

# Life Expectancies 2012

Age	Male	Female	Age	Male	Female
0	84.76	87.87	50	35.44	38.41
1	84.18	87.23	51	34.44	37.42
2	83.20	86.25	52	33.45	36.43
3	82.21	85.26	53	32.46	35.44
4	81.21	84.27	54	31.47	34.45
5	80.20	83.27	55	30.48	33.46
6	79.20	82.27	56	29.49	32.48
7	78.19	81.27	57	28.51	31.49
8	77.19	80.27	58	27.54	30.51
9	76.18	79.27	59	26.56	29.54
10	75.17	78.26	60	25.60	28.57
11	74.15	77.26	61	24.64	27.60
12	73.14	76.26	62	23.69	26.64
13	72.13	75.25	63	22.75	25.69
14	71.12	74.25	64	21.82	24.74
15	70.10	73.25	65	20.90	23.79
16	69.09	72.25	66	19.99	22.86
17	68.09	71.26	67	19.10	21.93
18	67.09	70.26	68	18.21	21.00
19	66.10	69.27	69	17.35	20.09
20	65.12	68.27	70	16.49	19.18
21	64.13	67.28	71	15.66	18.28
22	63.15	66.28	72	14.84	17.40
23	62.17	65.29	73	14.04	16.52
24	61.18	64.29	74	13.27	15.67
25	60.20	63.30	75	12.51	14.82
26	59.21	62.30	76	11.78	14.00
27	58.23	61.30	77	11.08	13.19
28	57.24	60.31	78	10.40	12.41
29	56.26	59.31	79	9.74	11.65
30	55.28	58.31	80	9.11	10.91
31	54.29	57.31	81	8.51	10.20
32	53.31	56.32	82	7.94	9.52
33	52.32	55.32	83	7.41	8.87
34	51.33	54.32	84	6.90	8.25
35	50.35	53.33	85	6.43	7.67
36	49.36	52.33	86	5.98	7.11
37	48.37	51.33	87	5.55	6.60
38	47.38	50.34	88	5.16	6.12
39	46.38	49.34	89	4.81	5.68
40	45.39	48.35	90	4.50	5.28
41	44.40	47.35	91	4.23	4.92
42	43.40	46.36	92	4.00	4.60
43	42.40	45.36	93	3.81	4.32
44	41.41	44.37	94	3.65	4.08
45	40.41	43.38	95	3.52	3.88
46	39.42	42.38	96	3.42	3.72
47	38.42	41.39	97	3.33	3.62
48	37.43	40.40	98	3.26	3.54
49	36.43	39.40	99	3.21	3.49
			100	3.17	3.48

Life expectancies allow for mortality improvements (a principle accepted in Golden Eagle International Trading Pty Ltd v Zhang [2007] HCA 15). Life expectancies were derived from the medium mortality rate assumptions used by the Australian Bureau of Statistics in "Population Projections 2006-2101".

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## Life Expectancies Weekly Multipliers Deferral Factors

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# 2012

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**CumpstonSarjeant**  
CONSULTING ACTUARIES

# One Dollar Per Week Factors to Age 60 and 65

## One Dollar Per Week to Age 60

Age	3%	5%	6%
15	1,298.5	950.4	830.4
16	1,284.5	944.5	826.5
17	1,270.1	938.2	822.4
18	1,255.2	931.7	818.0
19	1,239.9	924.8	813.4
20	1,224.1	917.6	808.4
21	1,207.9	910.0	803.2
22	1,191.2	902.0	797.7
23	1,174.0	893.6	791.8
24	1,156.2	884.8	785.6
25	1,137.9	875.6	779.0
26	1,119.1	865.9	772.0
27	1,099.7	855.7	764.6
28	1,079.8	845.0	756.7
29	1,059.2	833.8	748.4
30	1,038.0	822.0	739.6
31	1,016.2	809.7	730.2
32	993.7	796.7	720.3
33	970.6	783.0	709.8
34	946.7	768.7	698.7
35	922.2	753.7	686.9
36	896.9	737.9	674.3
37	870.8	721.3	661.1
38	844.0	703.9	647.0
39	816.4	685.6	632.1
40	787.9	666.4	616.3
41	758.6	646.2	599.5
42	728.4	625.1	581.8
43	697.3	602.9	562.9
44	665.2	579.5	543.0
45	632.2	555.0	521.8
46	598.2	529.3	499.4
47	563.2	502.3	475.7
48	527.2	474.0	450.5
49	490.0	444.2	423.8
50	451.7	412.9	395.5
51	412.3	380.1	365.5
52	371.8	345.6	333.7
53	329.9	309.4	299.9
54	286.9	271.4	264.2
55	242.5	231.5	226.3
56	196.9	189.6	186.2
57	149.8	145.6	143.6
58	101.3	99.4	98.5
59	51.4	50.9	50.7

## One Dollar Per Week to Age 65

Age	3%	5%	6%
15	1,362.6	976.2	846.9
16	1,350.5	971.6	844.0
17	1,338.1	966.7	840.9
18	1,325.3	961.5	837.6
19	1,312.1	956.1	834.1
20	1,298.5	950.4	830.4
21	1,284.5	944.5	826.5
22	1,270.1	938.2	822.4
23	1,255.2	931.7	818.0
24	1,239.9	924.8	813.4
25	1,224.1	917.6	808.4
26	1,207.9	910.0	803.2
27	1,191.2	902.0	797.7
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42	870.8	721.3	661.1
43	844.0	703.9	647.0
44	816.4	685.6	632.1
45	787.9	666.4	616.3
46	758.6	646.2	599.5
47	728.4	625.1	581.8
48	697.3	602.9	562.9
49	665.2	579.5	543.0
50	632.2	555.0	521.8
51	598.2	529.3	499.4
52	563.2	502.3	475.7
53	527.2	474.0	450.5
54	490.0	444.2	423.8
55	451.7	412.9	395.5
56	412.3	380.1	365.5
57	371.8	345.6	333.7
58	329.9	309.4	299.9
59	286.9	271.4	264.2
60	242.5	231.5	226.3
61	196.9	189.6	186.2
62	149.8	145.6	143.6
63	101.3	99.4	98.5
64	51.4	50.9	50.7

# One Dollar Per Week Factors for Fixed Terms

Fixed Term	3%	5%	6%	Fixed Term	3%	5%	6%
1	51.4	50.9	50.7	36	1,156.2	884.8	785.6
2	101.3	99.4	98.5	37	1,174.0	893.6	791.8
3	149.8	145.6	143.6	38	1,191.2	902.0	797.7
4	196.9	189.6	186.2	39	1,207.9	910.0	803.2
5	242.5	231.5	226.3	40	1,224.1	917.6	808.4
6	286.9	271.4	264.2	41	1,239.9	924.8	813.4
7	329.9	309.4	299.9	42	1,255.2	931.7	818.0
8	371.8	345.6	333.7	43	1,270.1	938.2	822.4
9	412.3	380.1	365.5	44	1,284.5	944.5	826.5
10	451.7	412.9	395.5	45	1,298.5	950.4	830.4
11	490.0	444.2	423.8	46	1,312.1	956.1	834.1
12	527.2	474.0	450.5	47	1,325.3	961.5	837.6
13	563.2	502.3	475.7	48	1,338.1	966.7	840.9
14	598.2	529.3	499.4	49	1,350.5	971.6	844.0
15	632.2	555.0	521.8	50	1,362.6	976.2	846.9
16	665.2	579.5	543.0	51	1,374.3	980.7	849.6
17	697.3	602.9	562.9	52	1,385.7	984.9	852.2
18	728.4	625.1	581.8	53	1,396.8	988.9	854.7
19	758.6	646.2	599.5	54	1,407.5	992.8	857.0
20	787.9	666.4	616.3	55	1,417.9	996.4	859.2
21	816.4	685.6	632.1	56	1,428.1	999.9	861.2
22	844.0	703.9	647.0	57	1,437.9	1,003.2	863.2
23	870.8	721.3	661.1	58	1,447.4	1,006.4	865.0
24	896.9	737.9	674.3	59	1,456.7	1,009.4	866.7
25	922.2	753.7	686.9	60	1,465.7	1,012.2	868.4
26	946.7	768.7	698.7	61	1,474.4	1,014.9	869.9
27	970.6	783.0	709.8	62	1,482.9	1,017.5	871.3
28	993.7	796.7	720.3	63	1,491.1	1,020.0	872.7
29	1,016.2	809.7	730.2	64	1,499.1	1,022.4	874.0
30	1,038.0	822.0	739.6	65	1,506.8	1,024.6	875.2
31	1,059.2	833.8	748.4	66	1,514.4	1,026.8	876.4
32	1,079.8	845.0	756.7	67	1,521.7	1,028.8	877.4
33	1,099.7	855.7	764.6	68	1,528.8	1,030.7	878.5
34	1,119.1	865.9	772.0	69	1,535.7	1,032.6	879.4
35	1,137.9	875.6	779.0	70	1,542.3	1,034.3	880.3

This table is more flexible than the tables to specific retirement ages. It can be used to estimate the multiplier for any number of years into the future.

**Example 1** — An injured child age 5 requires weekly care to age 18:

**i — Obtain the Fixed Term**  
18 - 5 = 13 year fixed term.

**ii — Look up the Multiplier**  
Looking down the "Fixed term" column, for a fixed term of 13 years, at say 5% discount rate: 783.0

**Example 2** — An individual age 40, claims loss of earnings to age 67:

**i — Obtain the Fixed Term**  
67 - 40 = 27 year fixed term.

**ii — Look up the Multiplier**  
Looking down the "Fixed term" column, for a fixed term of 27 years, at say 5% discount rate: 783.0

# Deferral Factors

Years Delay	3%	5%	6%	Years Delay	3%	5%	6%
1	0.971	0.952	0.943	31	0.400	0.220	0.164
2	0.943	0.907	0.890	32	0.388	0.210	0.155
3	0.915	0.864	0.840	33	0.377	0.200	0.146
4	0.888	0.823	0.792	34	0.366	0.190	0.138
5	0.863	0.784	0.747	35	0.355	0.181	0.130
6	0.837	0.746	0.705	36	0.345	0.173	0.123
7	0.813	0.711	0.665	37	0.335	0.164	0.116
8	0.789	0.677	0.627	38	0.325	0.157	0.109
9	0.766	0.645	0.592	39	0.316	0.149	0.103
10	0.744	0.614	0.558	40	0.307	0.142	0.097
11	0.722	0.585	0.527	41	0.298	0.135	0.092
12	0.701	0.557	0.497	42	0.289	0.129	0.087
13	0.681	0.530	0.469	43	0.281	0.123	0.082
14	0.661	0.505	0.442	44	0.272	0.117	0.077
15	0.642	0.481	0.417	45	0.264	0.111	0.073
16	0.623	0.458	0.394	46	0.257	0.106	0.069
17	0.605	0.436	0.371	47	0.249	0.101	0.065
18	0.587	0.416	0.350	48	0.242	0.096	0.061
19	0.570	0.396	0.331	49	0.235	0.092	0.058
20	0.554	0.377	0.312	50	0.228	0.087	0.054
21	0.538	0.359	0.294	51	0.221	0.083	0.051
22	0.522	0.342	0.278	52	0.215	0.079	0.048
23	0.507	0.326	0.262	53	0.209	0.075	0.046
24	0.492	0.310	0.247	54	0.203	0.072	0.043
25	0.478	0.295	0.233	55	0.197	0.068	0.041
26	0.464	0.281	0.220	56	0.191	0.065	0.038
27	0.450	0.268	0.207	57	0.185	0.062	0.036
28	0.437	0.255	0.196	58	0.180	0.059	0.034
29	0.424	0.243	0.185	59	0.175	0.056	0.032
30	0.412	0.231	0.174	60	0.170	0.054	0.030

When allowing for a delay in payment:

—Deferral factors are used for the period of delay, that is between the current age and the age payment commences.

—Fixed term or retirement age factors are used for the period of payment, that is from the age payment commences to the age payment ceases.

**Example 1** — An injured child age 5, would have worked from age 18 to 65:

**i — Obtain the Period of Deferral**  
18 - 5 = 13 year deferral

**ii — Obtain the Period of Payment**  
65 - 18 = 47 years of payment

**iii — Calculate Deferred Multiplier**  
Fixed term multiplier for 47 years payment, at 5%: 961.5  
times  
Deferral factor for 13 years delay, at 5%: 0.530  
equals  
Deferred multiplier: 509.6

**Example 2** — An injured worker age 30 claims earnings loss from age 55 to 65:

**i — Obtain the Period of Deferral**  
55 - 30 = 25 year deferral

**ii — Obtain the Period of Payment**  
65 - 55 = 10 years of payment

**iii — Calculate Deferred Multiplier**  
Fixed term multiplier for 10 years payment, at 6%: 395.5  
times  
Deferral factor for 25 years delay, at 6%: 0.233  
equals  
Deferred multiplier: 92.2

For other retirement ages, refer to example 2 of the fixed term factors. No allowance for death is made in these factors. Any allowance for mortality should be included in the overall deduction for vicissitudes.