

# LIFE EXPECTANCY AND PRESENT VALUE CALCULATOR - 2018

Normal Life Expectancy At Various Ages (in years) - per the Life Tables, Canada, 2011-2013, published by Statistics Canada in July 2017						Present Value Of \$1 Per Annum, payable monthly (discounted at 0.1% per annum for initial 15 years, and 2.5% per annum thereafter)			
Age	Life Expectancy		Age	Life Expectancy		Years	Present Value	Years	Present Value
	Male	Female		Male	Female				
0	79.59	83.77							
1	79.00	83.14	46	35.45	39.04	1	1.00	46	36.20
2	78.02	82.16	47	34.53	38.09	2	2.00	47	36.66
3	77.04	81.18	48	33.61	37.15	3	3.00	48	37.10
4	76.05	80.19	49	32.69	36.22	4	3.99	49	37.53
5	75.06	79.20	50	31.78	35.28	5	4.99	50	37.95
6	74.07	78.20	51	30.88	34.35	6	5.98	51	38.36
7	73.08	77.21	52	29.98	33.43	7	6.98	52	38.76
8	72.08	76.21	53	29.08	32.51	8	7.97	53	39.15
9	71.09	75.22	54	28.20	31.59	9	8.96	54	39.53
10	70.09	74.23	55	27.32	30.68	10	9.95	55	39.90
11	69.10	73.23	56	26.44	29.77	11	10.94	56	40.26
12	68.11	72.24	57	25.58	28.87	12	11.93	57	40.61
13	67.11	71.25	58	24.72	27.97	13	12.92	58	40.96
14	66.12	70.25	59	23.87	27.08	14	13.90	59	41.29
15	65.13	69.26	60	23.03	26.19	15	14.89	60	41.62
16	64.15	68.28	61	22.20	25.32	16	15.86	61	41.94
17	63.17	67.29	62	21.37	24.44	17	16.81	62	42.25
18	62.20	66.31	63	20.56	23.58	18	17.73	63	42.56
19	61.23	65.33	64	19.76	22.72	19	18.64	64	42.86
20	60.27	64.35	65	18.97	21.88	20	19.52	65	43.15
21	59.31	63.36	66	18.19	21.04	21	20.38	66	43.43
22	58.35	62.38	67	17.42	20.20	22	21.21	67	43.71
23	57.40	61.40	68	16.67	19.38	23	22.03	68	43.97
24	56.44	60.42	69	15.92	18.57	24	22.83	69	44.24
25	55.48	59.44	70	15.20	17.77	25	23.61	70	44.49
26	54.53	58.46	71	14.48	16.99	26	24.37	71	44.74
27	53.57	57.48	72	13.78	16.21	27	25.11	72	44.99
28	52.61	56.49	73	13.10	15.45	28	25.83	73	45.22
29	51.64	55.51	74	12.43	14.70	29	26.54	74	45.46
30	50.68	54.53	75	11.78	13.96	30	27.22	75	45.68
31	49.72	53.55	76	11.14	13.24	31	27.89	76	45.90
32	48.76	52.58	77	10.52	12.54	32	28.55	77	46.12
33	47.80	51.60	78	9.92	11.85	33	29.19	78	46.33
34	46.84	50.62	79	9.34	11.18	34	29.81	79	46.54
35	45.88	49.65	80	8.78	10.53	35	30.42	80	46.74
36	44.92	48.67	81	8.24	9.89	36	31.01	81	46.93
37	43.96	47.70	82	7.71	9.28	37	31.59	82	47.12
38	43.00	46.73	83	7.21	8.68	38	32.16	83	47.31
39	42.05	45.75	84	6.72	8.11	39	32.71	84	47.49
40	41.09	44.78	85	6.26	7.55	40	33.24	85	47.67
41	40.14	43.82	86	5.82	7.02	41	33.77	86	47.84
42	39.20	42.85	87	5.40	6.52	42	34.28	87	48.01
43	38.25	41.89	88	5.00	6.03	43	34.78	88	48.17
44	37.31	40.94	89	4.62	5.58	44	35.27	89	48.33
45	36.38	39.99	90	4.27	5.15	45	35.74	90	48.49

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