.693	.694	.694	.693	$x=y$	
98 ..	.846	.848	.850	.850	.850	.851	.852	.852	.850	13.033	0
97 ..	1.006	1.009	1.010	1.011	1.011	1.012	1.013	1.013	1.010	14.221	2
96 ..	1.168	1.171	1.173	1.173	1.174	1.175	1.176	1.176	1.167	14.253	3
95 ..	1.329	1.333	1.335	1.336	1.336	1.338	1.339	1.338	1.274	14.260	4
94 ..	1.490	1.494	1.496	1.497	1.498	1.500	1.501	1.499	$x=y-5$	13.562	5
93 ..	1.650	1.654	1.656	1.657	1.659	1.661	1.662	1.658	14.155	14.230	6
92 ..	1.808	1.813	1.816	1.816	1.819	1.821	1.821	1.814	14.213	14.199	7
91 ..	1.967	1.972	1.974	1.975	1.978	1.981	1.980	1.963	14.212	14.161	8
90 ..	2.127	2.132	2.134	2.135	2.139	2.142	2.140	2.035	14.195	14.117	9
89 ..	2.290	2.295	2.297	2.299	2.303	2.305	2.302	$x=y-10$	13.473	14.164	14.067
88 ..	2.457	2.463	2.464	2.467	2.472	2.473	2.467	14.045	14.125	14.012	11
87 ..	2.632	2.637	2.638	2.642	2.647	2.648	2.637	14.087	14.081	13.953	12
86 ..	2.814	2.819	2.821	2.826	2.831	2.830	2.804	14.073	14.031	13.892	13
85 ..	3.006	3.010	3.013	3.019	3.024	3.021	2.870	14.045	13.976	13.828	14
84 ..	3.207	3.211	3.215	3.222	3.226	3.221	$x=y-15$	13.316	14.006	13.918	13.762
83 ..	3.418	3.421	3.426	3.434	3.437	3.428	13.873	13.961	13.857	13.695	16
82 ..	3.636	3.639	3.645	3.653	3.656	3.639	13.909	13.911	13.794	13.627	17
81 ..	3.861	3.864	3.872	3.880	3.881	3.843	13.890	13.856	13.729	13.558	18
80 ..	4.092	4.097	4.106	4.115	4.112	3.902	13.858	13.799	13.663	13.489	19
79 ..	4.331	4.336	4.347	4.355	4.349	$x=y-20$	13.815	13.738	13.595	13.419	20
78 ..	4.576	4.583	4.595	4.602	4.590	13.674	13.767	13.675	13.527	13.349	21
77 ..	4.826	4.836	4.849	4.854	4.832	13.706	13.715	13.611	13.458	13.278	22
76 ..	5.082	5.094	5.108	5.110	5.059	13.683	13.658	13.544	13.389	13.206	23
75 ..	5.343	5.358	5.371	5.370	5.093	13.647	13.598	13.475	13.318	13.130	24
74 ..	5.610	5.626	5.639	5.632	$x=y-25$	12.917	13.599	13.533	13.405	13.246	13.051
73 ..	5.880	5.898	5.909	5.894	13.446	13.545	13.465	13.332	13.172	12.968	26
72 ..	6.152	6.172	6.181	6.153	13.469	13.485	13.394	13.257	13.097	12.881	27
71 ..	6.425	6.445	6.451	6.386	13.436	13.420	13.319	13.181	13.018	12.788	28
70 ..	6.697	6.717	6.718	6.368	13.389	13.349	13.241	13.102	12.936	12.691	29
69 ..	6.967	6.986	6.980	$x=y-30$	12.654	13.329	13.273	13.160	13.020	12.849	12.589
68 ..	7.234	7.251	7.235	13.157	13.261	13.192	13.075	12.936	12.756	12.481	31
67 ..	7.499	7.514	7.481	13.163	13.186	13.107	12.988	12.848	12.659	12.368	32
66 ..	7.762	7.772	7.695	13.113	13.105	13.017	12.897	12.757	12.555	12.250	33
65 ..	8.024	8.027	7.609	13.049	13.018	12.924	12.804	12.662	12.447	12.126	34
64 ..	8.282	8.278	$x=y-35$	12.310	12.972	12.926	12.828	12.708	12.562	12.334	11.999
63 ..	8.536	8.519	12.781	12.888	12.830	12.729	12.610	12.458	12.217	11.867	36
62 ..	8.785	8.748	12.768	12.797	12.730	12.627	12.510	12.349	12.094	11.731	37
61 ..	9.026	8.937	12.700	12.699	12.624	12.522	12.405	12.234	11.966	11.589	38
60 ..	9.259	8.776	12.617	12.595	12.514	12.412	12.205	12.113	11.833	11.441	39
59 ..	9.482	11.876	$x=y-40$	12.519	12.483	12.399	12.299	12.179	11.986	11.693	11.286
58 ..	9.691	12.303	12.411	12.364	12.278	12.180	12.055	11.851	11.547	11.124	41
57 ..	9.884	12.260	12.294	12.238	12.152	12.056	11.925	11.709	11.394	10.955	42
56 ..	10.030	12.163	12.169	12.106	12.020	11.927	11.787	11.562	11.235	10.780	43
55 ..	9.786	12.051	12.036	11.969	11.885	11.792	11.643	11.408	11.070	10.598	44
	$x=y-45$	11.309	11.925	11.897	11.827	11.745	11.651	11.494	11.249	10.900	10.412
	11.684	11.790	11.752	11.681	11.602	11.505	11.339	11.085	10.723	10.221	46
	11.611	11.648	11.602	11.531	11.455	11.353	11.178	10.916	10.541	10.025	47
	11.488	11.498	11.446	11.376	11.303	11.194	11.012	10.741	10.353	9.825	48
	11.349	11.341	11.285	11.217	11.146	11.030	10.840	10.561	10.160	9.620	49

7%

44. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ .

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y$	$x=y-5$	$x=y-10$	$x=y-15$	$x=y-20$	$x=y-25$	$x=y-30$	$x=y-35$	$x=y-40$	$x=y-45$	$x=y-50$
103 .. ..	.018	.069	.086	.094	.101	.108	.113	.116	.118	.119	.119
102 .. ..	.061	.146	.176	.193	.209	.225	.235	.240	.244	.246	.248
101 .. ..	.121	.230	.271	.298	.325	.350	.364	.373	.379	.383	.386
100 .. ..	.194	.319	.368	.407	.447	.481	.500	.513	.521	.526	.530
99 .. ..	.275	.409	.468	.520	.575	.617	.642	.659	.669	.676	.681
98 .. ..	.362	.501	.570	.637	.709	.757	.788	.808	.821	.830	.836
97 .. ..	.453	.593	.673	.757	.845	.900	.937	.961	.975	.987	.993
96 .. ..	.544	.684	.778	.880	.982	1.045	1.087	1.114	1.131	1.144	1.152
95 .. ..	.634	.775	.885	1.007	1.121	1.190	1.237	1.268	1.287	1.302	1.311
94 .. ..	.723	.865	.993	1.137	1.259	1.335	1.387	1.420	1.443	1.459	1.469
93 .. ..	.809	.956	1.103	1.269	1.397	1.480	1.536	1.572	1.597	1.615	1.626
92 .. ..	.894	1.049	1.216	1.403	1.536	1.625	1.685	1.723	1.751	1.769	1.781
91 .. ..	.978	1.146	1.334	1.538	1.676	1.771	1.834	1.874	1.905	1.924	1.937
90 .. ..	1.062	1.247	1.460	1.675	1.819	1.918	1.984	2.027	2.060	2.080	2.093
89 .. ..	1.149	1.353	1.593	1.816	1.965	2.069	2.137	2.183	2.217	2.238	2.252
88 .. ..	1.241	1.467	1.735	1.962	2.117	2.224	2.295	2.344	2.379	2.401	2.415
87 .. ..	1.339	1.589	1.884	2.114	2.275	2.387	2.459	2.512	2.548	2.571	2.585
86 .. ..	1.446	1.724	2.040	2.275	2.442	2.557	2.632	2.688	2.725	2.748	2.762
85 .. ..	1.561	1.871	2.205	2.445	2.618	2.736	2.814	2.873	2.910	2.935	2.949
84 .. ..	1.685	2.032	2.377	2.624	2.802	2.923	3.006	3.067	3.105	3.130	3.145
83 .. ..	1.819	2.204	2.557	2.812	2.996	3.119	3.207	3.269	3.309	3.334	3.350
82 .. ..	1.963	2.386	2.744	3.008	3.196	3.323	3.415	3.479	3.520	3.545	3.561
81 .. ..	2.119	2.574	2.939	3.210	3.404	3.533	3.631	3.695	3.738	3.763	3.780
80 .. ..	2.289	2.768	3.141	3.420	3.618	3.752	3.853	3.919	3.962	3.988	4.005
79 .. ..	2.472	2.968	3.350	3.637	3.838	3.978	4.081	4.149	4.192	4.219	4.236
78 .. ..	2.667	3.175	3.566	3.860	4.064	4.210	4.315	4.385	4.429	4.456	4.473
77 .. ..	2.871	3.387	3.789	4.088	4.296	4.448	4.555	4.626	4.670	4.698	4.714
76 .. ..	3.082	3.606	4.017	4.322	4.533	4.692	4.800	4.872	4.916	4.945	4.960
75 .. ..	3.298	3.832	4.251	4.561	4.777	4.940	5.049	5.122	5.167	5.196	5.210
74 .. ..	3.519	4.063	4.491	4.804	5.026	5.192	5.303	5.376	5.421	5.450	5.464
73 .. ..	3.745	4.299	4.734	5.050	5.279	5.447	5.560	5.633	5.679	5.707	5.720
72 .. ..	3.975	4.539	4.981	5.298	5.535	5.704	5.818	5.891	5.937	5.965	5.977
71 .. ..	4.208	4.782	5.228	5.549	5.791	5.961	6.076	6.149	6.196	6.222	6.234
70 .. ..	4.445	5.026	5.475	5.800	6.047	6.217	6.333	6.405	6.452	6.477	6.490
69 .. ..	4.683	5.271	5.721	6.051	6.300	6.471	6.586	6.658	6.705	6.729	6.743
68 .. ..	4.923	5.516	5.966	6.301	6.551	6.723	6.837	6.909	6.955	6.977	6.994
67 .. ..	5.164	5.761	6.210	6.551	6.801	6.973	7.085	7.157	7.202	7.222	7.242
66 .. ..	5.408	6.007	6.455	6.801	7.049	7.221	7.332	7.404	7.446	7.466	7.490
65 .. ..	5.654	6.252	6.701	7.049	7.296	7.467	7.576	7.647	7.687	7.708	7.735
64 .. ..	5.900	6.496	6.948	7.296	7.542	7.710	7.818	7.888	7.926	7.948	7.978
63 .. ..	6.147	6.738	7.194	7.540	7.785	7.950	8.057	8.125	8.161	8.186	8.218
62 .. ..	6.393	6.980	7.438	7.781	8.024	8.186	8.292	8.358	8.391	8.420	8.454
61 .. ..	6.637	7.219	7.679	8.018	8.259	8.417	8.522	8.585	8.617	8.649	8.684
60 .. ..	6.877	7.456	7.915	8.250	8.487	8.642	8.745	8.804	8.836	8.872	8.907
59 .. ..	7.112	7.689	8.145	8.476	8.708	8.860	8.960	9.016	9.050	9.089	9.122
58 .. ..	7.343	7.919	8.369	8.695	8.922	9.071	9.168	9.221	9.257	9.298	9.329
57 .. ..	7.569	8.145	8.588	8.909	9.129	9.275	9.368	9.418	9.457	9.501	9.527
56 .. ..	7.792	8.365	8.800	9.115	9.329	9.472	9.561	9.608	9.651	9.696	9.716
55 .. ..	8.012	8.580	9.006	9.314	9.522	9.661	9.745	9.792	9.839	9.882	9.895
54 .. ..	8.228	8.787	9.205	9.505	9.707	9.842	9.921	9.968	10.018	10.060	10.063
53 .. ..	8.440	8.988	9.397	9.688	9.885	10.015	10.089	10.138	10.191	10.230	10.216
52 .. ..	8.647	9.184	9.584	9.865	10.057	10.181	10.250	10.303	10.357	10.391	10.353
51 .. ..	8.851	9.375	9.765	10.037	10.222	10.340	10.406	10.462	10.517	10.544	10.444
50 .. ..	9.050	9.560	9.940	10.202	10.382	10.493	10.557	10.617	10.670	10.688	10.134

44. AUSTRALIAN MALE AND FEMALE, 1932-1934.—Female the Elder—Values of  $a_{xy}$ —continued.

7%

[A joint life annuity of 1, payable at the end of each annuity year survived by both ( $x$ ) and ( $y$ ), where ( $x$ ) denotes a Male, and ( $y$ ) denotes a Female.]

$y$	$x=y-55$	$x=y-60$	$x=y-65$	$x=y-70$	$x=y-75$	$x=y-80$	$x=y-85$	$x=y-90$	$x=y-95$	$x=y-100$	$y$
103 ..	.120	.120	.120	.121	.121	.121	.121	.121	.121	.121	
102 ..	.249	.250	.250	.251	.251	.251	.251	.251	.251	.250	
101 ..	.387	.388	.389	.389	.389	.390	.390	.390	.390	.387	
100 ..	.533	.534	.535	.535	.536	.536	.536	.537	.536	.512	
99 ..	.684	.686	.687	.687	.688	.688	.689	.689	.688	.688	$x=y$
98 ..	.840	.842	.843	.844	.844	.845	.846	.846	.844	.844	0
97 ..	.998	1.000	1.002	1.003	1.003	1.004	1.005	1.005	1.002	1.002	1
96 ..	1.157	1.160	1.162	1.163	1.164	1.165	1.166	1.165	1.156	1.156	2
95 ..	1.317	1.320	1.322	1.323	1.324	1.326	1.327	1.325	1.262	1.358	3
94 ..	1.475	1.479	1.481	1.482	1.483	1.485	1.486	1.484	12.700	13.353	5
93 ..	1.632	1.636	1.639	1.639	1.641	1.643	1.644	1.640	13.258	13.337	6
92 ..	1.788	1.793	1.795	1.796	1.798	1.801	1.801	1.794	13.316	13.313	7
91 ..	1.944	1.949	1.951	1.952	1.955	1.957	1.956	1.940	13.319	13.282	8
90 ..	2.100	2.105	2.107	2.109	2.112	2.115	2.113	2.009	13.306	13.244	9
89 ..	2.260	2.265	2.267	2.268	2.273	2.275	2.271	12.627	13.281	13.202	10
88 ..	2.423	2.429	2.430	2.433	2.437	2.439	2.433	13.166	13.250	13.155	11
87 ..	2.594	2.599	2.600	2.604	2.609	2.609	2.598	13.210	13.212	13.105	12
86 ..	2.772	2.776	2.778	2.783	2.788	2.787	2.762	13.201	13.170	13.052	13
85 ..	2.959	2.963	2.965	2.971	2.976	2.973	2.824	13.179	13.124	12.997	14
84 ..	3.155	3.159	3.162	3.168	3.173	3.168	3.168	$x=y-5$	12.494	13.146	13.074
83 ..	3.359	3.362	3.367	3.374	3.378	3.369	3.369	$x=y-10$	13.020	13.108	13.022
82 ..	3.571	3.574	3.580	3.588	3.590	3.574	3.574	$x=y-15$	13.058	13.066	12.967
81 ..	3.789	3.792	3.800	3.808	3.808	3.772	3.044	$x=y-20$	13.020	12.911	12.764
80 ..	4.013	4.017	4.026	4.035	4.032	3.827	3.019	$x=y-25$	12.971	12.854	12.705
79 ..	4.244	4.249	4.260	4.267	4.261	12.334	12.983	$x=y-30$	12.919	12.796	12.645
78 ..	4.480	4.487	4.499	4.505	4.493	12.851	12.943	$x=y-35$	12.865	12.737	12.584
77 ..	4.721	4.730	4.743	4.747	4.726	12.885	12.899	$x=y-40$	12.810	12.678	12.523
76 ..	4.967	4.978	4.992	4.994	4.944	12.869	12.851	$x=y-45$	12.752	12.618	12.461
75 ..	5.218	5.231	5.245	5.243	4.973	12.840	12.800	$x=y-50$	12.693	12.557	12.396
74 ..	5.473	5.489	5.501	5.494	12.155	12.801	12.745	$x=y-55$	12.633	12.495	12.328
73 ..	5.731	5.749	5.759	5.745	12.658	12.755	12.686	$x=y-60$	12.570	12.432	12.257
72 ..	5.991	6.010	6.018	5.991	12.684	12.705	12.625	$x=y-65$	12.506	12.367	12.181
71 ..	6.251	6.270	6.275	6.212	12.659	12.649	12.560	$x=y-70$	12.439	12.299	12.100
70 ..	6.509	6.529	6.529	6.190	12.621	12.588	12.493	$x=y-75$	12.371	12.228	12.015
69 ..	6.765	6.783	6.777	11.932	12.570	12.523	12.423	$x=y-80$	12.301	12.152	11.925
68 ..	7.018	7.035	7.018	12.412	12.513	12.453	12.349	$x=y-85$	12.227	12.072	11.831
67 ..	7.268	7.282	7.250	12.423	12.448	12.379	12.273	$x=y-90$	12.152	11.987	11.731
66 ..	7.516	7.526	7.450	12.382	12.378	12.301	12.194	$x=y-95$	12.072	11.896	11.626
65 ..	7.762	7.765	7.360	12.328	12.303	12.220	12.113	$x=y-100$	11.989	11.801	11.517
64 ..	8.004	8.000	11.635	12.262	12.223	12.135	12.030	$x=y-105$	11.902	11.701	11.404
63 ..	8.242	8.225	12.087	12.190	12.139	12.049	11.944	$x=y-110$	11.811	11.597	11.286
62 ..	8.474	8.438	12.081	12.111	12.051	11.959	11.856	$x=y-115$	11.715	11.489	11.164
61 ..	8.699	8.613	12.024	12.026	11.959	11.867	11.765	$x=y-120$	11.614	11.376	11.037
60 ..	8.915	8.450	11.953	11.934	11.862	11.771	11.668	$x=y-125$	11.507	11.257	10.905
59 ..	9.121	11.257	11.867	11.836	11.760	11.670	11.565	$x=y-130$	11.393	11.132	10.765
58 ..	9.313	11.669	11.773	11.731	11.653	11.565	11.456	$x=y-135$	11.273	11.000	10.619
57 ..	9.490	11.636	11.670	11.619	11.541	11.456	11.339	$x=y-140$	11.147	10.863	10.466
56 ..	9.622	11.552	11.559	11.502	11.424	11.341	11.217	$x=y-145$	11.014	10.720	10.306
55 ..	9.380	11.453	11.441	11.379	11.303	11.220	11.088	$x=y-150$	10.876	10.571	10.141
								$x=y-155$	10.733	10.416	9.971
	10.755	11.341	11.317	11.253	11.179	11.095	10.954	$x=y-160$	10.584	10.255	9.796
	11.119	11.221	11.187	11.122	11.051	10.964	10.814	$x=y-165$	10.669	10.431	9.616
	11.058	11.094	11.052	10.987	10.919	10.827	10.669	$x=y-170$	10.089	9.843	9.432
	10.949	10.959	10.912	10.848	10.782	10.684	10.519	$x=y-175$	10.273	9.918	9.482
	10.825	10.818	10.767	10.704	10.640	10.536	10.363	$x=y-180$	10.109	9.741	9.243

Commonwealth Bureau of Census and Statistics,  
Canberra.

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