

# Life Expectancies 2016

Age	Male	Female	Age	Male	Female
0	84.91	88.08	50	35.47	38.46
1	84.28	87.35	51	34.50	37.47
2	83.30	86.37	52	33.52	36.48
3	82.30	85.37	53	32.55	35.50
4	81.30	84.38	54	31.59	34.51
5	80.30	83.38	55	30.62	33.53
6	79.29	82.38	56	29.66	32.55
7	78.29	81.38	57	28.70	31.57
8	77.28	80.37	58	27.75	30.59
9	76.27	79.37	59	26.80	29.61
10	75.26	78.37	60	25.85	28.64
11	74.25	77.36	61	24.91	27.67
12	73.23	76.36	62	23.97	26.70
13	72.22	75.36	63	23.04	25.74
14	71.21	74.35	64	22.12	24.79
15	70.19	73.35	65	21.21	23.84
16	69.18	72.34	66	20.30	22.89
17	68.18	71.35	67	19.41	21.96
18	67.18	70.35	68	18.53	21.03
19	66.18	69.35	69	17.66	20.11
20	65.19	68.35	70	16.81	19.19
21	64.19	67.35	71	15.97	18.29
22	63.20	66.35	72	15.15	17.41
23	62.21	65.36	73	14.34	16.53
24	61.21	64.36	74	13.55	15.67
25	60.22	63.36	75	12.78	14.82
26	59.22	62.36	76	12.03	13.99
27	58.23	61.36	77	11.30	13.17
28	57.23	60.36	78	10.60	12.37
29	56.24	59.36	79	9.92	11.59
30	55.24	58.37	80	9.27	10.84
31	54.25	57.37	81	8.66	10.11
32	53.26	56.37	82	8.07	9.42
33	52.27	55.37	83	7.52	8.75
34	51.28	54.37	84	7.00	8.12
35	50.29	53.37	85	6.51	7.52
36	49.30	52.37	86	6.06	6.96
37	48.31	51.37	87	5.64	6.44
38	47.32	50.38	88	5.25	5.95
39	46.33	49.38	89	4.90	5.50
40	45.34	48.38	90	4.57	5.09
41	44.35	47.39	91	4.27	4.71
42	43.36	46.39	92	4.00	4.38
43	42.37	45.40	93	3.75	4.06
44	41.38	44.41	94	3.54	3.80
45	40.39	43.41	95	3.37	3.59
46	39.40	42.42	96	3.24	3.42
47	38.42	41.43	97	3.14	3.29
48	37.43	40.44	98	3.05	3.20
49	36.45	39.45	99	2.99	3.16
			100	2.96	3.16

# Cumpston Sarjeant

CONSULTING ACTUARIES

Life Expectancies  
Weekly Multipliers  
Deferral Factors



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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 medium mortality rate assumptions used by the Australian Bureau of Statistics in "Population Projections, Australia, 2012 (base) - 2101".

This publication is available for download on our website.

It is provided as a general reference source on the understanding that users exercise their own skill and care with respect to its use. Cumpston Sarjeant has endeavoured to ensure that the information presented here is accurate but no one should act on this material without appropriate professional advice.

2016

# 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
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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

Term	3%	5%	6%	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

### Example 1

A child age 5, who claims weekly care to age 18, at a 5% discount rate:

- i. Obtain the fixed term:  
18 - 5 = 13 year fixed term
- ii. Look up the multiplier:  
Look down the "Term" column, for a fixed term of 13 years, at 5%: 502.3

### Example 2

An individual age 40, who claims loss of earnings to age 67, at a 6% discount rate:

- i. Obtain the fixed term:  
67 - 40 = 27 year fixed term
- ii. Look up the multiplier:  
Look down the "Term" column, for a fixed term of 27 years, at 6%: 709.8

# Deferral Factors

Term	3%	5%	6%	Term	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

### Example 3

A child age 5, who claims weekly care from age 18 to 65, at a 5% discount rate:

- 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 4

An individual age 30, who claims earnings loss from age 55 to 65, at a 6% discount rate:

- 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.

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.

When allowing for a delay in payment:

- Deferral factors are used for the period of delay, that is the period between now and payment commencement
- Fixed term factors are used for the period of payment, that is the period between payment commencement and payment cessation