

Example 2

31. The following is a second example of the use of the tables in a personal injury case but this time involving not only a total loss of earnings, but also the cost of future care:

The claimant is male, aged 48 at the date of the trial/settlement. He was working in a factory. His retirement age was 65 and his pre-retirement multiplicand has been determined as \$240,000 a year net of tax. As a result of his injuries, he has lost his job and become totally unemployable; but he has a normal life expectation for his age. The multiplicand for costs of care is deemed to be \$600,000 a year. His loss of earnings to retirement age of 65 is assessed as follows:

- (1) Look up Table 9 for loss of earnings to pension age 65 for males.
- (2) The discount rate is 2.5% (see paragraph 13).
- (3) Table 9 shows that, on the basis of a 2.5% discount rate, the multiplier for a male aged 48 is 13.53.
- (4) The damages for loss of earnings are assessed as \$3,247,200 (13.53 x \$240,000).

This example takes no account of risks other than mortality. Adjustments of the multiplier could be made by taking into account the factors described in paragraph 23.

32. The damages for cost of care are assessed as follows:

- (1) Look up Table 1 for the multiplier at age 48.
- (2) The discount rate is 2.5% (see paragraph 13).
- (3) Table 1 shows that, on the basis of a 2.5% discount rate, the multiplier at age 48 is 23.92.
- (4) No further adjustment is made for risks other than mortality.
- (5) The damages for cost of care are assessed at \$14,352,000 (23.92 x \$600,000).

Remark: in the context of matrimonial financial disputes, this method can convert the dependant's future financial needs into a present lump-sum value (i.e. Duxbury calculation) under s.7(1) of the Matrimonial Proceedings and Property Ordinance (Cap. 192). This method can also capitalise the dependant's future financial needs into a lump-sum amount under the Inheritance (Provision for Family and Dependents) Ordinance (Cap. 481): see *LPC v CYC, the Administrator of the Estate of CHS (deceased)* [2014] HKFAMC 87 at [30] and [118].

Variable Loss or Expense

33. The tables do not provide an immediate answer when the annual loss or expense to be valued is not assumed to be stable. For instance, where the claimant's lost earnings were on a sliding scale or promotion was likely to be achieved. One method of using the tables is to deal with such situations by modifying the multiplicand. In some cases, it may be appropriate to split the overall multiplier into parts and apply different multiplicands to each.

Example 3

34. The claimant is a female, a graduate with a degree, aged 25 at date of trial/settlement. Her probable career progression, in the absence of injury, would have provided her with salary increases at ages 30, 35 and 40. Thereafter she would have continued at the same level to the retirement age of 60. She is now incapable of working post-accident.

The multiplicands for lost future earnings are:

- Age 25 to 30: \$300,000 a year
- Age 30 to 35: \$480,000 a year

- Age 35 to 40: \$680,000 a year
- Age 40 to 60: \$780,000 a year

The multipliers for each stage of her career are calculated as follows:

- (1) The working-life will be 35 years, and the multiplier from Table 8 for that period (taking into account mortality risks but without any discounts for any other contingencies) will be 23.31. The discount rate is 2.5% (see paragraph 13).
- (2) The multiplier for a term certain of 35 years (ignoring mortality risks) from Table 28 is 23.43.
- (3) The multiplier from Table 28 should be split so that each individual segment of the whole working life period (35 years) is represented by a figure.
 - The first 5 years is represented by a multiplier for a term certain of 5 years, namely 4.70.
 - The next 5 years by 4.16 (i.e. the 10-year figure of 8.86 less the 5-year figure of 4.70);
 - The next 5 years by 3.68 (i.e. the 15-year figure of 12.54 less the 10-year figure of 8.86);
 - The next 20 years by 10.89 (i.e. the 35-year figure of 23.43 less the 15-year figure of 12.54).
- (4) Each of those smaller segmented multipliers can be shown as a percentage of the whole:
 - For the first 5 years, the segmented multiplier of 4.70 is 20.06% (4.70 / 23.43)
 - For the next 5 years, the segmented multiplier of 4.16 is 17.76% (4.16 / 23.43)
 - For the next 5 years, the segmented multiplier of 3.68 is 15.71% (3.68 / 23.43)
 - For the next 20 years, the segmented multiplier of 10.89 is 46.48% (10.89 / 23.43)
- (5) The working life multipliers from Table 8 can now be split up in identical proportions to the way in which the Table 28 multipliers have been treated above:
 - For the first 5 years, the segmented multiplier is 4.68 (23.31 x 20.06%)
 - For the next 5 years, the segmented multiplier is 4.14 (23.31 x 17.76%)
 - For the next 5 years, the segmented multiplier is 3.66 (23.31 x 15.71%)
 - For the next 20 years, the segmented multiplier is 10.83 (23.31 x 46.48%)
- (6) The multiplicand for each segment of working life is now multiplied by the appropriate segmented multiplier to calculate the loss for that period. The sum total of those losses represents the full sum for loss of future earnings.
- (7) The figures are set out in tabular form below and give a total lump sum award of \$14,324,400:

Ages	Period (years)	Table 28	% Split	Table 8	Net Annual Earnings (\$)	Loss (\$)
25-30	5	4.70	20.06%	4.68	300,000	1,404,000
30-35	5	4.16	17.76%	4.14	480,000	1,987,200
35-40	5	3.68	15.71%	3.66	680,000	2,488,800
40-60	20	10.89	46.48%	10.83	780,000	8,447,400
Total:	35 years	23.43	100%	23.31		14,327,400

N.B. the figures in the above table have been rounded at each step of calculation so the totals shown are not necessarily the sum of the individual multipliers in the columns.

Section C: Application of Tables to Fatal Accident Cases

35. In personal injury cases, the problem to be solved is that of setting a value on an income stream during the potential life of one person (the claimant). The situation is generally more complicated in fatal accident cases, however. In such cases, the compensation is intended to reflect the value of an income stream which would have been provided by the deceased to the dependent(s) during the deceased's expected lifetime and over the period during which the dependent(s) would have expected to receive the dependency. Such period or periods of dependency, however, have to be limited according to the expectation of what period of time the deceased would have been able to provide that financial support had he/she not been involved in the fatal accident.
36. In principle, therefore, the compensation for post-trial dependency should be based on the present value at the date of the trial of the dependency during the expected future joint lifetime of the deceased and the dependant or claimant (had the deceased survived naturally to the date of the trial), subject to any limitations on the period of dependency and any expected future changes in the level of dependency, for example, on attaining retirement age. In addition, there should be compensation for the period between the date of accident and the date of trial.
37. A set of actuarial tables to make such calculations accurately would require tables similar to Tables 1 to 26, but for each combination of ages as at the date of the trial of the deceased and the dependant to whom compensation is to be paid. The following paragraphs describe a methodology using Tables 1 to 26 which can be expected to yield satisfactory answers.

Damages for the Period from the Fatal Accident to the Date of Trial

38. The period of pre-trial dependency will normally be the period between the date of the fatal accident and the date of the trial, substituting where appropriate the lower figure of the expected period for which the deceased would have provided the dependency, had he or she been killed in the accident, or if the period of dependency would have been limited in some way, for example, if the dependent is a child.
39. A deduction may be made for the risk that the deceased might have died anyway, in the period between the date of the fatal accident and the date at which the trial takes place. In many cases, this deduction will be small and should usually be regarded as *de minimis*. The need for a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death.
40. The multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the multiplicand, which is determined in the usual way. Interest will then be added up to the date of trial on the basis of special damages.

Damages from the Date of Trial to Retirement Age

41. The assessment of the multiplier involves the following steps:
- (1) Determine the expected period for which the deceased would have been able to provide the dependency (see paragraph 42).
 - (2) Determine the expected period for which the dependent would have been able to receive the dependency (see paragraph 42 and 43).
 - (3) Take the lesser of the two periods.
 - (4) Treat the resulting period as a term certain for which the multiplier is to be determined and look up the figure in Table 28 for this period at the appropriate discount rate.
 - (5) Apply any adjustment for contingencies other than mortality in accordance with paragraph 23.
 - (6) If necessary, make an allowance for the risk that the deceased might have died anyway before the date of the trial (see paragraph 44).
42. The expected periods at (1) and (2) of paragraph 41 may be obtained from the 0% column of the appropriate table. For (1), Tables 3 to 14 will be relevant, according to the gender of the deceased and the expected age of

retirement. The age at which the table should be entered is the age which the deceased would have been at the date of the trial. For (2), Tables 1 and 2 can be used, according to the sex of the dependent and looking up the table at the age of the dependant at the date of the trial.

43. If the period for which the dependency would have continued is a short fixed period, as in the case of a child, the figure at (2) would be the outstanding period at the date of the trial.
44. A deduction may be made for the risk that the deceased might have died anyway before the date of trial. The need for such a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death.
45. The resulting multiplier, after application of any discount for the possibility of early death of the deceased before the date of trial, even had the accident not taken place, is to be applied to the appropriate multiplicand, determined in relation to dependency as assessed for the period up to retirement age.
46. If there are several dependants, to whom damages are to be paid in respect of their own particular lifetime (or for a fixed period of dependency), separate multipliers should be determined for each and multiplied by the appropriate multiplicand using the procedure in paragraphs 41-45. The total amount of damages is then obtained by adding the separate components. If a single multiplicand is determined, but the damages are to be shared among two or more dependants so long as they are each alive, or during a period of common dependency, then the multiplier will be calculated using the procedure in paragraphs 41-45. At step (2) of paragraph 41, however, the expected period will be the longest of the expected periods for which the dependency might last.

Damages for the Period of Dependency after Retirement Age

47. The method described in paragraphs 41-46 for pre-retirement age dependency cannot satisfactorily be applied with a sufficient degree of accuracy to post-retirement age dependency. A method is proposed which involves determining the multiplier by looking at dependency for the rest of life from the date of trial and then subtracting the multiplier for dependency up to retirement age.
48. The assessment of the multiplier for whole of life dependency involves the following steps:
 - (1) Determine the expectation of life which the deceased would have had as at the date of trial, or such lesser period for which the deceased would have been able to provide the dependency (see paragraph 49).
 - (2) Determine the expected period for which the dependent would have been able to receive the dependency (see paragraph 49).
 - (3) Take the lesser of the two periods.
 - (4) Treat the resulting lesser period as a term certain for which the multiplier is to be determined and look up the figure in Table 28 for this period at the appropriate discount rate.
49. The expected periods at (1) and (2) of paragraph 48 may be obtained from the 0% column of the appropriate table at the back of this booklet. For (1), Tables 1 or 2 will be relevant, according to the gender of the deceased. The age at which the table should be entered is the age which the deceased would have attained at the date of the trial. For (2), Tables 1 and 2 can be used, according to the gender of the dependent and looking up the table at the age of the dependant at the date of the trial.
50. Deduct the corresponding multiplier for post-trial pre-retirement dependency, as determined in paragraphs 41-46 but without any adjustment for contingencies other than mortality or that the deceased may have died anyway before the date of trial. The result is the multiplier for post-retirement dependency, which must then be applied to the appropriate multiplicand, assessed in relation to dependency after retirement age. The adjustment for contingencies other than mortality in respect of the damages for the period of dependency after retirement age will often be less than that required for pre-retirement age damages (see paragraph 23).
51. A deduction may finally be made for the risk that the deceased might have died anyway before the date of trial. The need for such a deduction becomes more necessary the longer the period from the date of accident to the date of trial and the older the deceased at the date of death.

Pre-trial damages:

(1) Period between fatal accident and trial: 4 years.

(2) Pre-trial damages = $4 \times \$970,000$
= \$3,880,000

(Adjustment can be made if evidence of possible early death of the deceased and/or contingencies other than mortality can be shown.)

Post-trial pre-retirement damages:

(1) Expected period for which the deceased would have provided the dependency (Table 7 at 0% for male aged 51, the age that he would have been if he was still alive at the date of trial): 8.86.

(2) Expected period for which dependant would have been able to receive the dependency (Table 2 at 0% for female aged 50): 41.34.

(3) Lesser of two periods at (1) and (2) = 8.86.

(4) The multiplier for term certain of 8.86 years at 1% discount rate for needs between 5 and 10 years (see paragraph 14) is calculated by interpolating between the values for 8 and 9 in Table 28:

$$= (9 - 8.86) \times 7.69 + (8.86 - 8) \times 8.61$$

$$= 8.48$$

(5) Post-trial pre-retirement damages = $8.48 \times \$970,000$
= \$8,225,600

(Adjustment can be made if evidence of possible early death of the deceased and/or contingencies other than mortality can be shown.)

Post-retirement damages:

(1) Expectation of life of deceased at date of trial (Table 1 at 0% for male aged 51): 34.83.

(2) Expected period for which the dependant would have been able to receive the dependency (Table 2 at 0% for female aged 50): 41.34.

(3) Lesser of two periods at (1) and (2) = 34.83.

(4) Multiplier for time certain of 34.83 years at 2.5% discount rate (interpolating between the values for 34 and 35 in Table 28).

$$= (35 - 34.83) \times 23.01 + (34.83 - 34) \times 23.43$$

$$= 23.36$$

(5) Deduct multiplier for post-trial pre-retirement damages
 $23.36 - 8.48 = 14.88$

(6) Post-retirement damages = $14.88 \times \$580,000$
= \$8,630,400

(Adjustment can be made if evidence of possible early death of the deceased and/or contingencies other than mortality can be shown.)

Example 6

55. There are two dependants, respectively a child aged 10 and a male aged 41 at the date of the trial, which is taking place 3 years after the date of the fatal accident which killed the woman, at that time aged 35, on whom both

Table 3 - Multipliers for loss of earnings to pension age 50 (males)

TABLE 3 - MULTIPLIERS FOR LOSS OF EARNINGS TO PENSION AGE 50 (MALES)

Age at date of trial	Multiplier calculated with allowance for projected mortality and rate of return of															Age at date of trial
	-2.0%	-1.5%	-1.0%	-0.5%	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	48.51	44.12	40.24	36.82	33.78	31.07	28.67	26.52	24.60	22.88	21.34	19.94	18.69	17.55	16.52	16
17	46.55	42.47	38.85	35.64	32.78	30.23	27.95	25.92	24.09	22.44	20.96	19.63	18.42	17.32	16.32	17
18	44.63	40.84	37.47	34.46	31.78	29.38	27.23	25.30	23.56	21.99	20.58	19.30	18.14	17.08	16.12	18
19	42.76	39.24	36.10	33.30	30.78	28.53	26.50	24.68	23.03	21.54	20.18	18.96	17.84	16.83	15.90	19
20	40.92	37.67	34.75	32.14	29.79	27.67	25.77	24.04	22.48	21.07	19.78	18.61	17.54	16.57	15.68	20
21	39.12	36.11	33.42	30.99	28.80	26.82	25.02	23.40	21.92	20.58	19.36	18.25	17.23	16.29	15.44	21
22	37.35	34.59	32.09	29.84	27.80	25.95	24.27	22.75	21.36	20.09	18.93	17.87	16.90	16.01	15.19	22
23	35.62	33.09	30.79	28.70	26.81	25.09	23.52	22.09	20.78	19.59	18.49	17.48	16.56	15.71	14.93	23
24	33.93	31.61	29.49	27.57	25.82	24.22	22.76	21.42	20.19	19.07	18.04	17.08	16.21	15.40	14.65	24
25	32.27	30.15	28.21	26.44	24.82	23.34	21.99	20.74	19.59	18.54	17.57	16.67	15.84	15.08	14.37	25
26	30.65	28.71	26.94	25.32	23.83	22.46	21.21	20.05	18.98	18.00	17.09	16.24	15.46	14.74	14.06	26
27	29.05	27.30	25.69	24.20	22.84	21.58	20.42	19.35	18.36	17.44	16.59	15.80	15.07	14.38	13.75	27
28	27.49	25.91	24.44	23.09	21.85	20.69	19.63	18.64	17.72	16.87	16.08	15.34	14.65	14.01	13.42	28
29	25.96	24.53	23.21	21.99	20.86	19.80	18.83	17.92	17.07	16.28	15.55	14.87	14.23	13.63	13.07	29
30	24.46	23.18	21.99	20.89	19.86	18.91	18.02	17.19	16.41	15.69	15.01	14.37	13.78	13.22	12.70	30
31	22.99	21.85	20.79	19.80	18.87	18.01	17.20	16.44	15.73	15.07	14.45	13.87	13.32	12.80	12.32	31
32	21.55	20.54	19.59	18.71	17.88	17.10	16.37	15.69	15.05	14.44	13.87	13.34	12.84	12.36	11.91	32
33	20.14	19.25	18.41	17.62	16.88	16.19	15.54	14.92	14.34	13.80	13.28	12.79	12.33	11.90	11.49	33
34	18.75	17.97	17.24	16.54	15.89	15.28	14.69	14.15	13.63	13.14	12.67	12.23	11.81	11.42	11.04	34
35	17.40	16.72	16.08	15.47	14.90	14.36	13.84	13.36	12.90	12.46	12.04	11.65	11.27	10.92	10.58	35
36	16.07	15.48	14.93	14.40	13.91	13.43	12.98	12.56	12.15	11.76	11.39	11.04	10.71	10.39	10.09	36
37	14.76	14.27	13.79	13.34	12.91	12.51	12.12	11.74	11.39	11.05	10.73	10.42	10.12	9.84	9.57	37
38	13.49	13.07	12.67	12.29	11.92	11.57	11.24	10.92	10.61	10.32	10.04	9.77	9.52	9.27	9.03	38
39	12.24	11.89	11.56	11.24	10.93	10.64	10.35	10.08	9.82	9.57	9.33	9.10	8.88	8.67	8.46	39
40	11.01	10.73	10.45	10.19	9.94	9.70	9.46	9.24	9.02	8.81	8.61	8.41	8.22	8.04	7.87	40
41	9.81	9.58	9.36	9.15	8.95	8.75	8.56	8.37	8.20	8.02	7.86	7.70	7.54	7.39	7.24	41
42	8.63	8.45	8.28	8.12	7.96	7.80	7.65	7.50	7.36	7.22	7.09	6.96	6.83	6.71	6.59	42
43	7.48	7.34	7.21	7.09	6.96	6.84	6.73	6.61	6.50	6.40	6.29	6.19	6.09	5.99	5.90	43
44	6.35	6.25	6.15	6.06	5.97	5.88	5.80	5.71	5.63	5.55	5.47	5.40	5.32	5.25	5.18	44
45	5.24	5.17	5.11	5.04	4.98	4.92	4.86	4.80	4.74	4.68	4.63	4.57	4.52	4.47	4.42	45
46	4.15	4.11	4.07	4.03	3.99	3.95	3.91	3.87	3.83	3.80	3.76	3.72	3.69	3.65	3.62	46
47	3.08	3.06	3.04	3.01	2.99	2.97	2.95	2.93	2.90	2.88	2.86	2.84	2.82	2.80	2.78	47
48	2.04	2.03	2.02	2.01	2.00	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	48
49	1.01	1.01	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	49

Table 5 - Multipliers for loss of earnings to pension age 55 (males)

TABLE 5 - MULTIPLIERS FOR LOSS OF EARNINGS TO PENSION AGE 55 (MALES)

Age at date of trial	Multiplier calculated with allowance for projected mortality and rate of return of															Age at date of trial
	-2.0%	-1.5%	-1.0%	-0.5%	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	58.72	52.60	47.29	42.68	38.66	35.15	32.07	29.36	26.98	24.87	23.00	21.34	19.86	18.53	17.35	16
17	56.56	50.82	45.83	41.47	37.66	34.32	31.38	28.79	26.51	24.48	22.67	21.07	19.63	18.35	17.19	17
18	54.44	49.07	44.37	40.27	36.66	33.49	30.70	28.22	26.03	24.08	22.34	20.79	19.40	18.15	17.03	18
19	52.37	47.34	42.94	39.07	35.67	32.66	30.00	27.64	25.54	23.67	22.00	20.50	19.16	17.95	16.86	19
20	50.33	45.65	41.52	37.88	34.67	31.83	29.30	27.05	25.05	23.25	21.65	20.21	18.91	17.74	16.68	20
21	48.34	43.98	40.12	36.70	33.68	30.99	28.59	26.46	24.54	22.83	21.29	19.90	18.65	17.52	16.49	21
22	46.40	42.33	38.73	35.53	32.68	30.15	27.88	25.85	24.03	22.39	20.92	19.58	18.38	17.29	16.29	22
23	44.49	40.71	37.35	34.36	31.69	29.30	27.16	25.24	23.51	21.94	20.53	19.26	18.10	17.05	16.09	23
24	42.62	39.12	35.99	33.20	30.70	28.45	26.43	24.61	22.97	21.49	20.14	18.92	17.81	16.80	15.87	24
25	40.79	37.55	34.65	32.05	29.71	27.60	25.70	23.98	22.43	21.02	19.74	18.57	17.51	16.53	15.65	25
26	38.99	36.00	33.32	30.90	28.72	26.74	24.96	23.34	21.87	20.54	19.32	18.21	17.19	16.26	15.41	26
27	37.23	34.48	32.00	29.76	27.72	25.88	24.21	22.69	21.31	20.04	18.89	17.83	16.87	15.98	15.16	27
28	35.51	32.98	30.69	28.62	26.73	25.02	23.46	22.03	20.73	19.54	18.45	17.45	16.53	15.68	14.90	28
29	33.82	31.50	29.40	27.49	25.74	24.15	22.69	21.36	20.14	19.02	17.99	17.05	16.17	15.37	14.62	29
30	32.16	30.05	28.12	26.36	24.75	23.28	21.92	20.68	19.54	18.49	17.52	16.63	15.81	15.04	14.34	30
31	30.54	28.62	26.85	25.24	23.76	22.40	21.15	19.99	18.93	17.95	17.04	16.20	15.42	14.70	14.03	31
32	28.95	27.20	25.60	24.12	22.77	21.51	20.36	19.29	18.31	17.39	16.54	15.76	15.03	14.35	13.72	32
33	27.39	25.81	24.36	23.01	21.77	20.63	19.57	18.58	17.67	16.82	16.03	15.30	14.61	13.98	13.38	33
34	25.86	24.44	23.13	21.91	20.78	19.74	18.76	17.86	17.02	16.24	15.50	14.82	14.19	13.59	13.03	34
35	24.37	23.09	21.91	20.81	19.79	18.84	17.95	17.13	16.36	15.64	14.96	14.33	13.74	13.18	12.66	35
36	22.90	21.76	20.71	19.72	18.80	17.94	17.14	16.39	15.68	15.02	14.40	13.82	13.28	12.76	12.28	36
37	21.46	20.46	19.51	18.63	17.81	17.04	16.31	15.63	14.99	14.39	13.83	13.30	12.79	12.32	11.88	37
38	20.05	19.17	18.33	17.55	16.82	16.13	15.48	14.87	14.29	13.75	13.24	12.75	12.29	11.86	11.45	38
39	18.67	17.90	17.17	16.48	15.83	15.22	14.64	14.09	13.58	13.09	12.63	12.19	11.77	11.38	11.01	39
40	17.32	16.65	16.01	15.41	14.84	14.30	13.79	13.31	12.85	12.41	12.00	11.61	11.23	10.88	10.54	40
41	16.00	15.42	14.87	14.35	13.85	13.38	12.93	12.51	12.11	11.72	11.35	11.00	10.67	10.35	10.05	41
42	14.70	14.21	13.74	13.29	12.86	12.46	12.07	11.70	11.35	11.01	10.69	10.38	10.09	9.81	9.54	42
43	13.43	13.02	12.62	12.24	11.88	11.53	11.20	10.88	10.58	10.29	10.01	9.74	9.48	9.24	9.00	43
44	12.19	11.84	11.51	11.19	10.89	10.60	10.32	10.05	9.79	9.54	9.30	9.07	8.85	8.64	8.44	44
45	10.97	10.69	10.42	10.15	9.90	9.66	9.43	9.20	8.99	8.78	8.58	8.38	8.20	8.02	7.84	45
46	9.78	9.55	9.33	9.12	8.92	8.72	8.53	8.35	8.17	8.00	7.83	7.67	7.52	7.37	7.22	46
47	8.60	8.43	8.26	8.09	7.93	7.77	7.62	7.48	7.33	7.20	7.06	6.93	6.81	6.69	6.57	47
48	7.46	7.32	7.19	7.06	6.94	6.82	6.71	6.59	6.48	6.38	6.27	6.17	6.07	5.98	5.88	48
49	6.33	6.23	6.14	6.04	5.95	5.87	5.78	5.70	5.62	5.54	5.46	5.38	5.31	5.23	5.16	49
50	5.22	5.16	5.09	5.03	4.97	4.90	4.84	4.79	4.73	4.67	4.62	4.56	4.51	4.46	4.41	50
51	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	51
52	3.08	3.05	3.03	3.01	2.99	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	52
53	2.03	2.02	2.01	2.00	1.99	1.98	1.97	1.96	1.95	1.94	1.94	1.93	1.92	1.91	1.90	53
54	1.01	1.01	1.00	1.00	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 19 - Multipliers for loss of pension commencing age 60 (males)

TABLE 19 - MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 60 (MALES)

Age at date of trial	Multiplier calculated with allowance for projected mortality and rate of return of															Age at date of trial
	-2.0%	-1.5%	-1.0%	-0.5%	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	128.72	86.82	58.83	40.05	27.38	18.80	12.97	8.98	6.24	4.36	3.05	2.15	1.52	1.07	0.76	0
1	126.34	85.65	58.34	39.91	27.42	18.93	13.12	9.13	6.38	4.47	3.15	2.23	1.58	1.12	0.80	1
2	123.83	84.38	57.76	39.72	27.43	19.02	13.25	9.27	6.51	4.59	3.24	2.30	1.64	1.17	0.84	2
3	121.37	83.12	57.19	39.52	27.43	19.12	13.38	9.40	6.64	4.70	3.34	2.38	1.71	1.23	0.88	3
4	118.94	81.88	56.62	39.32	27.43	19.22	13.52	9.55	6.77	4.82	3.44	2.47	1.78	1.28	0.93	4
5	116.56	80.65	56.05	39.13	27.43	19.31	13.65	9.69	6.90	4.94	3.54	2.55	1.85	1.34	0.98	5
6	114.21	79.43	55.48	38.92	27.43	19.40	13.79	9.83	7.04	5.06	3.65	2.64	1.92	1.40	1.02	6
7	111.91	78.22	54.92	38.72	27.42	19.50	13.92	9.98	7.18	5.19	3.76	2.74	2.00	1.46	1.08	7
8	109.64	77.03	54.35	38.52	27.41	19.59	14.06	10.13	7.32	5.31	3.87	2.83	2.08	1.53	1.13	8
9	107.42	75.85	53.80	38.32	27.41	19.68	14.19	10.27	7.47	5.45	3.99	2.93	2.16	1.60	1.18	9
10	105.24	74.69	53.24	38.11	27.40	19.78	14.33	10.43	7.61	5.58	4.10	3.03	2.24	1.67	1.24	10
11	103.09	73.54	52.69	37.91	27.39	19.87	14.47	10.58	7.76	5.72	4.23	3.14	2.33	1.74	1.31	11
12	100.99	72.41	52.14	37.70	27.38	19.96	14.61	10.73	7.91	5.86	4.35	3.24	2.43	1.82	1.37	12
13	98.93	71.29	51.60	37.50	27.37	20.05	14.75	10.89	8.07	6.00	4.48	3.36	2.52	1.90	1.44	13
14	96.91	70.19	51.06	37.29	27.35	20.14	14.89	11.05	8.23	6.15	4.61	3.47	2.62	1.99	1.51	14
15	94.92	69.10	50.52	37.09	27.34	20.23	15.03	11.21	8.39	6.30	4.75	3.59	2.72	2.07	1.58	15
16	92.97	68.03	49.99	36.88	27.32	20.32	15.17	11.37	8.55	6.45	4.89	3.71	2.83	2.17	1.66	16
17	91.06	66.97	49.46	36.68	27.31	20.41	15.31	11.53	8.72	6.61	5.03	3.84	2.94	2.26	1.74	17
18	89.19	65.93	48.94	36.47	27.29	20.50	15.46	11.70	8.89	6.77	5.18	3.97	3.06	2.36	1.83	18
19	87.35	64.90	48.42	36.27	27.28	20.59	15.60	11.87	9.06	6.94	5.33	4.11	3.18	2.47	1.92	19
20	85.54	63.88	47.90	36.06	27.26	20.68	15.75	12.04	9.23	7.11	5.49	4.25	3.31	2.58	2.02	20
21	83.77	62.88	47.39	35.86	27.24	20.77	15.90	12.21	9.41	7.28	5.65	4.40	3.44	2.69	2.11	21
22	82.03	61.89	46.88	35.65	27.22	20.86	16.04	12.38	9.59	7.46	5.82	4.55	3.57	2.81	2.22	22
23	80.32	60.91	46.37	35.45	27.20	20.95	16.19	12.56	9.78	7.64	5.99	4.71	3.71	2.94	2.33	23
24	78.65	59.94	45.87	35.24	27.17	21.03	16.34	12.74	9.97	7.82	6.16	4.87	3.86	3.07	2.44	24
25	77.00	58.99	45.37	35.03	27.15	21.12	16.49	12.92	10.16	8.01	6.34	5.03	4.01	3.20	2.56	25
26	75.38	58.04	44.87	34.82	27.12	21.20	16.64	13.10	10.35	8.20	6.52	5.20	4.16	3.34	2.69	26
27	73.78	57.11	44.37	34.61	27.09	21.29	16.79	13.28	10.55	8.40	6.71	5.38	4.33	3.49	2.82	27
28	72.22	56.18	43.87	34.39	27.06	21.37	16.94	13.47	10.75	8.60	6.91	5.56	4.50	3.64	2.96	28
29	70.67	55.26	43.38	34.18	27.03	21.45	17.08	13.65	10.95	8.81	7.11	5.75	4.67	3.80	3.10	29
30	69.16	54.35	42.88	33.96	26.99	21.53	17.23	13.84	11.15	9.02	7.31	5.95	4.85	3.97	3.26	30
31	67.66	53.45	42.39	33.74	26.95	21.61	17.38	14.03	11.36	9.23	7.52	6.15	5.04	4.14	3.42	31
32	66.20	52.56	41.89	33.51	26.91	21.68	17.53	14.22	11.57	9.45	7.74	6.36	5.24	4.33	3.58	32
33	64.75	51.68	41.40	33.29	26.86	21.75	17.68	14.41	11.79	9.67	7.96	6.57	5.44	4.51	3.76	33
34	63.33	50.81	40.91	33.06	26.82	21.83	17.82	14.60	12.01	9.90	8.19	6.79	5.65	4.71	3.94	34
35	61.93	49.94	40.42	32.84	26.77	21.90	17.97	14.80	12.23	10.13	8.42	7.02	5.87	4.92	4.13	35
36	60.56	49.09	39.94	32.61	26.72	21.97	18.12	15.00	12.45	10.37	8.66	7.25	6.09	5.13	4.33	36
37	59.21	48.25	39.45	32.38	26.66	22.03	18.27	15.19	12.68	10.61	8.91	7.50	6.33	5.35	4.54	37
38	57.89	47.41	38.97	32.15	26.61	22.10	18.42	15.40	12.91	10.86	9.16	7.75	6.57	5.59	4.76	38
39	56.60	46.59	38.50	31.92	26.56	22.17	18.57	15.60	13.14	11.11	9.42	8.01	6.82	5.83	5.00	39
40	55.33	45.79	38.03	31.69	26.50	22.23	18.72	15.80	13.38	11.37	9.69	8.27	7.09	6.09	5.24	40
41	54.08	44.99	37.56	31.46	26.45	22.30	18.87	16.01	13.63	11.64	9.96	8.55	7.36	6.35	5.49	41
42	52.87	44.21	37.10	31.24	26.39	22.37	19.02	16.22	13.88	11.91	10.24	8.84	7.64	6.63	5.76	42
43	51.68	43.44	36.64	31.01	26.33	22.44	19.17	16.44	14.13	12.19	10.54	9.13	7.94	6.92	6.04	43
44	50.51	42.68	36.19	30.79	26.28	22.50	19.33	16.66	14.39	12.47	10.84	9.44	8.25	7.22	6.34	44
45	49.38	41.94	35.75	30.57	26.23	22.57	19.49	16.88	14.66	12.77	11.15	9.76	8.57	7.54	6.65	45
46	48.27	41.22	35.31	30.36	26.18	22.65	19.65	17.10	14.93	13.07	11.47	10.09	8.90	7.87	6.98	46
47	47.19	40.51	34.89	30.14	26.13	22.72	19.82	17.33	15.21	13.38	11.80	10.43	9.25	8.22	7.32	47
48	46.14	39.81	34.47	29.94	26.08	22.80	19.98	17.57	15.49	13.70	12.14	10.79	9.61	8.58	7.68	48
49	45.11	39.13	34.06	29.73	26.04	22.88	20.16	17.81	15.78	14.02	12.49	11.16	9.99	8.96	8.06	49
50	44.12	38.47	33.65	29.54	26.00	22.96	20.33	18.06	16.08	14.36	12.86	11.54	10.38	9.36	8.46	50

Table 20 - Multipliers for loss of pension commencing age 60 (females)

TABLE 20 - MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 60 (FEMALES)

Age at date of trial	Multiplier calculated with allowance for projected mortality and rate of return of															Age at date of trial
	-2.0%	-1.5%	-1.0%	-0.5%	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	159.32	106.29	71.27	48.02	32.52	22.13	15.13	10.39	7.17	4.97	3.46	2.41	1.69	1.19	0.84	0
1	156.34	104.83	70.65	47.85	32.56	22.27	15.30	10.56	7.32	5.10	3.56	2.50	1.76	1.25	0.89	1
2	153.23	103.27	69.95	47.61	32.57	22.38	15.45	10.72	7.47	5.22	3.67	2.59	1.83	1.30	0.93	2
3	150.17	101.73	69.25	47.38	32.57	22.49	15.61	10.88	7.62	5.36	3.78	2.68	1.91	1.36	0.98	3
4	147.17	100.20	68.56	47.14	32.57	22.61	15.76	11.04	7.77	5.49	3.89	2.77	1.98	1.42	1.03	4
5	144.23	98.70	67.88	46.91	32.57	22.72	15.92	11.21	7.92	5.63	4.01	2.87	2.06	1.49	1.08	5
6	141.33	97.21	67.19	46.67	32.57	22.83	16.08	11.38	8.08	5.77	4.13	2.97	2.15	1.56	1.13	6
7	138.50	95.75	66.52	46.43	32.56	22.94	16.24	11.54	8.24	5.91	4.26	3.08	2.23	1.63	1.19	7
8	135.71	94.30	65.84	46.19	32.56	23.06	16.40	11.72	8.41	6.06	4.38	3.18	2.32	1.70	1.25	8
9	132.98	92.87	65.18	45.96	32.56	23.17	16.56	11.89	8.57	6.21	4.51	3.29	2.41	1.77	1.31	9
10	130.30	91.46	64.51	45.72	32.55	23.28	16.72	12.07	8.74	6.36	4.65	3.41	2.51	1.85	1.38	10
11	127.67	90.08	63.86	45.48	32.54	23.39	16.89	12.25	8.92	6.52	4.79	3.53	2.61	1.94	1.44	11
12	125.09	88.71	63.21	45.25	32.54	23.50	17.05	12.43	9.09	6.68	4.93	3.65	2.71	2.02	1.52	12
13	122.56	87.36	62.56	45.01	32.53	23.62	17.22	12.61	9.27	6.85	5.08	3.78	2.82	2.11	1.59	13
14	120.08	86.03	61.92	44.77	32.52	23.73	17.39	12.80	9.46	7.02	5.23	3.91	2.93	2.21	1.67	14
15	117.65	84.71	61.28	44.54	32.51	23.84	17.56	12.99	9.64	7.19	5.38	4.04	3.05	2.31	1.75	15
16	115.26	83.42	60.65	44.30	32.51	23.95	17.73	13.18	9.83	7.37	5.54	4.18	3.17	2.41	1.84	16
17	112.93	82.14	60.03	44.07	32.50	24.07	17.90	13.37	10.03	7.55	5.71	4.33	3.30	2.52	1.93	17
18	110.63	80.89	59.41	43.83	32.49	24.18	18.07	13.57	10.22	7.74	5.88	4.48	3.43	2.63	2.03	18
19	108.38	79.64	58.80	43.60	32.47	24.29	18.25	13.77	10.43	7.93	6.05	4.64	3.56	2.75	2.13	19
20	106.17	78.42	58.19	43.36	32.46	24.40	18.42	13.97	10.63	8.12	6.23	4.80	3.71	2.87	2.23	20
21	104.00	77.21	57.58	43.13	32.45	24.52	18.60	14.17	10.84	8.32	6.41	4.96	3.85	3.00	2.35	21
22	101.88	76.02	56.98	42.90	32.43	24.63	18.78	14.38	11.05	8.53	6.60	5.13	4.00	3.13	2.46	22
23	99.79	74.84	56.38	42.66	32.42	24.74	18.96	14.59	11.27	8.74	6.80	5.31	4.16	3.27	2.58	23
24	97.74	73.68	55.79	42.42	32.40	24.85	19.14	14.80	11.49	8.95	7.00	5.49	4.33	3.42	2.71	24
25	95.73	72.53	55.20	42.19	32.38	24.96	19.32	15.01	11.71	9.17	7.21	5.68	4.50	3.57	2.85	25
26	93.75	71.40	54.61	41.95	32.36	25.07	19.50	15.23	11.94	9.39	7.42	5.88	4.68	3.73	2.99	26
27	91.81	70.28	54.03	41.71	32.34	25.18	19.68	15.45	12.17	9.62	7.64	6.08	4.86	3.90	3.13	27
28	89.91	69.17	53.45	41.48	32.32	25.29	19.87	15.67	12.40	9.86	7.86	6.29	5.05	4.07	3.29	28
29	88.04	68.08	52.87	41.24	32.29	25.40	20.05	15.89	12.64	10.10	8.09	6.51	5.25	4.25	3.45	29
30	86.20	67.00	52.30	41.00	32.27	25.50	20.23	16.12	12.89	10.34	8.33	6.73	5.46	4.44	3.62	30
31	84.40	65.93	51.73	40.75	32.24	25.61	20.42	16.35	13.13	10.59	8.57	6.96	5.67	4.63	3.80	31
32	82.62	64.88	51.16	40.51	32.21	25.71	20.61	16.58	13.38	10.85	8.82	7.20	5.89	4.84	3.99	32
33	80.88	63.84	50.60	40.27	32.18	25.82	20.79	16.81	13.64	11.11	9.08	7.44	6.12	5.05	4.18	33
34	79.17	62.81	50.03	40.02	32.14	25.92	20.98	17.04	13.90	11.38	9.34	7.70	6.36	5.28	4.39	34
35	77.49	61.79	49.47	39.78	32.11	26.02	21.17	17.28	14.16	11.65	9.61	7.96	6.61	5.51	4.60	35
36	75.83	60.78	48.92	39.53	32.07	26.12	21.35	17.52	14.43	11.93	9.89	8.23	6.87	5.75	4.83	36
37	74.21	59.78	48.36	39.28	32.03	26.22	21.54	17.77	14.70	12.21	10.18	8.51	7.14	6.01	5.07	37
38	72.61	58.80	47.81	39.03	31.99	26.32	21.73	18.01	14.98	12.51	10.47	8.80	7.42	6.27	5.32	38
39	71.05	57.83	47.26	38.78	31.94	26.41	21.92	18.26	15.27	12.80	10.78	9.10	7.71	6.55	5.58	39
40	69.51	56.87	46.72	38.53	31.90	26.51	22.11	18.51	15.55	13.11	11.09	9.41	8.01	6.84	5.85	40
41	68.00	55.93	46.18	38.28	31.85	26.61	22.31	18.77	15.85	13.42	11.41	9.73	8.32	7.14	6.14	41
42	66.53	54.99	45.64	38.03	31.81	26.70	22.50	19.03	16.14	13.74	11.74	10.06	8.65	7.45	6.44	42
43	65.07	54.07	45.11	37.78	31.76	26.80	22.69	19.29	16.45	14.07	12.08	10.40	8.98	7.78	6.76	43
44	63.65	53.17	44.58	37.53	31.71	26.89	22.89	19.55	16.76	14.41	12.43	10.76	9.33	8.12	7.09	44
45	62.26	52.27	44.06	37.28	31.66	26.99	23.09	19.82	17.07	14.75	12.79	11.12	9.70	8.48	7.44	45
46	60.89	51.39	43.54	37.03	31.61	27.09	23.29	20.09	17.39	15.11	13.16	11.50	10.08	8.86	7.81	46
47	59.55	50.52	43.03	36.79	31.57	27.18	23.49	20.37	17.72	15.47	13.54	11.89	10.47	9.25	8.19	47
48	58.24	49.67	42.53	36.54	31.52	27.28	23.69	20.65	18.06	15.84	13.94	12.30	10.88	9.66	8.60	48
49	56.96	48.83	42.03	36.30	31.47	27.38	23.90	20.93	18.40	16.22	14.34	12.72	11.31	10.09	9.02	49
50	55.71	48.01	41.53	36.06	31.42	27.48	24.11	21.23	18.75	16.61	14.76	13.15	11.76	10.54	9.47	50

Table 22 - Multipliers for loss of pension commencing age 65 (females)

TABLE 22 - MULTIPLIERS FOR LOSS OF PENSION COMMENCING AGE 65 (FEMALES)

Age at date of trial	Multiplier calculated with allowance for projected mortality and rate of return of															Age at date of trial
	-2.0%	-1.5%	-1.0%	-0.5%	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	142.06	93.73	62.12	41.35	27.64	18.55	12.50	8.46	5.75	3.92	2.68	1.85	1.27	0.88	0.61	0
1	139.40	92.45	61.58	41.19	27.67	18.67	12.65	8.60	5.87	4.02	2.77	1.91	1.33	0.92	0.64	1
2	136.63	91.07	60.97	40.99	27.68	18.77	12.77	8.73	5.99	4.13	2.85	1.98	1.38	0.96	0.68	2
3	133.90	89.71	60.36	40.79	27.68	18.86	12.90	8.86	6.11	4.23	2.94	2.05	1.43	1.01	0.71	3
4	131.23	88.37	59.76	40.59	27.68	18.95	13.03	9.00	6.23	4.34	3.03	2.12	1.49	1.05	0.74	4
5	128.60	87.04	59.16	40.38	27.68	19.05	13.16	9.13	6.36	4.44	3.12	2.19	1.55	1.10	0.78	5
6	126.02	85.73	58.57	40.18	27.68	19.14	13.29	9.27	6.48	4.55	3.21	2.27	1.61	1.15	0.82	6
7	123.49	84.44	57.98	39.97	27.68	19.24	13.42	9.40	6.61	4.67	3.31	2.35	1.68	1.20	0.86	7
8	121.01	83.16	57.39	39.77	27.67	19.33	13.56	9.54	6.75	4.78	3.41	2.43	1.74	1.25	0.90	8
9	118.57	81.90	56.81	39.57	27.67	19.43	13.69	9.69	6.88	4.90	3.51	2.52	1.81	1.31	0.95	9
10	116.18	80.66	56.23	39.36	27.66	19.52	13.83	9.83	7.02	5.02	3.61	2.61	1.89	1.37	1.00	10
11	113.84	79.43	55.66	39.16	27.66	19.61	13.96	9.98	7.15	5.15	3.72	2.70	1.96	1.43	1.05	11
12	111.54	78.23	55.09	38.95	27.65	19.71	14.10	10.12	7.30	5.28	3.83	2.79	2.04	1.49	1.10	12
13	109.28	77.04	54.53	38.75	27.65	19.80	14.24	10.27	7.44	5.41	3.94	2.89	2.12	1.56	1.15	13
14	107.07	75.86	53.97	38.55	27.64	19.90	14.38	10.42	7.59	5.54	4.06	2.99	2.20	1.63	1.21	14
15	104.90	74.71	53.42	38.35	27.63	19.99	14.52	10.58	7.74	5.68	4.18	3.09	2.29	1.70	1.27	15
16	102.78	73.57	52.87	38.14	27.63	20.08	14.66	10.73	7.89	5.82	4.31	3.20	2.38	1.78	1.33	16
17	100.69	72.44	52.32	37.94	27.62	20.18	14.80	10.89	8.05	5.95	4.43	3.31	2.48	1.86	1.40	17
18	98.64	71.33	51.78	37.74	27.61	20.27	14.94	11.05	8.20	6.11	4.57	3.42	2.57	1.94	1.47	18
19	96.63	70.23	51.25	37.54	27.60	20.37	15.09	11.21	8.36	6.26	4.70	3.54	2.68	2.03	1.54	19
20	94.66	69.15	50.71	37.33	27.59	20.46	15.23	11.38	8.53	6.41	4.84	3.66	2.78	2.12	1.62	20
21	92.73	68.08	50.18	37.13	27.57	20.55	15.38	11.54	8.69	6.57	4.98	3.79	2.89	2.21	1.70	21
22	90.83	67.03	49.66	36.93	27.56	20.65	15.52	11.71	8.86	6.73	5.13	3.92	3.01	2.31	1.78	22
23	88.96	65.99	49.13	36.72	27.55	20.74	15.67	11.88	9.04	6.90	5.28	4.06	3.13	2.42	1.87	23
24	87.13	64.96	48.61	36.52	27.53	20.83	15.82	12.05	9.21	7.07	5.44	4.20	3.25	2.52	1.96	24
25	85.34	63.95	48.10	36.31	27.51	20.92	15.96	12.22	9.39	7.24	5.60	4.34	3.38	2.64	2.06	25
26	83.57	62.94	47.59	36.11	27.50	21.01	16.11	12.40	9.57	7.41	5.76	4.49	3.51	2.75	2.16	26
27	81.84	61.95	47.07	35.90	27.48	21.10	16.26	12.58	9.76	7.59	5.93	4.64	3.65	2.87	2.27	27
28	80.14	60.98	46.57	35.69	27.45	21.19	16.41	12.76	9.94	7.78	6.10	4.80	3.79	3.00	2.38	28
29	78.47	60.01	46.06	35.48	27.43	21.28	16.56	12.94	10.14	7.97	6.28	4.97	3.94	3.13	2.50	29
30	76.82	59.05	45.56	35.27	27.41	21.37	16.71	13.12	10.33	8.16	6.46	5.14	4.09	3.27	2.62	30
31	75.21	58.11	45.06	35.06	27.38	21.45	16.87	13.30	10.53	8.35	6.65	5.31	4.25	3.42	2.75	31
32	73.62	57.17	44.56	34.85	27.35	21.54	17.02	13.49	10.73	8.56	6.84	5.49	4.42	3.57	2.89	32
33	72.06	56.24	44.06	34.63	27.32	21.62	17.17	13.68	10.93	8.76	7.04	5.68	4.59	3.72	3.03	33
34	70.52	55.33	43.56	34.42	27.28	21.70	17.32	13.86	11.13	8.97	7.25	5.87	4.77	3.89	3.18	34
35	69.01	54.42	43.07	34.20	27.25	21.78	17.47	14.06	11.34	9.18	7.46	6.07	4.96	4.06	3.33	35
36	67.53	53.53	42.57	33.98	27.21	21.86	17.62	14.25	11.56	9.40	7.67	6.28	5.15	4.24	3.49	36
37	66.08	52.64	42.08	33.76	27.17	21.94	17.77	14.44	11.77	9.62	7.89	6.49	5.35	4.42	3.66	37
38	64.64	51.77	41.60	33.54	27.13	22.02	17.93	14.64	11.99	9.85	8.12	6.71	5.56	4.61	3.84	38
39	63.24	50.90	41.11	33.32	27.09	22.09	18.08	14.84	12.21	10.08	8.35	6.93	5.77	4.82	4.03	39
40	61.86	50.05	40.63	33.09	27.04	22.17	18.23	15.04	12.44	10.32	8.59	7.17	5.99	5.03	4.23	40
41	60.50	49.20	40.15	32.87	27.00	22.24	18.38	15.24	12.67	10.57	8.83	7.41	6.23	5.25	4.43	41
42	59.17	48.37	39.67	32.65	26.95	22.32	18.54	15.44	12.91	10.81	9.09	7.66	6.47	5.48	4.65	42
43	57.87	47.55	39.20	32.42	26.90	22.39	18.69	15.65	13.14	11.07	9.35	7.91	6.72	5.72	4.88	43
44	56.59	46.74	38.73	32.20	26.85	22.46	18.85	15.86	13.39	11.33	9.61	8.18	6.98	5.97	5.12	44
45	55.33	45.94	38.27	31.97	26.80	22.54	19.00	16.07	13.63	11.60	9.89	8.46	7.25	6.23	5.36	45
46	54.10	45.15	37.80	31.75	26.75	22.61	19.16	16.29	13.88	11.87	10.17	8.74	7.53	6.50	5.63	46
47	52.89	44.37	37.35	31.53	26.70	22.68	19.32	16.50	14.14	12.15	10.46	9.03	7.82	6.79	5.90	47
48	51.71	43.61	36.89	31.31	26.65	22.75	19.48	16.73	14.40	12.43	10.76	9.34	8.12	7.08	6.19	48
49	50.56	42.86	36.45	31.09	26.60	22.82	19.64	16.95	14.67	12.73	11.07	9.65	8.44	7.39	6.49	49
50	49.43	42.12	36.01	30.87	26.55	22.90	19.80	17.18	14.94	13.03	11.39	9.98	8.77	7.72	6.81	50