

LIFE EXPECTANCY AND PRESENT VALUE CALCULATOR - 2020

Normal Life Expectancy At Various Ages (in years) - per the Life Tables, Canada, 2015-2017, published by Statistics Canada in May 2019

Present Value Of \$1 Per Annum, payable monthly (discounted at 0.0% per annum for initial 15 years, and 2.5% per annum thereafter)

Life Expectancy			Life Expectancy						
Age	Male	Female	Age	Male	Female	Years	Present Value	Years	Present Value
0	79.9	84.0							
1	79.3	83.4	46	35.9	39.3	1	1.00	46	36.64
2	78.3	82.4	47	35.0	38.4	2	2.00	47	37.10
3	77.3	81.4	48	34.0	37.4	3	3.00	48	37.55
4	76.3	80.4	49	33.1	36.5	4	4.00	49	37.98
5	75.3	79.4	50	32.2	35.5	5	5.00	50	38.41
6	74.3	78.4	51	31.3	34.6	6	6.00	51	38.82
7	73.4	77.4	52	30.4	33.7	7	7.00	52	39.23
8	72.4	76.4	53	29.5	32.7	8	8.00	53	39.63
9	71.4	75.4	54	28.6	31.8	9	9.00	54	40.01
10	70.4	74.4	55	27.7	30.9	10	10.00	55	40.39
11	69.4	73.5	56	26.9	30.0	11	11.00	56	40.76
12	68.4	72.5	57	26.0	29.1	12	12.00	57	41.12
13	67.4	71.5	58	25.1	28.2	13	13.00	58	41.46
14	66.4	70.5	59	24.3	27.3	14	14.00	59	41.81
15	65.4	69.5	60	23.4	26.4	15	15.00	60	42.14
16	64.4	68.5	61	22.6	25.5	16	15.99	61	42.46
17	63.4	67.5	62	21.8	24.7	17	16.95	62	42.78
18	62.5	66.5	63	20.9	23.8	18	17.89	63	43.09
19	61.5	65.5	64	20.1	22.9	19	18.80	64	43.39
20	60.5	64.6	65	19.3	22.1	20	19.70	65	43.69
21	59.6	63.6	66	18.6	21.2	21	20.57	66	43.97
22	58.6	62.6	67	17.8	20.4	22	21.42	67	44.25
23	57.7	61.6	68	17.0	19.6	23	22.25	68	44.53
24	56.7	60.6	69	16.3	18.8	24	22.83	69	44.79
25	55.8	59.7	70	15.5	18.0	25	23.06	70	45.05
26	54.8	58.7	71	14.8	17.2	26	23.85	71	45.31
27	53.9	57.7	72	14.1	16.4	27	24.62	72	45.55
28	52.9	56.7	73	13.4	15.7	28	25.37	73	45.80
29	52.0	55.8	74	12.7	14.9	29	26.11	74	46.03
30	51.0	54.8	75	12.1	14.2	30	26.82	75	46.26
31	50.1	53.8	76	11.4	13.4	31	27.52	76	46.49
32	49.1	52.8	77	10.8	12.7	32	28.20	77	46.70
33	48.2	51.9	78	10.2	12.1	33	28.87	78	46.92
34	47.2	50.9	79	9.6	11.4	34	29.52	79	47.13
35	46.3	49.9	80	9.0	10.7	35	30.15	80	47.33
36	45.3	48.9	81	8.5	10.1	36	30.77	81	47.53
37	44.4	48.0	82	7.9	9.5	37	31.37	82	47.72
38	43.4	47.0	83	7.4	8.9	38	31.96	83	47.91
39	42.5	46.0	84	6.9	8.3	39	32.53	84	48.09
40	41.5	45.0	85	6.5	7.8	40	33.09	85	48.27
41	40.6	44.1	86	6.0	7.2	41	33.63	86	48.45
42	39.6	43.1	87	5.6	6.7	42	34.17	87	48.62
43	38.7	42.2	88	5.2	6.2	43	34.69	88	48.79
44	37.7	41.2	89	4.8	5.8	44	35.19	89	48.95
45	36.8	40.2	90	4.4	5.3	45	35.69	90	49.11

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