Government Actuary's Department

Actuarial Tables

With explanatory notes
for use in

Personal Injury and Fatal Accident Cases

Prepared by an
Inter-disciplinary Working Party
of Actuaries, Lawyers, Accountants
and other interested parties

Fourth edition

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Introduction to the Fourth Edition

Recommendation 7.14 in The Law Commission's Report No 263 (Claims for Wrongful Death) recommended that the Working Party should be reconvened to "consider, and explain more fully," how the Tables should be used, or amended, to produce accurate assessments of damages in Fatal Accident Act cases (as opposed to personal injury cases). This recommendation was under the general heading "Should the multiplier be calculated from death or from trial?" This is the reason for the publication of this edition at this time.

When we examined the problem, it became plain that it was more difficult than had been appreciated when earlier editions were published. We have concluded that the Law Commission's basic criticism of the present system is valid and the new Section D in this edition contains guidance on what ought to be done when calculating damages in such cases.

In *Wells v Wells*, when deciding that the rate should be 3% until it was set by the Lord Chancellor, Lord Lloyd said that 3% "sounds about right", adding that it was less precise than could be achieved but that it was important to keep the calculations simple as well as accurate.

Of course, if the rate is to be rounded to the nearest 0.5% and altered infrequently, rather than using the precise current figure as published in the Financial Times, it is inevitable that the resultant figures will be less precise than would otherwise be the case. (We do not, of course, know what the Lord Chancellor is going to determine on this when he sets the rate.) Furthermore, since almost everybody will live either longer or shorter than their life expectancy, any figure decided upon will not prove to be precisely accurate for that particular individual, whatever method is used.

The three cases which were considered by the House of Lords and which resulted in the principles in question were personal injury cases. In fatal accident cases the problem is greater because more than one life has to be the subject of consideration. It would be possible to achieve more precise figures than would be obtained by following the approach which we have recommended. However, this would involve production of a very large number of further tables. Bearing in mind the need for simplicity, we are confident that our recommended procedure will produce figures which are "about right" and fair to all parties.

We considered whether courts would be precluded from adopting our recommended procedure because of earlier judicial decisions. The cases of *Cookson v Knowles* [1979] 2 A.C. 556, *Graham v Dodds* [1983] 1 W.L.R. 808 and *Corbett v Barking* [1991] 2 Q.B. 426 determined that multipliers must be selected at the date of death which, of course, is not what is done in our recommended procedure, requiring as it does calculations to be made from different dates. However, it is plain from the speeches in *Wells v Wells* that the House of Lords was stating that courts were to use the Government Actuary's tables and, as Lord Lloyd put it, it was "a new approach". It seems obvious to us that, when directing courts to use the tables, the House of Lords would have regarded it as absurd that the tables should be used in such a way as to produce an inaccurate answer through using them in a fashion which was appropriate to the old approach. Consequently, we do not consider that any of the cases decided before *Wells v Wells* precludes courts from using our recommended procedure.

As well as changes to the text, the tables themselves have been expanded to include retirement ages of 55 and 70. The figures in those tables which are based on projected mortality rates have also been updated and are now calculated using the projected mortality rates for England & Wales assumed in the latest 1998-based population projections.

In the Consultation Paper about Damages issued by the Lord Chancellor's Department in March, it is said that the Government intends to bring into force Section 10 of the Civil Evidence Act 1995. This long overdue step will result in my ceasing to have responsibility for the tables, which will be the Government Actuary's responsibility, being something which I had rashly assumed would have happened long ago when I wrote the introduction to the Third Edition in 1998.

The Working Party is extremely grateful to the Bar Council for providing us with the invaluable services of Mr John Horne, BCL as Secretary and the not inconsiderable back-up required and to Lincoln's Inn for allowing us to hold our meetings there and for the assistance of its staff. As before, the greatest burden has been undertaken by the Government Actuary and members of his Department, without which our task would have been immeasurably greater.

SIR MICHAEL OGDEN QC, Hon FIA
August 2000

EXPLANATORY NOTES

SECTION A: GENERAL

Purpose of tables

1. The tables have been prepared by the Government Actuary's Department. They provide an aid for those assessing the lump sum appropriate as compensation for a continuing future pecuniary loss or consequential expense or cost of care in personal injury and fatal accident cases.

Application of tables

2. The tables set out multipliers. These multipliers enable the user to assess the present capital value of future annual loss (net of tax) or annual expense calculated on the basis of various assumptions which are explained below. Accordingly, to find the present capital value of a given annual loss or expense, it is necessary to select the appropriate table, find the appropriate multiplier and then multiply the amount of the annual loss or expense by that figure.

3. Tables 1 to 36 deal with annual loss or annual expense extending over three different periods of time. In each case there are separate tables for men and women.

- In Tables 1, 2, 19 and 20 the loss or expense is assumed to begin immediately and to continue for the whole of the rest of the claimant's life, allowing for different potential lifespans, including the possibility of early death or prolonged life. The tables apply to both the deceased and the dependants' lives in fatal accident cases.

- In Tables 3 to 10 and 21 to 28 the loss or expense is assumed to begin immediately but to continue only until the claimant's retirement or earlier death. The age of retirement is assumed to be 55 in Tables 3, 4, 21 and 22, 60 in Tables 5, 6, 23 and 24, 65 in Tables 7, 8, 25 and 26 and 70 in Tables 9, 10, 27 and 28.

- In Tables 11 to 18 and 29 to 36 it is assumed that the annual loss or annual expense will not begin until the claimant reaches retirement but will then continue for the whole of the rest of his or her life.

4. In Tables 13 and 31 (males) and Tables 14 and 32 (females) the age of retirement is assumed to be 60. In Tables 15 and 33 (males) and Tables 16 and 34 (females) the age of retirement is assumed to be 65 (and similarly for retirement ages 55 and 70). These tables all make due allowance for the chance that the claimant may not live to reach the age of retirement.

Mortality assumptions for Tables 1 to 18

5. As in previous editions of these tables, Tables 1 to 18 are based on the mortality rates experienced in England & Wales in a historical three-year period, in this case the years 1990 to 1992, and published by the Government Actuary's Department as English Life Table No. 15 (ELT15). Given this assumption about mortality, the accuracy of these tables, which were prepared by the Government Actuary's Department, has been accepted by all the actuaries on the Working Party, which included actuaries nominated by the Institute and the Faculty of Actuaries, and the Association of British Insurers (ABI). Consequently, the courts can have confidence in the accuracy of these tables. Members of the Working Party nominated by the ABI have reservations about the application of the tables and other matters and these are set out in Appendix C.

6. On the basis of some reported cases, it appears that tables for pecuniary loss for life, e.g. cost of care, may have been misunderstood. As stated hereafter in Paragraph 25, the tables do not assume that the claimant dies after a period equating to the expectation of life, but take account of the possibilities that the claimant will live for different periods, e.g. die soon or live to be very old. The mortality assumptions relate to the general population of England & Wales. Unless there is clear evidence in an individual case to support the view that the individual is atypical and will enjoy longer or shorter expectation of life, no further increase or reduction is required for mortality alone.

Tables adjusted to take account of projected mortality (Tables 19 to 36)

7. The actuaries on the Working Party consider that failure to have regard to current and reasonable projected future improvements in mortality rates will result in awards of damages which are lower than they should be. At Appendix A is an extract from ELT15 which shows graphs indicating rates of mortality expressed in percentages of 1911 rates on a logarithmic scale. They demonstrate in a stark fashion the improvement in longevity which has taken place since 1911 and which, according to all the available evidence, is continuing. The sole exception to this trend is a small increase recently in the mortality of males in their late twenties and early thirties due to AIDS and increasing numbers of suicides. The same effect is present, albeit to a lesser degree, for females. Even if this slight worsening of mortality at these ages were to continue, the effect on the tables of multipliers would not be significant. (For comments by the ABI see Appendix C.)

8. The graphs, and the figures on which they are based, point to the conclusion that, on the balance of probabilities, the mortality rates which will actually be experienced in future by those who are alive today will be significantly lower than in ELT15, which is already nearly a decade out of date, and will be increasingly so the further into the future one goes. This implies the need for higher multipliers. For the purposes of preparing the official national population projections, the Government Actuary makes a prudent estimate of the extent of future improvements in mortality. Tables 19 to 36 show the multipliers which result from the application of these projected mortality rates (derived from the mid-1998 based population projections for England & Wales). The actuaries on the Working Party (save for the dissenting views expressed at Appendix C) consider that these alternative tables provide a more appropriate estimate of the value of future income streams than Tables 1 to 18, which are based on historic mortality and almost certainly underestimate future longevity. The Working Party therefore recommends the Courts to use Tables 19 to 36 rather than Tables 1 to 18.

9. Paragraphs 5 to 8 appeared in the Third Edition. So far as the Working Party is aware, all Judges are now using the tables based on projected mortality rates (Tables 19 to 36). Consequently, the majority of the Working Party would have omitted the tables which are based on historic mortality (Tables 1 to 18). However, they have been retained at the request of the ABI in case any of its members wishes to test the point on appeal.

Use of tables

10. To find the appropriate figure for the present value of a particular loss or expense, the user must first choose that table which relates to the period of loss or expense for which the individual claimant is to be compensated and to the sex of the claimant, or, where appropriate, the claimant's dependants.

11. If, for some reason, the facts in a particular case do not correspond with the assumptions on which one of the tables is based (e.g. it is known that the claimant will have a different retiring age from that assumed in the tables), then the tables can only be used if an appropriate allowance is made for this difference; for this purpose the assistance of an actuary should be sought, except for situations where specific guidance is given in these explanatory notes.

Rate of return

12. The basis of the multipliers set out in the tables is that the lump sum will be invested and yield income (but that over the period in question the claimant will gradually reduce the capital sum, so that at the end of the period it is exhausted). Accordingly, an essential factor in arriving at the right figure is to choose the appropriate rate of return. The tables set out

multipliers based on annual rates of return ranging from ½% to 5% (previous editions gave multipliers based on annual rates of return between 1½% and 5%). In addition, a 0% column has been included to show the multiplier without any discount for interest (i.e. expectations of life, or the equivalent for different periods). These are supplied to assist in the calculation of multipliers in Fatal Accident Act cases (see Section D).

13. Currently, the annual rate of return to be applied is 3% (net of tax), based on the judgment of the House of Lords in *Wells v Wells.* After a Commencement Order has been made in respect of the Damages Act 1996 Section 1, the rate or rates of return are expected to be specified by the Lord Chancellor, after receiving advice from the Government Actuary and the Treasury. Should it become necessary, further tables will be issued.

14. Previous editions of these tables explained how the current yields on index-linked government bonds could be used as an indicator of the appropriate real rate of return for valuing future income streams. Such considerations were endorsed by the House of Lords in *Wells v Wells* and it is expected that this will continue to be the case when the Lord Chancellor sets the rate on commencement of Section 1 of the Damages Act 1996. A description of how to use market rates of return on index-linked gilts to determine the appropriate rate of return is given in Appendix B. In cases outwith the scope of these tables, the advice of an actuary should be sought.

Tax

15. In order to arrive at a true present capital value of the claimant's future loss or expense it is necessary to consider whether he or she will have to pay a significant amount of tax on the investment return arising from his compensation. If he or she will pay little or no tax, no adjustment of the rate of return will be required. If he or she will have to pay a significant percentage of that income in tax, then the rate of return chosen to determine the present capital value of the loss or expense should be reduced accordingly. Attention is drawn to the decision of the House of Lords in *Hodgson v Trapp* [1989] AC 807 concerning the treatment of the incidence of higher rate tax on the income arising from a compensatory fund. This position was confirmed by Lord Steyn in the House of Lords judgment in *Wells v Wells*, namely that:

> "the position regarding higher tax rates should remain as Lord Oliver of Aylmerton in *Hodgson v Trapp* [1989] 1 AC 807 at 835B described it, viz. that in such exceptional cases plaintiffs would be free to place their arguments for a lower rate before the court."

16. In cases where the impact of personal Income Tax and Capital Gains Tax is likely to be significant, more accurate calculation of the value net of tax of payments to the individual may be desirable. Such calculations may be able to be carried out by using software of the type referred to in paragraph 73 but the advice of an accountant and an actuary should be sought.

Different retirement ages

17. In paragraph 11 above, reference was made to the problem that will arise when the claimant's retiring age is different from that assumed in the tables. Such a problem may arise in valuing a loss or expense beginning immediately but ending at retirement; or in valuing a loss or expense which will not begin until the claimant reaches retirement but will then continue until death. Tables are provided for retirement ages of 55, 60, 65 and 70. Where the claimant's actual retiring age would have been between two of these retirement ages for which tables are provided, the correct multiplier can be obtained by consideration of the tables for retirement age immediately above and below the actual retirement age, keeping the period to retirement age the same. Thus a woman of 42 who would have retired at 58 can be considered as being in between the cases of a woman of 39 with a retirement age of 55 and a woman of 44 with a retirement age of 60. The steps to take are as follows:

(1) Determine between which retirement ages, for which tables are provided, the claimant's actual retirement age *R* lies. Let the lower of these ages be *A* and the higher be *B.*

(2) Determine how many years must be subtracted from the claimant's actual retirement age to get to *A* and subtract that period from the claimant's age. If the claimant's age is *x*, the result of this calculation is ($x+A-R$).

(3) Look up this new reduced age in the Table corresponding to retirement age *A* at the appropriate rate of return. Let the resulting multiplier be *M*.

(4) Determine how many years must be added to the claimant's actual retirement age to get to *B* and add that period to the claimant's age. The result of this calculation is (*x*+*B*-*R*).

(5) Look up this new increased age in the Table corresponding to retirement age *B* at the appropriate rate of return. Let the resulting multiplier be *N*.

(6) Interpolate between *M* and *N*. In other words, calculate:
(*B*-*R*) x *M* + (*R*-*A*) x *N*
and divide the result by 5.

18. In the example given in paragraph 17, the steps would be as follows:

(1) *A* is 55 and *B* is 60

(2) Subtracting 3 years from the claimant's age gives 39.

(3) Looking up age 39 in Table 22 (for retirement age 55) gives 12.61 at a rate of return of 3%.

(4) Adding 2 years to the claimant's age gives 44.

(5) Looking up age 44 in Table 24 (for retirement age 60) gives 12.54 at a rate of return of 3%.

(6) Calculating 2 x 12.61 + 3 x 12.54 and dividing by 5 gives 12.57 as the multiplier.

19. If the claimant's actual retiring age would have been earlier than 55 (but not less than 50), he or she may be treated as correspondingly older than his or her true age, but keeping the same period to retirement age. Thus a woman of 42 who would have retired at 52 is treated as though she were 45 and retiring at 55. The appropriate multiplier is then obtained from Table 4 or 22. A further correction should then in principle be made, because the claimant's chances of survival for ten years are slightly greater at 42 than if she were in fact 45. However, the effect of this would be small for retirement ages down to 50.

20. When the claimant would have expected to retire later than the highest retirement age for which tables are available (age 70), say up to 75, the procedure is reversed. Thus a man of 42 who would have retired at 75 is treated as though he were 37 and retiring at 70. The appropriate multiplier is then obtained from the table (in this case Table 9 or 27) and the further correction required is made by reducing the multiplier for a male by three-quarters of one per cent for each year by which the retiring age of the claimant exceeds the retiring age assumed in the table. So, in this example, the multiplier from Table 27 at 3% rate of return would be 20.21 at age 37. Reducing the multiplier by three-quarters of one per cent for each of 5 years' later retirement means taking off 3¾% (or multiplying by 0.9625), which brings the multiplier to 19.45 (= 20.21 x (1 – 5 x 0.0075)). In the case of a woman the reduction would be by one half of one per cent for each year. So, for a woman of 49 who would have retired at 73, the multiplier from Table 28 for a woman aged 46 (three years younger to correspond to the difference between a retirement age of 73 and one of 70) would be 16.57. Reducing the multiplier by one half of one per cent for each year of early retirement means subtracting 1½% for three years' early retirement (or multiplying by 0.985), bringing the multiplier to 16.32 (= 16.57 x (1 – 3 x 0.005)).

21. When the loss or expense to be valued is that from the date of retirement to death, and the claimant's date of retirement differs from that assumed in the tables, a different approach is necessary, involving the following three steps.

(1) Assume that there is a present loss which will continue for the rest of the claimant's life and from Table 1 or 2 (or 19 or 20) establish the value of that loss or expense over the whole period from the date of assessment until the claimant's death.

(2) Establish the value of such loss or expense over the period from the date of assessment until the claimant's expected date of retirement following the procedure explained in paragraphs 17 to 20 above.

(3) Subtract the second figure from the first. The balance remaining represents the present value of the claimant's loss or expense between retirement and death.

22. The adjustments described in paragraphs 19 and 20 for retirement ages below 55 and above 70 cannot reliably be applied for retirement ages of less than 50 or more than 75. In such rare cases the advice of an actuary should be sought.

Younger ages

23. Tables 1, 2, 19 and 20, which concern pecuniary loss for life, and Tables 11 to 18 and 29 to 36, which concern loss of pension from retirement age, have been extended down to age 0. In some circumstances the multiplier at age 0 is slightly lower than that at age 1; this arises because of the relatively high incidence of deaths immediately after birth.

24. Tables for multipliers for loss of earnings (Tables 3 to 10 and 21 to 28) have not been extended below age 16. In order to determine the multiplier for loss of earnings for someone who has not yet started work, it is first necessary to determine an assumed age at which the claimant would have commenced work and to find the appropriate multiplier for that age from Tables 3 to 10 or 21 to 28, according to the assumed retirement age. This multiplier should then be multiplied by the deferment factor from Table 37 which corresponds to the appropriate rate of return and the period from the date of the trial to the date on which it is assumed that the claimant would have started work. A similar approach can be used for determining a multiplier for pecuniary loss for life where the loss is assumed to commence a fixed period of years from the date of the trial. For simplicity the factors in Table 37 relate purely to the impact of compound interest and ignore mortality. At ages below 30 this is a reasonable approximation (for example, allowance for male mortality in accordance with ELT15 from age 5 to 25 would only reduce the multiplier by a further 1 per cent, i.e. apply a factor of 0.99 to the multiplier) but at higher ages it would normally be appropriate to allow explicitly for mortality and the advice of an actuary should be sought.

Contingencies

25. Tables 1 to 18 have been calculated to take into account the chances that the claimant will live for different periods, including the possibility that they will die young or live to be very old, based on historical levels of population mortality. Tables 19 to 36 make reasonable provision for the levels of mortality which members of the population of England & Wales alive today may expect to experience in future. The tables do not take account of the other risks and vicissitudes of life, such as the possibility that the claimant would for periods have ceased to earn due to ill-health or loss of employment. Nor do they take account of the fact that many people cease work for substantial periods to care for children or other dependants. Section B suggests ways in which allowance may be made to the multipliers for loss of earnings, to allow for certain risks other than mortality.

Impaired lives

26. In some cases, medical evidence may be available which asserts that a claimant's health impairments are equivalent to adding a certain number of years to their current age, or to treating the individual as having a specific age different from their actual age. In such cases, Tables 1, 2, 19 and 20 can be used with respect to the deemed higher age. For the other tables the adjustment is not so straightforward, as adjusting the age will also affect the assumed retirement age, but the procedures described in paragraphs 17 to 21 may be followed, or the advice of an actuary should be sought.

Fixed periods

27. In cases where pecuniary loss is to be valued for a fixed period, the multipliers in Table 38 may be used. These make no allowance for mortality or any other contingency but assume that regular frequent payments (e.g. weekly or monthly) will continue throughout the period. These figures should in principle be adjusted if the periodicity of payment is less frequent, especially if the payments in question are annually in advance or in arrears.

Variable loss or expense

28. The tables do not provide an immediate answer when the annual loss or expense to be valued is not assumed to be stable; where, for instance, the claimant's lost earnings were on a sliding scale or promotion was likely to be achieved.

It may be possible to use the tables to deal with such situations by increasing the basic figure of annual loss or expenses; or by choosing a lower rate of interest and so a higher multiplier than would otherwise have been chosen. In some cases it may be appropriate to split the overall multiplier into two or more parts and apply different multiplicands to each. More complicated cases may be suited to the use of the software referred to in paragraph 73. In addition to contingent widows' pensions, cases such as *Singapore Bus v Lim Soon Yong* [1985] 1 WLR 1075 at 1079D – 1080A, *Taylor v O'Connor* [1971] AC 115 at 127, 130, *Davies and others v Whiteways Cyder Co Ltd and another* [1974] 3 All ER 168 etc may necessitate actuarial advice with regard to other losses.

29. If doubt exists whether the tables are appropriate to a particular case which appears to present significant difficulties of substance, it would be prudent to take actuarial advice. This might be appropriate in relation to the level of spouses' benefits, if these are to be assessed, since these are not readily valued using Tables 1 to 36. The value of these would generally be very small for a female claimant (i.e. benefits to the male spouse) but could add 10 to 20% to the pension loss for a male claimant.

SECTION B: CONTINGENCIES OTHER THAN MORTALITY

30. As stated in paragraph 25, the tables for loss of earnings (Tables 3 to 10 and 21 to 28) take no account of risks other than mortality. This section shows how the multipliers in these tables may be reduced to take account of risks other than mortality. This is based on work commissioned by the Institute of Actuaries and carried out by Professor S Haberman and Mrs D S F Bloomfield (*Work time lost to sickness, unemployment and stoppages: measurement and application* (1990), Journal of the Institute of Actuaries 117, 533-595). Although there was some debate within the actuarial profession about the details of this work, and in particular about the scope for developing it further, the findings were broadly accepted and were adopted by the Government Actuary and the other actuaries who were members of the Working Party when the Second Edition of the Tables was published.

31. Since the risk of mortality (including the risks of dying early or living longer) has already been taken into account in the tables, the principal contingencies in respect of which a further reduction is to be made, particularly for earnings loss up to retirement age, are illness and unemployment. Even with the effective disappearance of the "job for life" there appears to be no scientific justification in the generality of cases for assuming significantly larger deductions than those given in this section. It should be noted that the authors of the 1990 paper (Professor Haberman and Mrs Bloomfield) wrote "All the results discussed in this paper should be further qualified by the caveat that the underlying models … assume that economic activity rates and labour force separation and accession rated do not vary in the future from the bases chosen. As mentioned already in the text, it is unlikely to be true that the future would be free from marked secular trends." The paper relied on Labour Force Surveys for 1973, 1977, 1981 and 1985 and English Life Tables No. 14 (1980-82). However, although it is now somewhat out of date, it is the best study presently available. It is hoped that further research into the impact of contingencies other than mortality will be carried out in due course.

32. Specific factors in individual cases may necessitate larger reductions. By contrast, there will also be cases where the standard multipliers should be increased, to take into account positive factors of lifestyle, employment prospects and life expectancy.

33. The extent to which the multiplier needs to be reduced will reflect individual circumstances such as occupation and geographical region. In the short term, levels of economic activity and unemployment, including time lost through industrial action, are relevant. Reductions may be expected to be smaller for clerical workers than for manual workers, for those living in the South rather than the North, and for those in "secure" jobs and in occupations less affected by redundancy or industrial action.

34. The factors described in subsequent paragraphs are for use in calculating loss of earnings up to retirement age. The research work did not investigate the impact of contingencies other than mortality on the value of future pension rights. Some reduction to the multiplier for loss of pension would often be appropriate when a reduction is being applied for loss of earnings. This may be less of a reduction than in the case of loss of earnings because of the ill-health contingency (as opposed to the unemployment contingency), particularly in cases where there are significant ill-health retirement pension rights. A bigger reduction may be necessary in cases where there is significant doubt whether pension rights would have continued to accrue (to the extent not already allowed for in the post-retirement multiplier) or in cases where there may

be doubt over the ability of the pension fund to pay promised benefits. In the case of a defined contribution pension scheme, loss of pension rights may be able to be allowed for simply by increasing the future earnings loss (adjusted for contingencies other than mortality) by the percentage which the employer pays to the scheme in contributions.

35. The suggestions which follow are intended only to provide a "ready reckoner", as opposed to precise figures.

The basic deduction for contingencies other than mortality

36. Subject to the adjustments which may be made as described below, the multiplier which has been selected from the tables, i.e. in respect of risks of mortality only, should be reduced by *multiplying* it by a figure selected from the table below, under the heading "Medium".

Table A
Loss of Earnings to Pension Age 65 (Males)

Age at date of trial	High	Medium	Low
20	0.99	0.98	0.97
25	0.99	0.98	0.96
30	0.99	0.97	0.95
35	0.98	0.96	0.93
40	0.98	0.96	0.92
45	0.97	0.95	0.90
50	0.96	0.93	0.87
55	0.95	0.90	0.82
60	0.95	0.90	0.81

Levels of economic activity and employment

37. The medium set of reductions is appropriate if it is anticipated that economic activity is likely to correspond to that in the 1970s and 1980s (ignoring periods of high and low unemployment). The high set is appropriate if higher economic activity and lower unemployment rates are anticipated. The low set is appropriate if lower economic activity and higher unemployment rates are anticipated.

Lower pension ages (Males)

38. The figures will be higher for a lower pension age. For example, if pension age is 60, the figures should be as shown in Table B.

Table B
Loss of Earnings to Pension Age 60 (Males)

Age at date of trial	High	Medium	Low
20	0.99	0.99	0.98
25	0.99	0.99	0.97
30	0.99	0.98	0.97
35	0.99	0.98	0.96
40	0.98	0.97	0.94
45	0.98	0.96	0.93
50	0.97	0.94	0.92
55	0.96	0.93	0.88

Female lives

39. As a rough guide, for female lives between ages 35 and 55 with a pension age of 60, the figures should be as shown in Table C. As for males, the factors will be lower if the pension age is higher (e.g. 65) and higher if the pension age is lower (e.g. 55).

Table C
Loss of Earnings to Pension Age 60 (Females)

Age at date of trial	High	Medium	Low
35	0.95	0.95	0.94
40	0.93	0.93	0.92
45	0.90	0.90	0.88
50	0.91	0.90	0.88
55	0.95	0.94	0.93

Variations by occupation

40. The risks of illness, injury and disability are less for persons in clerical or similar jobs, e.g. civil servants, the professions and financial services industries, and greater for those in manual jobs, e.g. construction, mining, quarrying and ship-building. However, what matters is the precise nature of the work undertaken by the person in question, rather than the industry as such; for example, a secretary in the headquarters office of a large construction company may be at no greater risk than a secretary in a solicitor's office.

41. In less risky occupations the figures in Tables A to C should be *increased* by a maximum of the order of 0.01 up to age 40, rising to 0.03 at age 55.

42. In more risky occupations the figures in Tables A to C should be *reduced* by a maximum of the order of 0.01 at age 25, 0.02 at age 40 and 0.05 at age 55.

Variations by geographical region

43. For persons resident in the South East, East Anglia, South West and East Midlands, the figures in Tables A to C should be *increased* by a maximum of the order of 0.01 up to age 40, rising to 0.03 at age 55.

44. For persons resident in the North, North West, Wales and Scotland, the figures in Tables A to C should be *reduced* by a maximum of the order of 0.01 at age 25, 0.02 at age 40 and 0.05 at age 55.

SECTION C: SUMMARY OF PERSONAL INJURY APPLICATIONS

45. To use the tables take the following steps:

(1) Choose the tables relating to the appropriate period of loss or expense.

(2) Choose the table, relating to that period, appropriate to the sex of the claimant and according to whether historical mortality is to be used (Tables 1 to 18) or a realistic estimate of actual mortality (Tables 19 to 36).

(3) Choose the appropriate rate of return, before allowing for the effect of tax on the income to be obtained from the lump sum.

(4) Allow for a reduction in the rate of return to reflect the effect of tax on the income from the lump sum.

(5) Find the figure under the column in the table chosen given against the age at trial of the claimant.

(6) Adjust the figure to take account of contingencies other than mortality, as specified in Section B above.

(7) Multiply the annual loss (net of tax) or expense by that figure.

46. In principle an allowance for an expected increase in the annual loss or expense (not due to inflation) can be made by choosing a lower rate of return or by increasing the figure of annual loss or expense. In cases where the claimant's expected age of retirement differs from that assumed in the tables, the more complicated procedure explained in paragraphs 17 to 21 should be followed.

Example 1

47. The following is an example of the use of the tables in a personal injury case:
The claimant is female, aged 35 at the date of the trial. She lives in London and is an established civil servant who was working in an office at a salary of £25,000 net of tax. As a result of her injuries, she has lost her job. Her loss of earnings to retirement age of 60 is assessed as follows:

(1) Look up Table 24 for loss of earnings to pension age 60 for females.

(2) The appropriate rate of return is decided to be 3% (based on the decision of the House of Lords in *Wells v Wells*).

(3) Table 24 shows that, on the basis of a 3% rate of return, the multiplier for a female aged 35 is 17.41.

(4) Now take account of risks other than mortality. On the assumption of high economic activity for the next few years, Table C would require 17.41 to be multiplied by 0.95.

(5) Based on Section B, further adjustment is necessary because the claimant (a) is in a secure non-manual job, and (b) lives in the South East.

(6) The adjustments should be made as follows:

Basic adjustment to allow for short-term high economic activity (Table C)	0.95
Adjustment to allow for occupation, say	+0.01
	0.96
Adjustment for geographical region, say	+0.01
	0.97

(7) The original multiplier taken from Table 24, namely 17.41, must therefore be multiplied by 0.97, resulting in a revised multiplier of 16.89.

(8) The damages for loss of earnings are assessed as £422,250 (16.89 x 25,000).

This example takes no account of the incidence of tax on investment return (see paragraph 15) above. It is assumed that this was taken into account when determining the 3% rate of return.

Example 2

48. The following is a second example of the use of the tables in a personal injury case:
The claimant is male, aged 48 at the date of the trial. He lives in Manchester and was working in a factory. His retirement age was 65 and his pre-retirement multiplicand has been determined as £20,000 a year net of tax. The multiplicand for costs of care is deemed to be £50,000 a year. As a result of his injuries, he has lost his job. His loss of earnings to retirement age of 65 is assessed as follows:

(1) Look up Table 25 for loss of earnings to pension age 65 for males.

(2) The appropriate rate of return is decided to be 3% (based on the decision of the House of Lords in *Wells v Wells*).

(3) Table 25 shows that, on the basis of a 3% rate of return, the multiplier for a male aged 48 is 12.88.

(4) Now take account of risks other than mortality. On the assumption of medium economic activity for the next few years, Table A would require 12.88 to be multiplied by 0.93.

(5) Based on Section B, further adjustment is necessary because the Plaintiff (a) is in a risky manual job, and (b) lives in the North West.

(6) The adjustments should be made as follows:

Basic adjustment to allow for short-term medium economic activity (Table A)	0.93
Adjustment to allow for occupation, say	–0.02
	0.91
Adjustment for geographical region, say	–0.03
	0.88

(7) The original multiplier taken from Table 25, namely 12.88, must therefore be multiplied by 0.88, resulting in a revised multiplier of 11.33.

(8) The damages for loss of earnings are assessed as £226,600 (11.33 x 20,000).

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

(1) Look up Table 19 for the multiplier at age 48.

(2) The appropriate rate of return is 3%.

(3) Table 19 shows that, on the basis of a 3% rate of return, the multiplier at age 48 is 20.22.

(4) No further adjustment is made for risks other than mortality.

(5) The damages for cost of care are assessed at £1,011,000 (20.22 x 50,000).

SECTION D: APPLICATION OF TABLES TO FATAL ACCIDENT CASES

50. Whereas 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. Here the compensation is intended to reflect the value of an income stream during the lifetime of one or more dependants of the deceased (or the expected period for which the dependants would have expected to receive the dependency, if shorter) but limited according to the expectation of how long the deceased would have been able to provide the financial support, had he or she not been involved in the fatal accident.

51. 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.

52. A set of actuarial tables to make such calculations accurately would require tables similar to Tables 1 to 36 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 Working Party concluded that this would not meet the criterion of simplicity of application which was a central objective of these tables and recommends that, in complex cases, or cases where the accuracy of the multiplier is thought by the parties to be of critical importance and material to the resulting amount of compensation (for example in cases potentially involving very large claims where the level of the multiplicand is unambiguously established), the advice of a professionally qualified actuary should be sought. However, for the majority of cases, a certain amount of approximation will be appropriate, bearing in mind the need for a simple and streamlined process, and taking into consideration the other uncertainties in the determination of an appropriate level of compensation. The following paragraphs describe a methodology using Tables 1 to 36 which can be expected to yield satisfactory answers.

Damages for the period from the fatal accident to the date of trial

53. The period of pre-trial dependency will normally be equal to 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 not been killed in the accident, or if the period of dependency would have been limited in some way, for example if the dependant is a child.

54. 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 could 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. As an illustration of the order of magnitude of the deduction, Table D shows some examples of factors by which the multiplier should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial.

TABLE D

Factor by which pre-trial damages should be multiplied to allow for the likelihood that the deceased would not in any case have survived to provide the dependency for the full period to the date of trial.

Age of deceased at date of accident	Period from date of accident to date of trial or date of cessation of dependency, if earlier (years)					
	Male deceased			Female deceased		
	3	6	9	3	6	9
10	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	1.00	1.00	1.00	1.00	1.00
30	1.00	1.00	1.00	1.00	1.00	1.00
40	1.00	0.99	0.99	1.00	1.00	0.99
50	0.99	0.99	0.98	1.00	0.99	0.99
60	0.98	0.96	0.94	0.99	0.98	0.96
70	0.95	0.90	0.85	0.97	0.94	0.90
80	0.88	0.76	0.65	0.92	0.83	0.73

Note: The factor is clearly one for a period of zero years. Factors for other ages and periods not shown in the table may be obtained approximately by interpolation.

55. The resultant 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

56. 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 57).

(2) Determine the expected period for which the dependant would have been able to receive the dependency (see paragraph 57).

(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 38 for this period at the appropriate rate of interest.

(5) Apply any adjustment for contingencies other than mortality in accordance with Section B.

(6) If necessary, make an allowance for the risk that the deceased might have died anyway before the date of the trial (see paragraph 59).

57. The expected periods at (1) and (2) of paragraph 56 may be obtained from the 0% column of the appropriate table at the back of this booklet. For (1), if historical mortality is to be used, Tables 3 to 10 will be relevant, according to the sex of the deceased and the expected age of retirement, or Tables 21 to 28 if the Court agrees with the recommendation of the Working Party that projected mortality is more appropriate. 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 or 19 and 20 can be used, according to the sex of the dependant and looking up the table at the age of the dependant at the date of the trial.

58. 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.

59. 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. As an illustration of the order of magnitude of the deduction, Table E shows some examples of the factor by which the multiplier, determined as above, should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial.

60. 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.

61. 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 56 to 60. 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 56 to 60. However, at step (2) of paragraph 56 the expected period will be the longest of the expected periods for which the dependency might last.

TABLE E

Factor by which post-trial damages should be multiplied to allow for the likelihood that the deceased would not in any case have survived to the date of trial in order to provide any post-trial dependency.

Age of deceased at date of accident	Period from date of accident to date of trial (years)					
	Male deceased			Female deceased		
	3	6	9	3	6	9
10	1.00	1.00	1.00	1.00	1.00	1.00
20	1.00	0.99	0.99	1.00	1.00	1.00
30	1.00	0.99	0.99	1.00	1.00	0.99
40	0.99	0.99	0.98	1.00	0.99	0.99
50	0.99	0.97	0.95	0.99	0.98	0.97
60	0.97	0.92	0.87	0.98	0.95	0.92
70	0.90	0.80	0.68	0.94	0.87	0.78
80	0.75	0.53	0.33	0.83	0.64	0.45

Note: The factor is clearly one for a period of zero years. Factors for other ages and periods not shown in the table may be obtained approximately by interpolation.

Damages for the period of dependency after retirement age

62. The method described in paragraphs 56 to 61 for pre-retirement age dependency cannot satisfactorily be applied directly to post-retirement age dependency with a sufficient degree of accuracy. We therefore propose a method 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.

63. 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 64).

(2) Determine the expected period for which the dependant would have been able to receive the dependency (see paragraph 64).

(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 38 for this period at the appropriate rate of interest.

64. The expected periods at (1) and (2) of paragraph 63 may be obtained from the 0% column of the appropriate table at the back of this booklet. For (1), if historical mortality is to be used, Tables 1 or 2 will be relevant, according to the sex of the deceased, or Tables 19 or 20 if the Court agrees with the recommendation of the Working Party that projected mortality is more appropriate. 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 or 19 and 20 can be used, according to the sex of the dependant and looking up the table at the age of the dependant at the date of the trial.

65. Deduct the corresponding multiplier for post-trial pre-retirement dependency, as determined in paragraphs 56 to 61, 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 34).

66. 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. As an illustration of the order of magnitude of the deduction, Table E shows some examples of the factor by which the multiplier, determined as above, should be multiplied for different ages of the deceased and for different periods from the date of accident to the date of the trial. The factors for this purpose are exactly the same deductions as used in the calculation at paragraphs 56 to 61.

Cases where dependency is not related to employment

67. The layout of paragraphs 56 to 66 is based on the assumption that the dependency provided by the deceased would have changed at retirement age. This may not be appropriate in some cases, particularly in the important case of the deceased wife and mother whose contribution has been solely in the home or in the case of an adult child caring for an elderly parent or parents. In cases like this, where the deceased might have provided the dependency throughout their lifetime, paragraphs 62 to 66 should be ignored and paragraphs 56 to 61 used, with the difference that the expected period required at step (1) of paragraph 56 should be a whole of life expectancy, taken from Tables 1 and 2 or 19 and 20. This is also the approach to use when the deceased was already a pensioner.

Example 3

68. The dependant is female, aged 38 at the date of the trial, which is taking place 6 years after the date of the fatal accident which killed the male deceased, at that time aged 37, on whom the dependant was financially dependent. The Court has determined a multiplicand, up to the deceased's normal retirement age of 65, of £30,000 and has decided that no post-retirement damages are payable. The damages are to be calculated as follows:

Pre-trial damages:

(1) Period between fatal accident and trial: 6 years.

(2) Factor for possible early death (Table D for male aged 37 and 6 years): 0.99

(3) ∴ Pre-trial damages = 6 x 0.99 x £30,000
= £178,200 (plus interest as special damages)

Post-trial damages:

(1) Expected period for which the deceased would have provided the dependency (Table 25 at 0% for male aged 43, the age as at the date of trial): 21.14

(2) Expected period for which the dependant would have been able to receive the dependency (Table 20 at 0% for female aged 38): 46.36

(3) Lesser of two periods at (1) and (2) = 21.14

(4) Multiplier for term certain of 21.14 years at 3% rate of return (interpolating between the values for 21 and 22 years in Table 38)
= (22 – 21.14) x 15.65 + (21.14 – 21) x 16.17
= 15.72

(5) Adjustment factor for contingencies other than mortality (in accordance with Section B). Assume medium economic activity. Factor from Table A: 0.96

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table E for male aged 37 and 6 years): 0.99

(7) Post-trial damages = 15.72 x 0.96 x 0.99 x £30,000
= £448,209
or £450,000 say.

Example 4

69. The dependant is female, aged 50 at the date of the trial, which is taking place 4 years after the date of the fatal accident which killed the man, at that time aged 47, on whom she was financially dependent. The Court has determined a multiplicand, up to the deceased's normal retirement age of 60, of £50,000 and has decided that post-retirement damages should be payable based on a multiplicand of £30,000. The damages are to be calculated as follows:

Pre-trial damages:

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

(2) Factor for possible early death (Table D for male aged 47 and 4 years): 0.99

(3) ∴ Pre-trial damages = 4 x 0.99 x £50,000
= £198,000 (plus interest as special damages)

Post-trial pre-retirement damages:

(1) Expected period for which the deceased would have provided the dependency (Table 23 at 0% for male aged 51, the age as at the date of trial): 8.80

(2) Expected period for which the dependant would have been able to receive the dependency (Table 20 at 0% for female aged 50): 34.49

(3) Lesser of two periods at (1) and (2) = 8.80

(4) Multiplier for term certain of 8.80 years at 3% rate of return (interpolating between the values for 8 and 9 in Table 38)
= (9-8.80) x 7.12 + (8.80 – 8) x 7.90
= 7.74

(5) Adjustment factor for contingencies other than mortality (in accordance with Section B). Assume medium economic activity. Factor from Table B: 0.94

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table E for male aged 47 and 4 years): 0.98

(7) Post-trial pre-retirement damages = 7.74 x 0.94 x 0.98 x £50,000
= £356,504

Post-retirement damages:

(1) Expectation of life of deceased at date of trial (Table 19 at 0% for male aged 51): 29.91

(2) Expected period for which the dependant would have been able to receive the dependency (Table 20 at 0% for female aged 50): 34.49

(3) Lesser of two periods at (1) and (2) = 29.91

(4) Multiplier for time certain of 29.91 years at 3% rate of return (interpolating between the values for 29 and 30 in Table 38)
= (30-29.91) x 19.47 + (29.91 – 29) x 19.89 = 19.85

(5) Deduct multiplier for post-trial pre-retirement damages before application of adjustment factors for contingencies other than mortality and for the risk that the deceased might have died anyway before the date of trial: 19.85 – 7.74 = 12.11

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table E for male aged 47 and 4 years): 0.98

(7) Post-retirement damages = 12.11 x 0.98 x £30,000
= £356,034

Example 5

70. 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 were financially dependent. She worked in London for a computer company and future economic activity is deemed by the Court to be high. The Court has determined a multiplicand, up to the deceased's normal retirement age of 62, of £50,000 for the male dependant and £10,000 for the child, up to the age of 21, and has decided that post-retirement damages should be payable based on a multiplicand of £20,000. The damages are to be calculated as follows:

Pre-trial damages:

(1) Period between fatal accident and trial: 3 years

(2) Factor for possible early death (Table D for female aged 35 and 3 years): 1.00

(3) ∴ Pre-trial damages = 3 x 1.00 x (£50,000 + £10,000)
= £180,000 (plus interest as special damages)

Post-trial pre-retirement damages:

(1) Expected period for which the deceased would have provided the dependency should be based on female aged 38 at the date of trial with retirement age of 62. First calculate as though deceased were aged 36 and had retirement age of 60 (Table 24 at 0% for female aged 36): 23.57
Then calculate as though deceased were aged 41 and had retirement age of 65 (Table 26 at 0% for female aged 41): 23.34
Interpolate for age 38 with retirement age of 62
= (3 x 23.57 + 2 x 23.34)/5 = 23.48

(2) Expected period for which the male dependant would have been able to receive the dependency (Table 19 at 0% for male aged 41): 39.71
Expected period for which child would have been able to receive the dependency = 11.00

(3) Lesser of two periods at (1) and (2) = 11.00 (in case of child)
= 23.48 (in case of man).

(4) Multiplier for term certain of 11 years at 3% (Table 38): 9.39
Multiplier for term certain of 23.48 years at 3% rate of return (interpolating between the values for 23 and 24 in Table 38)
= (24 – 23.48) x 16.69 + (23.48 – 23) x 17.19
= 16.93

(5) Adjustment factor for contingencies other than mortality (in accordance with Section B). Factor from Table C, allowing for occupation and geographical area: 0.96 (does not apply to child)

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table E for female aged 35 and 3 years): 1.00

(7) Pre-retirement damages = 9.39 x 1.00 x £10,000 + 16.93 x 0.96 x 1.00 x £50,000
= £93,900 + £812,640
= £906,540

Post-retirement damages:

(1) Expectation of life of deceased at date of trial (Table 20 at 0% for female aged 38): 46.36

(2) Expected period for which the dependant would have been able to receive the dependency (Table 19 at 0% for male aged 41): 39.71 (no post retirement dependency for child)

(3) Lesser of two periods at (1) and (2) = 39.71

(4) Multiplier for time certain of 39.71 years at 3% rate of return (interpolating between the values for 39 and 40 in Table 38)
= (40 – 39.71) x 23.15 + (39.71 – 39) x 23.46 = 23.37

(5) Deduct multiplier for post-trial pre-retirement damages before application of adjustment factors for contingencies other than mortality and for the risk that the deceased might have died anyway before the date of trial: 23.37 – 16.93 = 6.44

(6) Adjustment factor for the risk that the deceased might have died anyway before the date of trial (Table E for female aged 35 and 3 years) = 1.00

(7) Post-retirement damages = 6.44 x 1.00 x £20,000
= £128,800

SECTION E: CONCLUDING REMARKS

71. These tables are designed to assist the courts to arrive at suitable multipliers in a range of possible situations. However, they do not cover all possibilities and in more complex situations advice should be sought from a Fellow of the Institute of Actuaries or a Fellow of the Faculty of Actuaries.

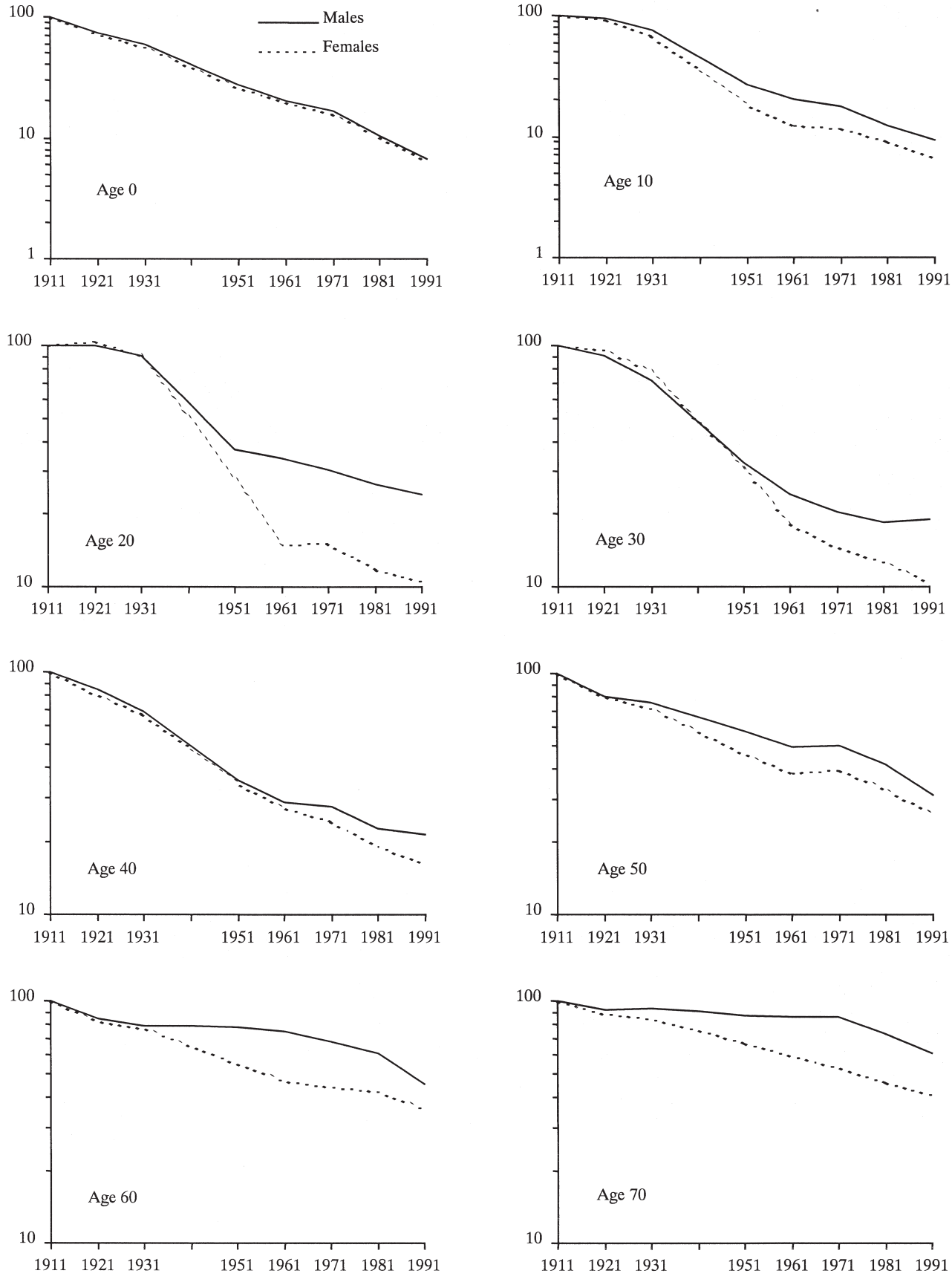
72. In cases in which the award will be large, say, about £2 million or more at current prices, or where there are significant pension rights to be taken into consideration, more accurate calculations may be necessary. In such cases advice from an actuary will be desirable.

73. In the Family Division a software program (the Duxbury Method) is used for making similar calculations in complex cases. A similar facility would be useful for more complex personal injury and fatal accident cases and it is hoped that such a programme can be made available.

CHRISTOPHER DAYKIN CB, MA, FIA — London
Government Actuary — August 2000

APPENDIX A

Rates of mortality expressed as percentages of 1911 rates (logarithmic scale)



APPENDIX B

How to select the rate of return

1. In order to identify the real rate of return on index linked government stocks on a particular date, reference should be made to the section of the *Financial Times* for that day entitled "FTSE Actuaries Government Securities UK Indices" (abbreviated to "Fixed interest indices" in the Contents list).

2. The most appropriate figures will be found

   (a) in the section "Index-linked"

   (b) within the sub-section on "real yields" under the column for the day in question within the group of columns headed "Inflation 5%" (or a figure closer to that for "Inflation 0%" if 5% is thought to be too high an estimate of long term inflation)

   (c) in the line "Over 5 Years"

3. This figure is also published at quarterly intervals within the "Data Page" in the *Law Society's Gazette*; real returns on index-linked securities are generally stable and major fluctuations between the intervals of publication in the Gazette are unusual.

4. The rate thus obtained by reference to the *Financial Times* or *Law Society's Gazette* makes no allowance for the incidence of tax on the income from a compensation award. Accordingly, the rate should be adjusted if necessary, as described in paragraphs 15 and 16 of Section A, in order to identify the correct column of the table to be used.

APPENDIX C

Reservations and comments of the Association of British Insurers (ABI)

Introduction

1. The Association of British Insurers (ABI) represents insurance companies transacting 95 per cent of insurance company business in the United Kingdom. The ABI is pleased once again to have participated in the discussions of the Working Party responsible for this 4th edition of the tables and explanatory notes.

2. The addition of new tables dealing with a range of retirement ages and the broadening of the range of ages included in the tables can only further assist those involved in dealing with personal injury and fatal accident cases in reaching timely and accurate assessments of the probable damages involved.

3. During the Working Party's preparatory work on this edition, the Lord Chancellor published, on 17 March 2000, a consultation paper on damages entitled "The Discount Rate and Alternatives to Lump Sums". This sought views on the exercise of the Lord Chancellor's power to prescribe a rate of return under Section 1 of the Damages Act 1996. At the time of writing, the results of this consultation are not yet known. We return to this below.

Multipliers in Fatal Accident Act cases

4. The Working Party was reconvened following a recommendation made by the Law Commission in its report entitled "Claims for Wrongful Death" (Law Com No 263) published in November 1999. At paragraph 4.23, the Commission states: "*We therefore recommend that, in the first instance, the Ogden Working Party (which includes the Government Actuary) should consider, and explain more fully, how the existing actuarial Ogden Tables should be used, or amended, to produce accurate assessments of damages in Fatal Accident Act cases (as opposed to personal injury cases). We would point out to that Working Party our preferred approach …*"

5. The Commission's "*preferred approach*" is that multipliers in Fatal Accident Act cases should be calculated from the date of trial, as opposed to from the date of death. This conflicts with the decision in House of Lords *Cookson v Knowles* [1979] 2 AC 556, in which it was held that the multiplier is to be calculated from the date of death.

6. The Chairman of the Working Party argues in the introduction to this edition that after *Wells v Wells* [1999] 1 AC 345, courts are not precluded from using a new method of calculating Fatal Accident Act damages. Hence the body of the text of the explanatory notes to this 4th edition, at Section D, adopts the Commission's preferred approach and sets out a multi-stage methodology for the computation damages in Fatal Accident Act cases. We believe it is necessary to question this assertion.

7. In cases of future loss, whether fatal or non-fatal, the principle is that damages are calculated from when the uncertainty as to the future begins. This is clear from the speech of Lord Fraser, in *Cookson v Knowles* [1979] AC 556 at 576C-D: "*In a personal injury case, if the injured person has survived until the date of trial, that is a known fact and the multiplier appropriate to the length of his future working life has to be ascertained as at the date of trial. But in a fatal accident case the multiplier has to be selected once and for all as at the date of death, because everything that might have happened after that date remains uncertain.*"

8. It is therefore consistent to calculate the multiplier from these different dates in fatal and non-fatal cases. We contend that until *Cookson v Knowles* is expressly overruled either by the House of Lords or by legislation, it is highly questionable whether a lower court has the freedom to depart from the principle that the starting point for assessing the multiplier in fatal accident cases should be the date of death.

9. This is not to say that we take issue with the actuarial calculations set in Section D – we recognise the expertise involved in its preparation. However, as a matter of legal principle, we do not accept that this Working Party can effect a change in the law as set out in Section D and are therefore unable to support it.

10. We have previously noted that there is perhaps a danger that the use of overly scientific approaches in this area may bring a spurious accuracy to a calculation which, almost by definition, will prove wrong in the future.

Rate of return

11. In the 3rd edition of these tables, we noted (at paragraph 16, page 36) that: "*It is not for this Working Party to advocate the use of any particular rate of return. Under the Damages Act 1996, this is a matter for the Lord Chancellor (if he is so minded) who is likely to make his decision after the House of Lords has given its judgment in Wells v Wells. Until Wells is decided and until the Lord Chancellor has considered exercising his power under the Damages Act, we would therefore caution against adoption of the argument in support of Index-Linked Government Stock"*.

12. However, Appendix B of this 4th edition offers guidance as to selecting a rate of return to use with the tables. It recommends selecting a rate based on the return on Index-Linked Government Stock. This text previously appeared in earlier editions of these tables which were published before *Wells v Wells* was decided and before a net real rate of 3 per cent was adopted.

13. Since *Wells*, both the Court of Appeal in *Warren v Northern General Hospital Trust (No2)* [2000] 1 WLR 1404 and the Court of Session in *Macey-Lillie v Lanarkshire Health Board* [Times Law Report, 28 June 2000] have held that the net real rate of return of 3 per cent adopted in *Wells* should apply until the Lord Chancellor (or Secretary of State for Scotland) decides whether to exercise the power in Section 1 of the Damages Act 1996.

14. In light of these decisions we are unable to support the recommendation in Appendix B of this edition and maintain our view that it is appropriate for the Working Party to give its views from time to time as to the appropriate rate of return, which is now solely a matter for the Lord Chancellor.

Association of British Insurers
July 2000

Table 1 Multipliers for pecuniary loss for life (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	73.42	61.05	51.47	43.97	38.02	33.25	29.38	26.22	23.60	21.41	19.57	0
1	73.02	60.86	51.41	43.98	38.08	33.34	29.49	26.34	23.72	21.53	19.68	1
2	72.06	60.20	50.95	43.66	37.86	33.18	29.38	26.26	23.67	21.49	19.66	2
3	71.09	59.52	50.47	43.32	37.62	33.01	29.26	26.17	23.60	21.45	19.62	3
4	70.11	58.83	49.99	42.98	37.37	32.84	29.13	26.08	23.53	21.40	19.58	4
5	69.13	58.14	49.49	42.63	37.12	32.65	29.00	25.98	23.46	21.34	19.54	5
6	68.14	57.44	48.99	42.27	36.86	32.47	28.86	25.88	23.39	21.28	19.50	6
7	67.16	56.73	48.49	41.90	36.59	32.27	28.72	25.77	23.31	21.22	19.45	7
8	66.17	56.02	47.98	41.53	36.32	32.07	28.57	25.66	23.22	21.16	19.41	8
9	65.18	55.31	47.46	41.16	36.05	31.87	28.42	25.55	23.14	21.10	19.35	9
10	64.19	54.60	46.94	40.77	35.76	31.66	28.26	25.43	23.05	21.03	19.30	10
11	63.21	53.88	46.41	40.38	35.48	31.44	28.10	25.31	22.95	20.95	19.24	11
12	62.22	53.15	45.88	39.99	35.18	31.22	27.93	25.18	22.85	20.88	19.19	12
13	61.23	52.43	45.34	39.59	34.88	30.99	27.76	25.05	22.75	20.80	19.12	13
14	60.24	51.70	44.80	39.19	34.58	30.76	27.58	24.91	22.65	20.72	19.06	14
15	59.26	50.97	44.26	38.78	34.27	30.53	27.41	24.77	22.54	20.63	18.99	15
16	58.28	50.24	43.71	38.37	33.96	30.29	27.22	24.63	22.43	20.55	18.93	16
17	57.31	49.52	43.17	37.96	33.65	30.05	27.04	24.49	22.32	20.46	18.86	17
18	56.36	48.80	42.63	37.55	33.33	29.82	26.86	24.35	22.21	20.38	18.79	18
19	55.41	48.08	42.08	37.13	33.02	29.57	26.67	24.21	22.10	20.29	18.72	19
20	54.45	47.36	41.54	36.71	32.70	29.33	26.48	24.06	21.98	20.20	18.65	20
21	53.50	46.63	40.98	36.29	32.37	29.07	26.28	23.90	21.86	20.10	18.57	21
22	52.54	45.91	40.42	35.86	32.03	28.81	26.08	23.74	21.74	20.00	18.49	22
23	51.59	45.17	39.86	35.42	31.69	28.55	25.87	23.58	21.60	19.90	18.41	23
24	50.63	44.44	39.28	34.97	31.35	28.27	25.65	23.41	21.47	19.79	18.32	24
25	49.68	43.70	38.71	34.52	30.99	27.99	25.43	23.23	21.33	19.67	18.23	25
26	48.72	42.95	38.12	34.06	30.63	27.70	25.20	23.04	21.18	19.55	18.13	26
27	47.76	42.20	37.53	33.59	30.26	27.41	24.96	22.85	21.02	19.43	18.03	27
28	46.80	41.44	36.93	33.12	29.88	27.10	24.72	22.66	20.86	19.30	17.92	28
29	45.84	40.68	36.33	32.64	29.49	26.79	24.47	22.45	20.70	19.16	17.81	29
30	44.88	39.92	35.72	32.15	29.10	26.47	24.21	22.24	20.52	19.02	17.69	30
31	43.92	39.15	35.10	31.65	28.70	26.15	23.94	22.02	20.34	18.87	17.57	31
32	42.96	38.38	34.48	31.15	28.29	25.81	23.67	21.80	20.16	18.71	17.44	32
33	42.01	37.61	33.86	30.64	27.87	25.47	23.38	21.56	19.96	18.55	17.30	33
34	41.05	36.83	33.22	30.12	27.44	25.12	23.09	21.32	19.76	18.38	17.16	34
35	40.09	36.05	32.59	29.60	27.01	24.76	22.80	21.07	19.55	18.21	17.01	35
36	39.14	35.27	31.94	29.07	26.57	24.40	22.49	20.82	19.34	18.03	16.86	36
37	38.18	34.49	31.30	28.54	26.13	24.03	22.18	20.56	19.12	17.84	16.70	37
38	37.24	33.71	30.65	28.00	25.68	23.65	21.86	20.29	18.89	17.64	16.53	38
39	36.29	32.92	30.00	27.45	25.22	23.26	21.54	20.01	18.65	17.44	16.36	39
40	35.35	32.14	29.34	26.90	24.76	22.87	21.20	19.73	18.41	17.23	16.18	40
41	34.41	31.35	28.68	26.34	24.28	22.47	20.86	19.43	18.16	17.02	15.99	41
42	33.47	30.56	28.01	25.78	23.80	22.06	20.51	19.13	17.90	16.79	15.80	42
43	32.54	29.77	27.34	25.21	23.32	21.64	20.15	18.82	17.63	16.56	15.60	43
44	31.61	28.98	26.67	24.63	22.83	21.22	19.79	18.51	17.36	16.32	15.39	44
45	30.68	28.19	26.00	24.05	22.33	20.79	19.41	18.18	17.07	16.07	15.17	45
46	29.76	27.41	25.32	23.47	21.82	20.35	19.03	17.85	16.78	15.82	14.94	46
47	28.85	26.62	24.64	22.89	21.31	19.91	18.65	17.51	16.48	15.55	14.71	47
48	27.95	25.84	23.97	22.30	20.80	19.46	18.25	17.16	16.18	15.28	14.47	48
49	27.05	25.06	23.29	21.71	20.28	19.01	17.85	16.81	15.87	15.01	14.22	49
50	26.16	24.29	22.61	21.11	19.76	18.55	17.45	16.45	15.55	14.72	13.97	50
51	25.28	23.52	21.94	20.52	19.24	18.09	17.04	16.09	15.22	14.43	13.71	51
52	24.41	22.75	21.27	19.93	18.72	17.62	16.62	15.72	14.89	14.14	13.44	52
53	23.55	21.99	20.60	19.33	18.19	17.15	16.20	15.34	14.55	13.83	13.17	53
54	22.70	21.24	19.93	18.74	17.66	16.68	15.78	14.96	14.21	13.52	12.89	54
55	21.86	20.50	19.26	18.15	17.13	16.20	15.35	14.57	13.86	13.21	12.60	55
56	21.03	19.76	18.60	17.55	16.60	15.72	14.92	14.18	13.51	12.88	12.31	56
57	20.21	19.03	17.95	16.97	16.07	15.24	14.49	13.79	13.15	12.56	12.01	57
58	19.41	18.31	17.30	16.38	15.54	14.76	14.05	13.39	12.79	12.23	11.71	58
59	18.62	17.60	16.66	15.80	15.01	14.28	13.61	13.00	12.42	11.89	11.40	59
60	17.85	16.90	16.03	15.22	14.49	13.81	13.18	12.60	12.06	11.56	11.09	60
61	17.09	16.21	15.40	14.66	13.97	13.33	12.74	12.20	11.69	11.22	10.78	61
62	16.36	15.54	14.79	14.10	13.45	12.86	12.31	11.80	11.32	10.88	10.46	62
63	15.64	14.89	14.19	13.55	12.95	12.40	11.88	11.40	10.95	10.54	10.15	63
64	14.94	14.25	13.60	13.01	12.45	11.94	11.46	11.01	10.59	10.20	9.83	64
65	14.27	13.63	13.03	12.48	11.97	11.49	11.04	10.62	10.23	9.86	9.52	65

Table 1 Multipliers for pecuniary loss for life (males) *continued*

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
66	13.61	13.02	12.47	11.96	11.49	11.04	10.63	10.24	9.87	9.53	9.21	66
67	12.98	12.44	11.93	11.46	11.02	10.61	10.22	9.86	9.52	9.20	8.90	67
68	12.36	11.87	11.40	10.97	10.56	10.18	9.82	9.49	9.17	8.87	8.59	68
69	11.77	11.31	10.89	10.49	10.11	9.76	9.43	9.12	8.82	8.55	8.28	69
70	11.19	10.77	10.38	10.02	9.67	9.35	9.04	8.75	8.48	8.22	7.98	70
71	10.62	10.25	9.89	9.55	9.24	8.94	8.66	8.39	8.14	7.90	7.68	71
72	10.08	9.73	9.41	9.10	8.81	8.54	8.28	8.04	7.80	7.58	7.37	72
73	9.56	9.24	8.95	8.67	8.40	8.15	7.91	7.69	7.47	7.27	7.08	73
74	9.06	8.77	8.50	8.25	8.00	7.77	7.56	7.35	7.15	6.97	6.79	74
75	8.57	8.31	8.07	7.84	7.62	7.41	7.21	7.02	6.84	6.67	6.50	75
76	8.11	7.87	7.65	7.44	7.24	7.05	6.87	6.69	6.53	6.37	6.22	76
77	7.66	7.45	7.25	7.05	6.87	6.70	6.53	6.37	6.22	6.08	5.94	77
78	7.23	7.04	6.86	6.69	6.52	6.36	6.21	6.07	5.93	5.80	5.67	78
79	6.83	6.65	6.49	6.33	6.18	6.04	5.90	5.77	5.65	5.53	5.41	79
80	6.44	6.28	6.14	5.99	5.86	5.73	5.61	5.49	5.37	5.26	5.16	80
81	6.07	5.93	5.80	5.67	5.55	5.43	5.32	5.21	5.11	5.01	4.91	81
82	5.72	5.59	5.47	5.36	5.25	5.14	5.04	4.94	4.85	4.76	4.67	82
83	5.38	5.27	5.16	5.06	4.96	4.86	4.77	4.68	4.60	4.52	4.44	83
84	5.06	4.96	4.87	4.77	4.68	4.60	4.52	4.44	4.36	4.28	4.21	84
85	4.76	4.67	4.59	4.50	4.42	4.35	4.27	4.20	4.13	4.06	4.00	85
86	4.48	4.40	4.32	4.25	4.17	4.10	4.04	3.97	3.91	3.85	3.79	86
87	4.21	4.14	4.07	4.01	3.94	3.88	3.82	3.76	3.70	3.65	3.59	87
88	3.97	3.90	3.84	3.78	3.72	3.67	3.61	3.56	3.51	3.46	3.41	88
89	3.73	3.68	3.62	3.57	3.52	3.47	3.42	3.37	3.32	3.28	3.24	89
90	3.51	3.46	3.41	3.36	3.31	3.27	3.23	3.18	3.14	3.10	3.06	90
91	3.29	3.24	3.20	3.15	3.11	3.07	3.03	3.00	2.96	2.92	2.89	91
92	3.07	3.03	2.99	2.95	2.92	2.88	2.85	2.81	2.78	2.75	2.72	92
93	2.87	2.84	2.80	2.77	2.74	2.70	2.67	2.64	2.61	2.59	2.56	93
94	2.69	2.66	2.63	2.60	2.57	2.54	2.52	2.49	2.46	2.44	2.41	94
95	2.53	2.50	2.48	2.45	2.42	2.40	2.37	2.35	2.33	2.30	2.28	95
96	2.38	2.36	2.33	2.31	2.29	2.26	2.24	2.22	2.20	2.18	2.16	96
97	2.24	2.22	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.04	97
98	2.11	2.09	2.07	2.06	2.04	2.02	2.00	1.98	1.97	1.95	1.93	98
99	1.99	1.97	1.96	1.94	1.92	1.91	1.89	1.87	1.86	1.84	1.83	99
100	1.87	1.86	1.84	1.83	1.81	1.80	1.78	1.77	1.76	1.74	1.73	100

Table 2 Multipliers for pecuniary loss for life (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	78.96	64.89	54.15	45.85	39.35	34.21	30.08	26.73	23.99	21.70	19.79	0
1	78.46	64.62	54.03	45.82	39.38	34.27	30.16	26.83	24.08	21.80	19.88	1
2	77.50	63.98	53.59	45.52	39.18	34.13	30.07	26.76	24.04	21.77	19.86	2
3	76.53	63.31	53.14	45.21	38.97	33.99	29.97	26.69	23.99	21.73	19.84	3
4	75.55	62.64	52.68	44.89	38.75	33.83	29.86	26.61	23.93	21.69	19.81	4
5	74.56	61.96	52.21	44.57	38.52	33.67	29.74	26.53	23.87	21.65	19.78	5
6	73.57	61.28	51.73	44.24	38.28	33.51	29.63	26.45	23.81	21.61	19.75	6
7	72.58	60.59	51.25	43.90	38.05	33.34	29.51	26.36	23.75	21.56	19.71	7
8	71.59	59.90	50.77	43.56	37.80	33.16	29.38	26.27	23.68	21.51	19.68	8
9	70.60	59.21	50.28	43.21	37.55	32.98	29.25	26.17	23.61	21.46	19.64	9
10	69.61	58.51	49.78	42.86	37.30	32.80	29.12	26.08	23.54	21.41	19.60	10
11	68.62	57.81	49.28	42.50	37.04	32.61	28.98	25.97	23.47	21.35	19.56	11
12	67.63	57.10	48.78	42.13	36.78	32.42	28.84	25.87	23.39	21.29	19.51	12
13	66.64	56.39	48.27	41.76	36.51	32.22	28.69	25.76	23.31	21.23	19.46	13
14	65.65	55.68	47.75	41.39	36.23	32.02	28.54	25.65	23.22	21.17	19.42	14
15	64.66	54.97	47.23	41.01	35.95	31.81	28.39	25.54	23.14	21.10	19.37	15
16	63.67	54.25	46.71	40.63	35.67	31.60	28.23	25.42	23.05	21.03	19.31	16
17	62.69	53.53	46.18	40.24	35.38	31.39	28.07	25.30	22.95	20.96	19.26	17
18	61.71	52.81	45.66	39.85	35.09	31.17	27.91	25.17	22.86	20.89	19.20	18
19	60.73	52.09	45.12	39.45	34.80	30.95	27.74	25.04	22.76	20.82	19.15	19
20	59.75	51.37	44.58	39.05	34.49	30.72	27.57	24.91	22.66	20.74	19.08	20
21	58.77	50.64	44.04	38.64	34.18	30.48	27.39	24.77	22.55	20.65	19.02	21
22	57.79	49.90	43.49	38.22	33.87	30.24	27.20	24.63	22.44	20.57	18.95	22
23	56.80	49.17	42.93	37.80	33.55	30.00	27.01	24.48	22.33	20.48	18.88	23
24	55.82	48.43	42.37	37.37	33.22	29.74	26.82	24.33	22.21	20.38	18.81	24
25	54.84	47.68	41.80	36.94	32.88	29.49	26.61	24.17	22.09	20.29	18.73	25
26	53.86	46.93	41.23	36.50	32.54	29.22	26.41	24.01	21.96	20.18	18.65	26
27	52.88	46.18	40.65	36.05	32.20	28.95	26.19	23.84	21.82	20.08	18.56	27
28	51.90	45.43	40.07	35.59	31.84	28.67	25.97	23.67	21.68	19.97	18.47	28
29	50.92	44.67	39.48	35.13	31.48	28.39	25.75	23.49	21.54	19.85	18.38	29
30	49.94	43.91	38.88	34.67	31.11	28.09	25.52	23.30	21.39	19.73	18.28	30
31	48.96	43.14	38.28	34.20	30.74	27.80	25.28	23.11	21.23	19.60	18.18	31
32	47.98	42.38	37.68	33.72	30.36	27.49	25.03	22.91	21.07	19.47	18.07	32
33	47.01	41.61	37.07	33.23	29.97	27.18	24.78	22.71	20.91	19.34	17.96	33
34	46.03	40.84	36.46	32.74	29.58	26.86	24.53	22.50	20.74	19.20	17.84	34
35	45.06	40.06	35.84	32.25	29.18	26.54	24.26	22.28	20.56	19.05	17.72	35
36	44.09	39.29	35.22	31.75	28.77	26.21	23.99	22.06	20.38	18.90	17.59	36
37	43.12	38.51	34.59	31.24	28.36	25.87	23.71	21.83	20.19	18.74	17.46	37
38	42.16	37.73	33.96	30.73	27.94	25.53	23.43	21.60	19.99	18.58	17.32	38
39	41.20	36.95	33.33	30.21	27.51	25.18	23.14	21.36	19.79	18.41	17.18	39
40	40.24	36.17	32.69	29.68	27.08	24.82	22.84	21.11	19.58	18.23	17.03	40
41	39.28	35.39	32.04	29.15	26.64	24.45	22.54	20.85	19.37	18.05	16.88	41
42	38.32	34.60	31.40	28.61	26.19	24.08	22.22	20.59	19.14	17.86	16.72	42
43	37.37	33.82	30.74	28.07	25.74	23.70	21.91	20.32	18.92	17.67	16.55	43
44	36.43	33.03	30.09	27.53	25.28	23.31	21.58	20.04	18.68	17.46	16.38	44
45	35.48	32.25	29.43	26.98	24.82	22.92	21.25	19.76	18.44	17.25	16.20	45
46	34.54	31.46	28.77	26.42	24.35	22.52	20.91	19.47	18.19	17.04	16.01	46
47	33.61	30.68	28.11	25.86	23.88	22.12	20.56	19.17	17.93	16.82	15.82	47
48	32.68	29.90	27.45	25.30	23.40	21.71	20.21	18.87	17.67	16.59	15.62	48
49	31.76	29.12	26.79	24.73	22.91	21.29	19.85	18.56	17.40	16.36	15.41	49
50	30.85	28.34	26.12	24.16	22.42	20.87	19.48	18.24	17.12	16.11	15.20	50
51	29.94	27.56	25.45	23.59	21.92	20.44	19.11	17.91	16.84	15.86	14.98	51
52	29.03	26.78	24.79	23.01	21.42	20.00	18.73	17.58	16.55	15.61	14.76	52
53	28.13	26.01	24.12	22.43	20.92	19.56	18.34	17.24	16.25	15.35	14.52	53
54	27.24	25.24	23.45	21.84	20.41	19.12	17.95	16.90	15.94	15.07	14.28	54
55	26.36	24.47	22.77	21.26	19.89	18.66	17.55	16.54	15.63	14.80	14.03	55
56	25.48	23.70	22.10	20.67	19.38	18.21	17.15	16.19	15.31	14.51	13.78	56
57	24.61	22.94	21.44	20.08	18.86	17.75	16.74	15.82	14.98	14.22	13.52	57
58	23.76	22.19	20.77	19.49	18.33	17.28	16.33	15.45	14.65	13.92	13.25	58
59	22.91	21.44	20.11	18.91	17.81	16.82	15.91	15.08	14.32	13.62	12.98	59
60	22.08	20.70	19.45	18.32	17.29	16.35	15.49	14.70	13.98	13.31	12.70	60
61	21.26	19.97	18.80	17.74	16.77	15.88	15.07	14.32	13.63	13.00	12.42	61
62	20.45	19.25	18.16	17.16	16.25	15.41	14.64	13.94	13.29	12.69	12.13	62
63	19.66	18.54	17.52	16.58	15.73	14.94	14.22	13.55	12.93	12.36	11.84	63
64	18.88	17.84	16.89	16.01	15.21	14.47	13.79	13.16	12.58	12.04	11.54	64
65	18.11	17.15	16.26	15.45	14.70	14.01	13.37	12.77	12.22	11.71	11.24	65

Table 2 Multipliers for pecuniary loss for life (females) *continued*

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
66	17.36	16.47	15.64	14.89	14.19	13.54	12.94	12.38	11.87	11.38	10.94	66
67	16.62	15.79	15.03	14.33	13.68	13.07	12.51	11.99	11.50	11.05	10.63	67
68	15.90	15.13	14.43	13.77	13.17	12.61	12.08	11.59	11.14	10.71	10.32	68
69	15.19	14.48	13.83	13.23	12.66	12.14	11.65	11.20	10.77	10.37	10.00	69
70	14.49	13.84	13.24	12.68	12.16	11.68	11.22	10.80	10.40	10.03	9.68	70
71	13.80	13.21	12.66	12.14	11.66	11.21	10.79	10.40	10.03	9.68	9.36	71
72	13.13	12.59	12.08	11.61	11.17	10.75	10.36	10.00	9.66	9.33	9.03	72
73	12.48	11.98	11.52	11.09	10.68	10.30	9.94	9.60	9.29	8.99	8.70	73
74	11.85	11.40	10.98	10.58	10.21	9.86	9.53	9.21	8.92	8.64	8.38	74
75	11.23	10.82	10.44	10.08	9.74	9.42	9.11	8.83	8.55	8.30	8.06	75
76	10.63	10.26	9.91	9.58	9.27	8.98	8.70	8.44	8.19	7.95	7.73	76
77	10.04	9.71	9.39	9.09	8.81	8.54	8.29	8.05	7.82	7.60	7.40	77
78	9.48	9.18	8.89	8.62	8.36	8.12	7.89	7.67	7.46	7.26	7.07	78
79	8.93	8.66	8.40	8.16	7.93	7.71	7.50	7.30	7.11	6.93	6.75	79
80	8.41	8.17	7.94	7.72	7.51	7.31	7.12	6.94	6.76	6.60	6.44	80
81	7.91	7.70	7.49	7.29	7.10	6.92	6.75	6.58	6.43	6.28	6.13	81
82	7.43	7.24	7.05	6.87	6.70	6.54	6.39	6.24	6.10	5.96	5.83	82
83	6.97	6.80	6.63	6.47	6.32	6.18	6.04	5.90	5.77	5.65	5.53	83
84	6.53	6.38	6.23	6.09	5.95	5.82	5.69	5.57	5.46	5.35	5.24	84
85	6.11	5.97	5.84	5.71	5.59	5.48	5.36	5.26	5.15	5.05	4.96	85
86	5.72	5.59	5.48	5.36	5.25	5.15	5.05	4.95	4.86	4.77	4.68	86
87	5.35	5.24	5.14	5.04	4.94	4.85	4.76	4.67	4.59	4.51	4.43	87
88	5.00	4.91	4.81	4.72	4.64	4.55	4.47	4.40	4.32	4.25	4.18	88
89	4.67	4.58	4.50	4.42	4.34	4.27	4.20	4.13	4.06	4.00	3.94	89
90	4.35	4.28	4.21	4.14	4.07	4.00	3.94	3.88	3.82	3.76	3.71	90
91	4.06	4.00	3.93	3.87	3.81	3.75	3.70	3.64	3.59	3.54	3.49	91
92	3.80	3.74	3.68	3.63	3.57	3.52	3.47	3.42	3.37	3.33	3.28	92
93	3.55	3.50	3.45	3.40	3.35	3.31	3.26	3.22	3.18	3.13	3.09	93
94	3.32	3.28	3.23	3.19	3.15	3.11	3.07	3.03	2.99	2.95	2.92	94
95	3.11	3.07	3.03	2.99	2.96	2.92	2.88	2.85	2.81	2.78	2.75	95
96	2.92	2.89	2.85	2.82	2.78	2.75	2.72	2.69	2.66	2.63	2.60	96
97	2.75	2.72	2.69	2.66	2.63	2.60	2.57	2.54	2.52	2.49	2.46	97
98	2.59	2.56	2.53	2.50	2.48	2.45	2.42	2.40	2.38	2.35	2.33	98
99	2.42	2.40	2.37	2.35	2.32	2.30	2.28	2.26	2.23	2.21	2.19	99
100	2.27	2.25	2.22	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	100

Table 3 Multipliers for loss of earnings to pension age 55 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	38.10	34.66	31.65	28.99	26.65	24.58	22.75	21.12	19.66	18.36	17.19	16
17	37.12	33.85	30.97	28.44	26.19	24.20	22.43	20.85	19.44	18.17	17.04	17
18	36.15	33.04	30.30	27.88	25.72	23.81	22.10	20.58	19.21	17.98	16.88	18
19	35.18	32.24	29.63	27.31	25.25	23.41	21.77	20.30	18.98	17.78	16.71	19
20	34.21	31.42	28.94	26.73	24.77	23.00	21.43	20.01	18.73	17.58	16.53	20
21	33.24	30.60	28.25	26.15	24.27	22.59	21.07	19.71	18.48	17.36	16.35	21
22	32.27	29.78	27.55	25.56	23.77	22.16	20.71	19.40	18.21	17.13	16.16	22
23	31.30	28.95	26.85	24.96	23.25	21.72	20.33	19.08	17.94	16.90	15.95	23
24	30.32	28.12	26.13	24.35	22.73	21.27	19.95	18.74	17.65	16.65	15.74	24
25	29.35	27.28	25.41	23.72	22.20	20.81	19.55	18.40	17.35	16.39	15.52	25
26	28.37	26.44	24.68	23.09	21.65	20.33	19.14	18.04	17.04	16.12	15.28	26
27	27.40	25.59	23.95	22.45	21.09	19.85	18.71	17.67	16.72	15.84	15.04	27
28	26.42	24.74	23.20	21.80	20.52	19.35	18.27	17.29	16.38	15.55	14.78	28
29	25.44	23.88	22.45	21.14	19.94	18.84	17.82	16.89	16.03	15.24	14.50	29
30	24.47	23.02	21.69	20.47	19.34	18.31	17.36	16.48	15.67	14.91	14.22	30
31	23.49	22.15	20.92	19.78	18.74	17.77	16.88	16.05	15.29	14.58	13.92	31
32	22.51	21.28	20.14	19.09	18.12	17.22	16.39	15.61	14.89	14.22	13.60	32
33	21.53	20.40	19.36	18.39	17.49	16.66	15.88	15.16	14.48	13.85	13.27	33
34	20.55	19.52	18.57	17.68	16.85	16.08	15.36	14.68	14.06	13.47	12.92	34
35	19.57	18.64	17.77	16.95	16.19	15.48	14.82	14.20	13.61	13.07	12.55	35
36	18.60	17.75	16.96	16.22	15.52	14.87	14.27	13.69	13.15	12.65	12.17	36
37	17.62	16.86	16.14	15.47	14.84	14.25	13.70	13.17	12.68	12.21	11.77	37
38	16.64	15.96	15.32	14.72	14.15	13.62	13.11	12.63	12.18	11.76	11.35	38
39	15.67	15.06	14.49	13.95	13.45	12.96	12.51	12.08	11.67	11.28	10.91	39
40	14.69	14.16	13.66	13.18	12.73	12.30	11.89	11.50	11.13	10.78	10.45	40
41	13.71	13.25	12.81	12.39	11.99	11.61	11.25	10.91	10.58	10.27	9.97	41
42	12.74	12.34	11.96	11.59	11.24	10.91	10.59	10.29	10.00	9.72	9.46	42
43	11.76	11.42	11.09	10.78	10.48	10.19	9.92	9.65	9.40	9.16	8.93	43
44	10.79	10.50	10.22	9.96	9.70	9.46	9.22	9.00	8.78	8.57	8.37	44
45	9.81	9.57	9.34	9.12	8.91	8.70	8.51	8.31	8.13	7.95	7.78	45
46	8.84	8.64	8.46	8.28	8.10	7.93	7.77	7.61	7.46	7.31	7.16	46
47	7.86	7.71	7.56	7.42	7.28	7.14	7.01	6.88	6.76	6.64	6.52	47
48	6.89	6.77	6.65	6.54	6.43	6.33	6.23	6.13	6.03	5.93	5.84	48
49	5.91	5.82	5.74	5.66	5.58	5.50	5.42	5.34	5.27	5.20	5.13	49
50	4.93	4.87	4.81	4.76	4.70	4.64	4.59	4.53	4.48	4.43	4.38	50
51	3.95	3.92	3.88	3.84	3.80	3.77	3.73	3.70	3.66	3.63	3.59	51
52	2.97	2.95	2.93	2.91	2.89	2.87	2.85	2.82	2.80	2.79	2.77	52
53	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	53
54	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	54

Table 4 Multipliers for loss of earnings to pension age 55 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	38.53	35.03	31.97	29.28	26.90	24.80	22.94	21.29	19.82	18.50	17.32	16
17	37.54	34.21	31.29	28.72	26.44	24.42	22.62	21.02	19.59	18.31	17.16	17
18	36.55	33.39	30.61	28.15	25.97	24.02	22.29	20.75	19.36	18.12	17.00	18
19	35.56	32.57	29.92	27.57	25.48	23.62	21.96	20.46	19.12	17.92	16.83	19
20	34.57	31.74	29.22	26.99	24.99	23.21	21.61	20.17	18.88	17.71	16.65	20
21	33.58	30.90	28.52	26.39	24.49	22.78	21.25	19.86	18.62	17.49	16.47	21
22	32.59	30.07	27.81	25.79	23.98	22.35	20.88	19.55	18.35	17.26	16.27	22
23	31.60	29.22	27.09	25.18	23.45	21.90	20.49	19.22	18.07	17.02	16.06	23
24	30.61	28.38	26.37	24.56	22.92	21.44	20.10	18.88	17.78	16.77	15.85	24
25	29.62	27.53	25.63	23.92	22.38	20.97	19.70	18.53	17.47	16.51	15.62	25
26	28.63	26.67	24.89	23.28	21.82	20.49	19.28	18.17	17.16	16.23	15.38	26
27	27.64	25.81	24.15	22.63	21.26	20.00	18.85	17.80	16.83	15.95	15.13	27
28	26.65	24.95	23.39	21.97	20.68	19.49	18.41	17.41	16.49	15.65	14.87	28
29	25.66	24.08	22.63	21.30	20.09	18.97	17.95	17.01	16.14	15.34	14.59	29
30	24.67	23.20	21.86	20.62	19.49	18.44	17.48	16.59	15.77	15.01	14.31	30
31	23.68	22.33	21.08	19.94	18.88	17.90	17.00	16.16	15.39	14.67	14.00	31
32	22.69	21.45	20.30	19.24	18.25	17.34	16.50	15.72	14.99	14.31	13.68	32
33	21.70	20.56	19.51	18.53	17.62	16.77	15.99	15.26	14.58	13.94	13.35	33
34	20.72	19.67	18.71	17.81	16.97	16.19	15.46	14.78	14.15	13.56	13.00	34
35	19.73	18.78	17.90	17.08	16.31	15.59	14.92	14.29	13.70	13.15	12.63	35
36	18.74	17.89	17.09	16.34	15.64	14.98	14.36	13.79	13.24	12.73	12.25	36
37	17.76	16.99	16.27	15.59	14.95	14.35	13.79	13.26	12.76	12.29	11.85	37
38	16.77	16.08	15.44	14.83	14.25	13.71	13.20	12.72	12.26	11.83	11.42	38
39	15.78	15.18	14.60	14.06	13.54	13.05	12.59	12.16	11.75	11.35	10.98	39
40	14.80	14.26	13.75	13.27	12.82	12.38	11.97	11.58	11.21	10.85	10.52	40
41	13.82	13.35	12.90	12.48	12.07	11.69	11.33	10.98	10.65	10.33	10.03	41
42	12.83	12.43	12.04	11.67	11.32	10.98	10.66	10.36	10.07	9.79	9.52	42
43	11.85	11.50	11.17	10.85	10.55	10.26	9.98	9.72	9.46	9.22	8.98	43
44	10.86	10.57	10.29	10.02	9.77	9.52	9.28	9.05	8.83	8.62	8.42	44
45	9.88	9.64	9.41	9.18	8.97	8.76	8.56	8.37	8.18	8.00	7.83	45
46	8.90	8.70	8.51	8.33	8.15	7.98	7.82	7.66	7.50	7.35	7.21	46
47	7.91	7.76	7.61	7.46	7.32	7.18	7.05	6.92	6.80	6.67	6.56	47
48	6.93	6.81	6.69	6.58	6.47	6.37	6.26	6.16	6.06	5.97	5.87	48
49	5.94	5.86	5.77	5.69	5.61	5.53	5.45	5.37	5.30	5.23	5.16	49
50	4.96	4.90	4.84	4.78	4.72	4.67	4.61	4.56	4.50	4.45	4.40	50
51	3.97	3.93	3.89	3.86	3.82	3.78	3.75	3.71	3.68	3.64	3.61	51
52	2.98	2.96	2.94	2.92	2.90	2.88	2.86	2.83	2.81	2.79	2.78	52
53	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.93	1.92	1.91	1.90	53
54	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 5 Multipliers for loss of earnings to pension age 60 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	42.62	38.33	34.63	31.43	28.64	26.20	24.07	22.20	20.55	19.09	17.79	16
17	41.64	37.54	33.99	30.91	28.22	25.86	23.79	21.97	20.36	18.93	17.66	17
18	40.67	36.76	33.35	30.39	27.79	25.51	23.51	21.74	20.17	18.78	17.54	18
19	39.70	35.97	32.71	29.86	27.36	25.16	23.22	21.50	19.98	18.62	17.40	19
20	38.74	35.17	32.06	29.33	26.92	24.80	22.92	21.26	19.77	18.45	17.26	20
21	37.77	34.38	31.40	28.78	26.47	24.43	22.61	21.00	19.56	18.27	17.12	21
22	36.80	33.58	30.74	28.23	26.01	24.05	22.30	20.74	19.34	18.09	16.96	22
23	35.83	32.77	30.07	27.67	25.55	23.66	21.97	20.46	19.11	17.90	16.80	23
24	34.87	31.96	29.39	27.11	25.07	23.26	21.64	20.18	18.87	17.69	16.63	24
25	33.90	31.15	28.70	26.53	24.59	22.85	21.29	19.89	18.62	17.48	16.45	25
26	32.92	30.33	28.01	25.94	24.09	22.43	20.93	19.58	18.37	17.26	16.26	26
27	31.95	29.50	27.31	25.34	23.58	21.99	20.56	19.27	18.10	17.03	16.07	27
28	30.98	28.67	26.60	24.74	23.06	21.55	20.18	18.94	17.82	16.79	15.86	28
29	30.00	27.84	25.88	24.12	22.53	21.09	19.79	18.60	17.52	16.54	15.64	29
30	29.03	27.00	25.16	23.50	21.99	20.63	19.39	18.25	17.22	16.28	15.41	30
31	28.06	26.15	24.43	22.87	21.44	20.15	18.97	17.89	16.91	16.00	15.17	31
32	27.08	25.31	23.69	22.22	20.88	19.66	18.54	17.52	16.58	15.72	14.92	32
33	26.11	24.45	22.95	21.57	20.31	19.16	18.10	17.13	16.24	15.42	14.66	33
34	25.13	23.60	22.19	20.91	19.73	18.64	17.65	16.73	15.88	15.10	14.38	34
35	24.16	22.74	21.43	20.24	19.13	18.12	17.18	16.32	15.52	14.78	14.09	35
36	23.19	21.88	20.67	19.55	18.53	17.58	16.70	15.89	15.14	14.44	13.79	36
37	22.22	21.01	19.90	18.87	17.91	17.03	16.21	15.45	14.74	14.08	13.47	37
38	21.25	20.14	19.12	18.17	17.28	16.47	15.70	14.99	14.33	13.71	13.14	38
39	20.28	19.27	18.33	17.46	16.65	15.89	15.18	14.52	13.91	13.33	12.79	39
40	19.31	18.39	17.54	16.74	16.00	15.30	14.65	14.04	13.46	12.93	12.42	40
41	18.34	17.51	16.74	16.01	15.33	14.70	14.10	13.53	13.01	12.51	12.04	41
42	17.38	16.63	15.93	15.27	14.66	14.08	13.53	13.02	12.53	12.07	11.64	42
43	16.41	15.74	15.12	14.53	13.97	13.44	12.95	12.48	12.04	11.62	11.22	43
44	15.44	14.85	14.30	13.77	13.27	12.80	12.35	11.93	11.53	11.15	10.78	44
45	14.48	13.96	13.47	13.00	12.56	12.14	11.74	11.36	10.99	10.65	10.32	45
46	13.52	13.06	12.63	12.22	11.83	11.46	11.10	10.77	10.44	10.14	9.84	46
47	12.56	12.16	11.79	11.43	11.09	10.77	10.45	10.16	9.87	9.60	9.34	47
48	11.60	11.26	10.94	10.63	10.34	10.06	9.79	9.53	9.28	9.04	8.81	48
49	10.64	10.36	10.08	9.82	9.57	9.33	9.10	8.88	8.67	8.46	8.26	49
50	9.68	9.45	9.22	9.00	8.79	8.59	8.40	8.21	8.03	7.85	7.68	50
51	8.72	8.53	8.35	8.17	8.00	7.83	7.67	7.52	7.37	7.22	7.08	51
52	7.77	7.61	7.47	7.33	7.19	7.05	6.93	6.80	6.68	6.56	6.44	52
53	6.81	6.69	6.58	6.47	6.36	6.26	6.16	6.06	5.96	5.87	5.78	53
54	5.85	5.76	5.68	5.60	5.52	5.44	5.36	5.29	5.22	5.15	5.08	54
55	4.89	4.83	4.77	4.71	4.65	4.60	4.55	4.49	4.44	4.39	4.34	55
56	3.92	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	3.60	3.57	56
57	2.95	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	2.75	57
58	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	58
59	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	59

Table 6 Multipliers for loss of earnings to pension age 60 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	43.23	38.86	35.08	31.81	28.97	26.50	24.33	22.42	20.74	19.26	17.94	16
17	42.24	38.06	34.44	31.29	28.55	26.15	24.05	22.19	20.56	19.11	17.82	17
18	41.26	37.26	33.79	30.76	28.12	25.80	23.76	21.96	20.37	18.95	17.69	18
19	40.27	36.46	33.13	30.23	27.68	25.44	23.47	21.72	20.17	18.79	17.55	19
20	39.28	35.65	32.47	29.68	27.23	25.07	23.16	21.47	19.96	18.62	17.41	20
21	38.29	34.83	31.80	29.13	26.78	24.70	22.85	21.21	19.75	18.44	17.26	21
22	37.31	34.02	31.12	28.57	26.31	24.31	22.53	20.94	19.52	18.25	17.11	22
23	36.32	33.19	30.44	28.00	25.84	23.91	22.20	20.66	19.29	18.06	16.94	23
24	35.33	32.37	29.75	27.42	25.35	23.51	21.86	20.38	19.05	17.85	16.77	24
25	34.34	31.54	29.05	26.83	24.86	23.09	21.50	20.08	18.80	17.64	16.59	25
26	33.35	30.70	28.35	26.24	24.35	22.66	21.14	19.77	18.53	17.42	16.40	26
27	32.36	29.87	27.63	25.63	23.84	22.22	20.77	19.45	18.26	17.18	16.20	27
28	31.38	29.02	26.91	25.02	23.31	21.77	20.38	19.12	17.98	16.94	15.99	28
29	30.39	28.18	26.19	24.40	22.78	21.31	19.99	18.78	17.69	16.69	15.77	29
30	29.40	27.33	25.46	23.77	22.23	20.84	19.58	18.43	17.38	16.42	15.55	30
31	28.41	26.47	24.72	23.12	21.68	20.36	19.16	18.07	17.06	16.15	15.30	31
32	27.43	25.61	23.97	22.47	21.11	19.87	18.73	17.69	16.73	15.86	15.05	32
33	26.44	24.75	23.22	21.82	20.53	19.36	18.29	17.30	16.39	15.56	14.79	33
34	25.45	23.89	22.46	21.15	19.95	18.84	17.83	16.90	16.04	15.24	14.51	34
35	24.47	23.02	21.69	20.47	19.35	18.32	17.36	16.48	15.67	14.92	14.22	35
36	23.49	22.15	20.92	19.78	18.74	17.77	16.88	16.05	15.29	14.58	13.92	36
37	22.50	21.27	20.14	19.09	18.12	17.22	16.38	15.61	14.89	14.22	13.60	37
38	21.52	20.39	19.35	18.38	17.48	16.65	15.87	15.15	14.48	13.85	13.27	38
39	20.54	19.51	18.56	17.67	16.84	16.07	15.35	14.68	14.05	13.47	12.92	39
40	19.56	18.63	17.75	16.94	16.18	15.47	14.81	14.19	13.61	13.06	12.55	40
41	18.58	17.74	16.95	16.21	15.51	14.86	14.26	13.68	13.15	12.64	12.17	41
42	17.60	16.84	16.13	15.46	14.83	14.24	13.69	13.16	12.67	12.20	11.76	42
43	16.62	15.95	15.31	14.70	14.14	13.60	13.10	12.62	12.17	11.75	11.34	43
44	15.65	15.04	14.48	13.94	13.43	12.95	12.49	12.06	11.66	11.27	10.90	44
45	14.67	14.14	13.64	13.16	12.71	12.28	11.87	11.49	11.12	10.77	10.44	45
46	13.70	13.23	12.79	12.37	11.98	11.60	11.24	10.89	10.56	10.25	9.95	46
47	12.72	12.32	11.94	11.58	11.23	10.90	10.58	10.28	9.99	9.71	9.45	47
48	11.75	11.41	11.08	10.77	10.47	10.18	9.91	9.64	9.39	9.15	8.91	48
49	10.78	10.49	10.21	9.95	9.69	9.45	9.21	8.99	8.77	8.56	8.36	49
50	9.80	9.56	9.33	9.11	8.90	8.69	8.50	8.31	8.12	7.94	7.77	50
51	8.83	8.64	8.45	8.27	8.09	7.92	7.76	7.60	7.45	7.30	7.16	51
52	7.86	7.70	7.56	7.41	7.27	7.14	7.00	6.88	6.75	6.63	6.51	52
53	6.88	6.77	6.65	6.54	6.43	6.33	6.22	6.12	6.03	5.93	5.84	53
54	5.91	5.82	5.74	5.65	5.57	5.49	5.42	5.34	5.27	5.20	5.13	54
55	4.93	4.87	4.81	4.75	4.70	4.64	4.59	4.53	4.48	4.43	4.38	55
56	3.95	3.91	3.88	3.84	3.80	3.77	3.73	3.69	3.66	3.63	3.59	56
57	2.97	2.95	2.93	2.91	2.89	2.86	2.84	2.82	2.80	2.78	2.77	57
58	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	58
59	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	59

Table 7 Multipliers for loss of earnings to pension age 65 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	46.83	41.68	37.29	33.54	30.32	27.54	25.14	23.05	21.23	19.63	18.23	16
17	45.86	40.90	36.68	33.05	29.93	27.23	24.89	22.86	21.07	19.51	18.12	17
18	44.89	40.14	36.07	32.56	29.54	26.92	24.65	22.66	20.91	19.38	18.02	18
19	43.93	39.37	35.45	32.07	29.15	26.61	24.39	22.45	20.75	19.24	17.91	19
20	42.97	38.60	34.83	31.57	28.75	26.28	24.13	22.24	20.57	19.10	17.80	20
21	42.00	37.82	34.20	31.07	28.34	25.95	23.86	22.02	20.39	18.96	17.68	21
22	41.04	37.04	33.57	30.55	27.92	25.61	23.58	21.79	20.21	18.80	17.55	22
23	40.07	36.25	32.93	30.03	27.49	25.26	23.29	21.56	20.01	18.64	17.42	23
24	39.11	35.46	32.28	29.50	27.05	24.90	23.00	21.31	19.81	18.48	17.28	24
25	38.14	34.67	31.63	28.96	26.61	24.53	22.69	21.06	19.60	18.30	17.14	25
26	37.18	33.87	30.97	28.41	26.15	24.15	22.38	20.80	19.39	18.12	16.98	26
27	36.21	33.07	30.30	27.85	25.69	23.77	22.05	20.53	19.16	17.93	16.82	27
28	35.24	32.26	29.62	27.29	25.22	23.37	21.72	20.24	18.92	17.73	16.65	28
29	34.27	31.44	28.94	26.71	24.73	22.96	21.38	19.95	18.67	17.52	16.48	29
30	33.30	30.63	28.25	26.13	24.24	22.54	21.02	19.65	18.42	17.30	16.29	30
31	32.33	29.80	27.55	25.54	23.73	22.11	20.66	19.34	18.15	17.07	16.10	31
32	31.36	28.98	26.85	24.94	23.22	21.68	20.28	19.02	17.87	16.84	15.89	32
33	30.39	28.15	26.14	24.33	22.70	21.23	19.89	18.69	17.59	16.59	15.68	33
34	29.42	27.31	25.42	23.71	22.17	20.77	19.50	18.34	17.29	16.33	15.45	34
35	28.45	26.48	24.70	23.08	21.62	20.29	19.09	17.98	16.98	16.06	15.22	35
36	27.48	25.64	23.97	22.45	21.07	19.81	18.67	17.62	16.66	15.78	14.97	36
37	26.51	24.79	23.23	21.81	20.51	19.32	18.24	17.24	16.33	15.49	14.71	37
38	25.55	23.95	22.49	21.16	19.94	18.82	17.79	16.85	15.98	15.18	14.44	38
39	24.59	23.10	21.74	20.50	19.35	18.30	17.34	16.45	15.63	14.87	14.16	39
40	23.63	22.25	20.99	19.83	18.76	17.78	16.87	16.03	15.26	14.54	13.87	40
41	22.67	21.40	20.23	19.15	18.16	17.24	16.39	15.60	14.87	14.19	13.56	41
42	21.71	20.54	19.47	18.47	17.55	16.69	15.90	15.16	14.48	13.84	13.24	42
43	20.75	19.68	18.69	17.78	16.92	16.13	15.39	14.71	14.06	13.47	12.91	43
44	19.79	18.82	17.92	17.07	16.29	15.56	14.87	14.24	13.64	13.08	12.56	44
45	18.84	17.96	17.13	16.36	15.64	14.97	14.34	13.75	13.20	12.68	12.19	45
46	17.89	17.09	16.34	15.64	14.99	14.37	13.79	13.25	12.74	12.26	11.81	46
47	16.94	16.22	15.55	14.92	14.32	13.76	13.23	12.74	12.27	11.83	11.41	47
48	16.00	15.35	14.75	14.18	13.64	13.14	12.66	12.21	11.78	11.37	10.99	48
49	15.05	14.48	13.95	13.44	12.96	12.50	12.07	11.66	11.27	10.91	10.56	49
50	14.11	13.61	13.14	12.69	12.26	11.85	11.47	11.10	10.75	10.42	10.10	50
51	13.18	12.74	12.32	11.93	11.55	11.19	10.85	10.52	10.21	9.92	9.63	51
52	12.24	11.87	11.50	11.16	10.83	10.52	10.22	9.93	9.65	9.39	9.14	52
53	11.31	10.99	10.68	10.38	10.10	9.83	9.56	9.31	9.07	8.84	8.62	53
54	10.38	10.11	9.85	9.60	9.35	9.12	8.90	8.68	8.48	8.28	8.08	54
55	9.45	9.23	9.01	8.80	8.60	8.40	8.21	8.03	7.85	7.68	7.52	55
56	8.53	8.34	8.16	7.99	7.82	7.66	7.51	7.36	7.21	7.07	6.93	56
57	7.60	7.45	7.31	7.17	7.04	6.91	6.78	6.66	6.54	6.43	6.31	57
58	6.67	6.56	6.45	6.34	6.23	6.13	6.04	5.94	5.85	5.76	5.67	58
59	5.74	5.65	5.57	5.49	5.42	5.34	5.27	5.19	5.12	5.05	4.99	59
60	4.80	4.74	4.69	4.63	4.58	4.52	4.47	4.42	4.37	4.32	4.27	60
61	3.86	3.83	3.79	3.75	3.72	3.68	3.65	3.61	3.58	3.55	3.51	61
62	2.92	2.90	2.87	2.85	2.83	2.81	2.79	2.77	2.75	2.73	2.72	62
63	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.89	1.88	1.87	63
64	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.97	64

Table 8 Multipliers for loss of earnings to pension age 65 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	47.75	42.44	37.93	34.08	30.78	27.93	25.47	23.34	21.47	19.84	18.41	16
17	46.77	41.67	37.32	33.59	30.39	27.62	25.23	23.14	21.32	19.72	18.31	17
18	45.78	40.88	36.70	33.10	30.00	27.31	24.98	22.94	21.16	19.59	18.21	18
19	44.79	40.10	36.07	32.60	29.60	26.99	24.72	22.73	20.99	19.46	18.10	19
20	43.81	39.31	35.44	32.09	29.19	26.66	24.45	22.52	20.82	19.31	17.98	20
21	42.82	38.52	34.80	31.57	28.77	26.32	24.18	22.30	20.64	19.17	17.86	21
22	41.84	37.72	34.15	31.05	28.34	25.98	23.90	22.07	20.45	19.01	17.74	22
23	40.85	36.92	33.50	30.52	27.91	25.62	23.61	21.83	20.25	18.85	17.61	23
24	39.86	36.11	32.84	29.98	27.47	25.26	23.31	21.58	20.05	18.69	17.47	24
25	38.88	35.30	32.17	29.43	27.02	24.89	23.00	21.33	19.84	18.51	17.32	25
26	37.89	34.49	31.50	28.87	26.56	24.51	22.69	21.07	19.62	18.33	17.17	26
27	36.90	33.67	30.82	28.31	26.09	24.11	22.36	20.79	19.39	18.14	17.01	27
28	35.91	32.85	30.14	27.74	25.61	23.71	22.02	20.51	19.16	17.94	16.84	28
29	34.93	32.02	29.44	27.16	25.12	23.30	21.68	20.22	18.91	17.73	16.66	29
30	33.94	31.19	28.74	26.57	24.62	22.88	21.32	19.92	18.65	17.51	16.48	30
31	32.96	30.36	28.04	25.97	24.12	22.45	20.96	19.61	18.39	17.29	16.29	31
32	31.97	29.52	27.33	25.36	23.60	22.01	20.58	19.28	18.11	17.05	16.08	32
33	30.99	28.68	26.61	24.75	23.07	21.56	20.19	18.95	17.83	16.80	15.87	33
34	30.01	27.84	25.89	24.13	22.54	21.10	19.79	18.61	17.53	16.55	15.65	34
35	29.02	26.99	25.16	23.50	21.99	20.63	19.39	18.26	17.22	16.28	15.42	35
36	28.04	26.14	24.42	22.86	21.44	20.14	18.97	17.89	16.90	16.00	15.17	36
37	27.06	25.29	23.68	22.21	20.87	19.65	18.53	17.51	16.57	15.71	14.92	37
38	26.09	24.43	22.93	21.55	20.30	19.15	18.09	17.12	16.23	15.41	14.65	38
39	25.11	23.58	22.17	20.89	19.71	18.63	17.63	16.72	15.87	15.09	14.37	39
40	24.13	22.71	21.41	20.22	19.11	18.10	17.17	16.30	15.50	14.77	14.08	40
41	23.16	21.85	20.64	19.53	18.51	17.56	16.68	15.87	15.12	14.42	13.78	41
42	22.19	20.98	19.87	18.84	17.89	17.01	16.19	15.43	14.72	14.07	13.46	42
43	21.21	20.11	19.09	18.14	17.26	16.44	15.68	14.97	14.31	13.70	13.12	43
44	20.24	19.24	18.30	17.43	16.62	15.86	15.16	14.50	13.89	13.31	12.77	44
45	19.27	18.36	17.51	16.71	15.97	15.27	14.62	14.01	13.44	12.91	12.41	45
46	18.31	17.48	16.71	15.98	15.31	14.67	14.07	13.51	12.99	12.49	12.02	46
47	17.34	16.60	15.90	15.25	14.63	14.05	13.51	12.99	12.51	12.05	11.62	47
48	16.38	15.72	15.09	14.50	13.95	13.42	12.93	12.46	12.02	11.60	11.21	48
49	15.42	14.83	14.27	13.75	13.25	12.78	12.33	11.91	11.51	11.13	10.77	49
50	14.46	13.94	13.45	12.98	12.54	12.12	11.72	11.34	10.98	10.64	10.31	50
51	13.50	13.05	12.61	12.20	11.81	11.44	11.09	10.75	10.43	10.12	9.83	51
52	12.54	12.15	11.78	11.42	11.08	10.75	10.44	10.15	9.86	9.59	9.33	52
53	11.58	11.25	10.93	10.62	10.33	10.05	9.78	9.52	9.27	9.03	8.81	53
54	10.63	10.35	10.07	9.81	9.56	9.32	9.09	8.87	8.66	8.45	8.25	54
55	9.67	9.44	9.21	8.99	8.79	8.58	8.39	8.20	8.02	7.85	7.68	55
56	8.72	8.52	8.34	8.16	7.99	7.83	7.66	7.51	7.36	7.21	7.07	56
57	7.76	7.61	7.46	7.32	7.18	7.05	6.92	6.79	6.67	6.55	6.44	57
58	6.80	6.69	6.57	6.46	6.36	6.25	6.15	6.05	5.96	5.86	5.77	58
59	5.84	5.76	5.67	5.59	5.51	5.44	5.36	5.29	5.21	5.14	5.07	59
60	4.88	4.82	4.77	4.71	4.65	4.60	4.54	4.49	4.44	4.39	4.34	60
61	3.92	3.88	3.84	3.81	3.77	3.73	3.70	3.66	3.63	3.60	3.56	61
62	2.95	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	2.75	62
63	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	63
64	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	64

Table 9 Multipliers for loss of earnings to pension age 70 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	50.58	44.57	39.53	35.28	31.67	28.60	25.96	23.69	21.73	20.02	18.53	16
17	49.60	43.82	38.94	34.82	31.31	28.31	25.74	23.52	21.59	19.91	18.44	17
18	48.64	43.07	38.36	34.36	30.95	28.03	25.52	23.34	21.45	19.80	18.36	18
19	47.68	42.32	37.77	33.90	30.59	27.74	25.29	23.16	21.31	19.69	18.26	19
20	46.72	41.56	37.17	33.43	30.21	27.45	25.05	22.97	21.16	19.57	18.17	20
21	45.76	40.80	36.57	32.95	29.83	27.14	24.81	22.78	21.00	19.44	18.07	21
22	44.80	40.04	35.96	32.46	29.45	26.83	24.56	22.58	20.84	19.31	17.96	22
23	43.84	39.27	35.35	31.97	29.05	26.52	24.31	22.37	20.67	19.18	17.85	23
24	42.88	38.50	34.73	31.47	28.65	26.19	24.04	22.16	20.50	19.04	17.74	24
25	41.92	37.72	34.10	30.97	28.24	25.86	23.77	21.94	20.32	18.89	17.61	25
26	40.95	36.94	33.47	30.45	27.82	25.51	23.49	21.71	20.13	18.73	17.49	26
27	39.98	36.15	32.83	29.92	27.39	25.16	23.20	21.47	19.93	18.57	17.35	27
28	39.02	35.36	32.18	29.39	26.95	24.80	22.90	21.22	19.73	18.40	17.21	28
29	38.05	34.57	31.52	28.85	26.50	24.43	22.59	20.96	19.51	18.22	17.06	29
30	37.09	33.77	30.86	28.30	26.04	24.05	22.28	20.70	19.29	18.03	16.90	30
31	36.12	32.97	30.19	27.74	25.58	23.66	21.95	20.42	19.06	17.84	16.74	31
32	35.15	32.16	29.52	27.18	25.10	23.26	21.61	20.14	18.82	17.64	16.57	32
33	34.19	31.35	28.83	26.60	24.62	22.85	21.27	19.85	18.57	17.42	16.39	33
34	33.22	30.53	28.15	26.02	24.13	22.43	20.91	19.55	18.32	17.20	16.20	34
35	32.25	29.71	27.45	25.43	23.63	22.00	20.55	19.23	18.05	16.97	16.00	35
36	31.29	28.90	26.75	24.84	23.12	21.57	20.17	18.91	17.77	16.74	15.79	36
37	30.33	28.07	26.05	24.23	22.60	21.12	19.79	18.58	17.48	16.49	15.58	37
38	29.37	27.25	25.34	23.62	22.07	20.67	19.40	18.24	17.19	16.23	15.36	38
39	28.41	26.42	24.63	23.00	21.54	20.20	18.99	17.89	16.88	15.96	15.12	39
40	27.46	25.60	23.91	22.38	20.99	19.73	18.58	17.53	16.57	15.69	14.88	40
41	26.51	24.76	23.18	21.75	20.44	19.24	18.15	17.15	16.24	15.40	14.62	41
42	25.55	23.93	22.45	21.10	19.87	18.75	17.71	16.77	15.90	15.10	14.36	42
43	24.61	23.10	21.72	20.46	19.30	18.24	17.27	16.37	15.55	14.78	14.08	43
44	23.66	22.26	20.98	19.80	18.72	17.72	16.81	15.96	15.18	14.46	13.79	44
45	22.71	21.42	20.23	19.14	18.13	17.20	16.34	15.54	14.81	14.12	13.49	45
46	21.77	20.58	19.48	18.47	17.53	16.66	15.86	15.11	14.42	13.77	13.17	46
47	20.84	19.74	18.73	17.79	16.92	16.11	15.36	14.67	14.02	13.41	12.85	47
48	19.90	18.90	17.97	17.11	16.30	15.56	14.86	14.21	13.61	13.04	12.51	48
49	18.98	18.06	17.21	16.42	15.68	14.99	14.35	13.74	13.18	12.65	12.16	49
50	18.05	17.22	16.45	15.73	15.05	14.42	13.82	13.27	12.74	12.25	11.79	50
51	17.14	16.39	15.68	15.03	14.41	13.83	13.29	12.77	12.29	11.84	11.41	51
52	16.22	15.55	14.92	14.32	13.76	13.23	12.74	12.27	11.83	11.41	11.02	52
53	15.31	14.71	14.14	13.61	13.11	12.63	12.18	11.75	11.35	10.97	10.61	53
54	14.41	13.87	13.37	12.89	12.44	12.01	11.61	11.22	10.86	10.51	10.18	54
55	13.51	13.04	12.59	12.17	11.77	11.39	11.02	10.68	10.35	10.04	9.74	55
56	12.61	12.20	11.81	11.44	11.08	10.75	10.42	10.12	9.82	9.54	9.28	56
57	11.72	11.37	11.03	10.70	10.39	10.10	9.81	9.54	9.28	9.04	8.80	57
58	10.83	10.53	10.24	9.96	9.69	9.44	9.19	8.95	8.73	8.51	8.30	58
59	9.95	9.69	9.45	9.21	8.98	8.76	8.55	8.35	8.15	7.97	7.78	59
60	9.07	8.86	8.65	8.45	8.26	8.08	7.90	7.73	7.56	7.40	7.25	60
61	8.19	8.02	7.85	7.68	7.53	7.37	7.23	7.08	6.95	6.81	6.68	61
62	7.31	7.17	7.04	6.91	6.78	6.66	6.54	6.42	6.31	6.20	6.10	62
63	6.43	6.33	6.22	6.12	6.02	5.92	5.83	5.74	5.65	5.56	5.48	63
64	5.55	5.47	5.39	5.32	5.24	5.17	5.10	5.03	4.96	4.90	4.83	64
65	4.67	4.61	4.55	4.50	4.45	4.40	4.35	4.30	4.25	4.20	4.15	65
66	3.77	3.73	3.70	3.66	3.63	3.59	3.56	3.53	3.49	3.46	3.43	66
67	2.86	2.84	2.82	2.80	2.78	2.76	2.74	2.72	2.70	2.68	2.66	67
68	1.93	1.92	1.91	1.91	1.90	1.89	1.88	1.87	1.86	1.85	1.84	68
69	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.97	0.96	0.96	0.96	69

Table 10 Multipliers for loss of earnings to pension age 70 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	51.98	45.71	40.46	36.04	32.30	29.12	26.40	24.06	22.04	20.28	18.75	16
17	50.99	44.95	39.87	35.59	31.95	28.84	26.18	23.89	21.90	20.18	18.67	17
18	50.01	44.19	39.28	35.12	31.58	28.56	25.96	23.71	21.77	20.07	18.59	18
19	49.03	43.42	38.68	34.65	31.22	28.27	25.73	23.53	21.62	19.96	18.50	19
20	48.04	42.65	38.08	34.18	30.84	27.97	25.50	23.35	21.48	19.84	18.40	20
21	47.06	41.87	37.46	33.69	30.46	27.67	25.25	23.16	21.32	19.72	18.30	21
22	46.07	41.09	36.84	33.20	30.07	27.36	25.00	22.96	21.16	19.59	18.20	22
23	45.09	40.31	36.22	32.70	29.67	27.04	24.75	22.75	21.00	19.45	18.09	23
24	44.10	39.52	35.59	32.20	29.26	26.71	24.48	22.54	20.82	19.31	17.98	24
25	43.11	38.73	34.95	31.68	28.85	26.37	24.21	22.31	20.64	19.17	17.86	25
26	42.13	37.93	34.31	31.16	28.42	26.03	23.93	22.09	20.46	19.01	17.73	26
27	41.14	37.13	33.66	30.63	27.99	25.68	23.64	21.85	20.26	18.85	17.60	27
28	40.16	36.33	33.00	30.10	27.55	25.32	23.35	21.60	20.06	18.69	17.46	28
29	39.17	35.52	32.34	29.55	27.10	24.95	23.04	21.35	19.85	18.51	17.32	29
30	38.19	34.71	31.67	29.00	26.65	24.57	22.73	21.09	19.63	18.33	17.16	30
31	37.21	33.90	31.00	28.44	26.18	24.18	22.40	20.82	19.41	18.14	17.00	31
32	36.22	33.08	30.32	27.87	25.71	23.78	22.07	20.54	19.17	17.94	16.84	32
33	35.24	32.26	29.63	27.30	25.22	23.38	21.73	20.25	18.93	17.74	16.66	33
34	34.26	31.44	28.94	26.71	24.73	22.96	21.38	19.96	18.68	17.52	16.48	34
35	33.28	30.61	28.24	26.12	24.23	22.54	21.02	19.65	18.42	17.30	16.29	35
36	32.30	29.78	27.54	25.53	23.72	22.11	20.65	19.33	18.15	17.07	16.09	36
37	31.33	28.95	26.83	24.92	23.21	21.66	20.27	19.01	17.87	16.83	15.88	37
38	30.35	28.12	26.11	24.31	22.68	21.21	19.88	18.67	17.58	16.58	15.67	38
39	29.38	27.28	25.39	23.69	22.14	20.75	19.48	18.33	17.27	16.32	15.44	39
40	28.41	26.44	24.67	23.06	21.60	20.27	19.07	17.97	16.96	16.04	15.20	40
41	27.44	25.60	23.93	22.42	21.04	19.79	18.64	17.60	16.64	15.76	14.95	41
42	26.47	24.75	23.20	21.77	20.48	19.29	18.21	17.22	16.31	15.47	14.70	42
43	25.50	23.91	22.45	21.12	19.90	18.79	17.77	16.82	15.96	15.16	14.42	43
44	24.54	23.06	21.70	20.46	19.32	18.27	17.31	16.42	15.60	14.84	14.14	44
45	23.58	22.21	20.95	19.79	18.73	17.75	16.84	16.00	15.23	14.51	13.85	45
46	22.62	21.35	20.19	19.12	18.12	17.21	16.36	15.57	14.85	14.17	13.54	46
47	21.66	20.50	19.43	18.43	17.51	16.66	15.87	15.13	14.45	13.81	13.22	47
48	20.71	19.64	18.66	17.74	16.89	16.10	15.36	14.68	14.04	13.44	12.88	48
49	19.76	18.79	17.88	17.04	16.26	15.53	14.85	14.21	13.62	13.06	12.54	49
50	18.81	17.93	17.10	16.34	15.62	14.95	14.32	13.73	13.18	12.66	12.17	50
51	17.86	17.07	16.32	15.62	14.97	14.35	13.77	13.23	12.72	12.24	11.79	51
52	16.92	16.20	15.53	14.90	14.30	13.74	13.22	12.72	12.25	11.81	11.39	52
53	15.98	15.34	14.73	14.17	13.63	13.12	12.65	12.19	11.77	11.36	10.98	53
54	15.04	14.47	13.93	13.43	12.94	12.49	12.06	11.65	11.26	10.90	10.55	54
55	14.10	13.60	13.13	12.68	12.25	11.84	11.46	11.09	10.74	10.41	10.10	55
56	13.17	12.73	12.31	11.92	11.54	11.18	10.84	10.51	10.20	9.91	9.62	56
57	12.23	11.86	11.49	11.15	10.82	10.51	10.21	9.92	9.65	9.38	9.13	57
58	11.30	10.98	10.67	10.37	10.09	9.82	9.56	9.31	9.07	8.84	8.62	58
59	10.38	10.10	9.84	9.59	9.35	9.11	8.89	8.68	8.47	8.27	8.08	59
60	9.45	9.22	9.00	8.79	8.59	8.40	8.21	8.03	7.85	7.68	7.52	60
61	8.52	8.34	8.16	7.99	7.82	7.66	7.51	7.35	7.21	7.07	6.93	61
62	7.60	7.45	7.31	7.17	7.04	6.91	6.78	6.66	6.54	6.43	6.31	62
63	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.94	5.85	5.76	5.67	63
64	5.74	5.66	5.58	5.50	5.42	5.34	5.27	5.20	5.13	5.06	4.99	64
65	4.81	4.75	4.69	4.64	4.58	4.53	4.47	4.42	4.37	4.32	4.27	65
66	3.87	3.83	3.79	3.76	3.72	3.69	3.65	3.62	3.58	3.55	3.52	66
67	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	2.74	2.72	67
68	1.96	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.89	1.88	1.87	68
69	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	69

Table 11 Multipliers for loss of pension commencing age 55 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	19.94	14.21	10.17	7.30	5.26	3.80	2.76	2.00	1.46	1.07	0.79	0
1	20.10	14.40	10.35	7.47	5.41	3.93	2.86	2.09	1.53	1.13	0.83	1
2	20.11	14.48	10.46	7.59	5.52	4.03	2.95	2.17	1.60	1.18	0.87	2
3	20.12	14.56	10.57	7.70	5.63	4.13	3.04	2.24	1.66	1.23	0.92	3
4	20.13	14.63	10.68	7.82	5.74	4.23	3.13	2.32	1.73	1.29	0.96	4
5	20.13	14.71	10.79	7.94	5.86	4.34	3.23	2.40	1.80	1.35	1.01	5
6	20.14	14.79	10.90	8.06	5.98	4.45	3.32	2.49	1.87	1.41	1.06	6
7	20.14	14.87	11.01	8.18	6.10	4.56	3.42	2.58	1.94	1.47	1.12	7
8	20.14	14.94	11.12	8.31	6.22	4.68	3.53	2.67	2.02	1.54	1.17	8
9	20.15	15.02	11.24	8.43	6.35	4.80	3.63	2.76	2.10	1.61	1.23	9
10	20.15	15.10	11.35	8.56	6.48	4.92	3.74	2.86	2.19	1.68	1.29	10
11	20.15	15.18	11.47	8.69	6.61	5.04	3.86	2.96	2.28	1.76	1.36	11
12	20.16	15.25	11.58	8.82	6.74	5.17	3.97	3.06	2.37	1.84	1.43	12
13	20.16	15.33	11.70	8.96	6.88	5.30	4.09	3.17	2.46	1.92	1.50	13
14	20.17	15.41	11.82	9.09	7.02	5.43	4.22	3.28	2.56	2.00	1.57	14
15	20.17	15.50	11.94	9.23	7.16	5.57	4.34	3.40	2.66	2.10	1.65	15
16	20.18	15.58	12.07	9.37	7.31	5.71	4.48	3.52	2.77	2.19	1.74	16
17	20.19	15.67	12.19	9.52	7.46	5.86	4.61	3.64	2.88	2.29	1.82	17
18	20.21	15.76	12.32	9.67	7.61	6.01	4.75	3.77	3.00	2.40	1.92	18
19	20.22	15.85	12.46	9.82	7.77	6.16	4.90	3.91	3.13	2.51	2.01	19
20	20.24	15.94	12.59	9.98	7.93	6.32	5.05	4.05	3.25	2.62	2.12	20
21	20.26	16.03	12.73	10.14	8.10	6.49	5.21	4.19	3.39	2.74	2.22	21
22	20.27	16.13	12.87	10.30	8.27	6.65	5.37	4.34	3.52	2.87	2.34	22
23	20.29	16.22	13.01	10.46	8.44	6.83	5.54	4.50	3.67	3.00	2.46	23
24	20.31	16.32	13.15	10.63	8.62	7.00	5.71	4.66	3.82	3.14	2.58	24
25	20.33	16.41	13.29	10.80	8.80	7.18	5.88	4.83	3.98	3.28	2.71	25
26	20.35	16.51	13.44	10.97	8.98	7.37	6.06	5.00	4.14	3.43	2.85	26
27	20.36	16.61	13.58	11.14	9.17	7.56	6.25	5.18	4.31	3.59	3.00	27
28	20.38	16.70	13.73	11.32	9.36	7.76	6.44	5.37	4.48	3.75	3.15	28
29	20.40	16.80	13.88	11.50	9.55	7.96	6.64	5.56	4.67	3.92	3.31	29
30	20.42	16.90	14.03	11.68	9.75	8.16	6.85	5.76	4.86	4.10	3.48	30
31	20.44	17.00	14.19	11.87	9.96	8.37	7.06	5.97	5.06	4.29	3.65	31
32	20.45	17.10	14.34	12.06	10.17	8.59	7.28	6.18	5.26	4.49	3.84	32
33	20.47	17.21	14.50	12.25	10.38	8.82	7.51	6.41	5.48	4.70	4.04	33
34	20.49	17.31	14.66	12.45	10.60	9.04	7.74	6.64	5.70	4.91	4.24	34
35	20.52	17.41	14.82	12.65	10.82	9.28	7.98	6.88	5.94	5.14	4.46	35
36	20.54	17.52	14.99	12.85	11.05	9.52	8.23	7.13	6.18	5.38	4.69	36
37	20.57	17.63	15.16	13.06	11.29	9.77	8.49	7.38	6.44	5.63	4.93	37
38	20.60	17.74	15.33	13.28	11.53	10.03	8.75	7.65	6.71	5.89	5.18	38
39	20.63	17.86	15.50	13.49	11.77	10.30	9.03	7.93	6.98	6.16	5.45	39
40	20.66	17.98	15.68	13.72	12.03	10.57	9.31	8.22	7.28	6.45	5.73	40
41	20.69	18.10	15.87	13.95	12.29	10.86	9.61	8.53	7.58	6.75	6.03	41
42	20.73	18.22	16.06	14.18	12.56	11.15	9.92	8.84	7.90	7.07	6.34	42
43	20.78	18.35	16.25	14.43	12.84	11.45	10.24	9.17	8.23	7.40	6.67	43
44	20.82	18.48	16.45	14.67	13.12	11.76	10.57	9.51	8.58	7.75	7.02	44
45	20.87	18.62	16.65	14.93	13.42	12.09	10.91	9.87	8.94	8.12	7.39	45
46	20.93	18.76	16.87	15.20	13.72	12.42	11.27	10.24	9.33	8.51	7.78	46
47	20.99	18.91	17.08	15.47	14.04	12.77	11.64	10.63	9.73	8.92	8.19	47
48	21.06	19.07	17.31	15.75	14.37	13.13	12.03	11.04	10.15	9.35	8.63	48
49	21.14	19.24	17.55	16.05	14.71	13.51	12.43	11.47	10.60	9.81	9.09	49
50	21.23	19.41	17.80	16.36	15.07	13.91	12.86	11.92	11.06	10.29	9.59	50
51	21.32	19.60	18.06	16.68	15.44	14.32	13.31	12.39	11.56	10.80	10.12	51
52	21.44	19.80	18.34	17.02	15.83	14.75	13.78	12.89	12.09	11.35	10.68	52
53	21.56	20.02	18.63	17.38	16.24	15.21	14.27	13.42	12.64	11.93	11.28	53
54	21.70	20.25	18.94	17.75	16.67	15.69	14.80	13.98	13.23	12.55	11.92	54
55	21.86	20.50	19.26	18.15	17.13	16.20	15.35	14.57	13.86	13.21	12.60	55

Table 12 Multipliers for loss of pension commencing age 55 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	24.92	17.58	12.46	8.86	6.33	4.54	3.26	2.36	1.71	1.24	0.91	0
1	25.07	17.78	12.66	9.05	6.50	4.68	3.38	2.46	1.79	1.31	0.96	1
2	25.09	17.88	12.79	9.19	6.63	4.80	3.49	2.54	1.86	1.37	1.01	2
3	25.10	17.97	12.93	9.33	6.76	4.92	3.59	2.63	1.94	1.43	1.06	3
4	25.10	18.07	13.06	9.47	6.90	5.05	3.70	2.73	2.01	1.49	1.11	4
5	25.11	18.16	13.19	9.62	7.04	5.17	3.81	2.82	2.09	1.56	1.17	5
6	25.11	18.25	13.32	9.76	7.18	5.30	3.93	2.92	2.18	1.63	1.22	6
7	25.11	18.35	13.46	9.91	7.33	5.44	4.05	3.02	2.27	1.70	1.29	7
8	25.12	18.44	13.60	10.06	7.47	5.57	4.17	3.13	2.36	1.78	1.35	8
9	25.12	18.54	13.73	10.21	7.62	5.71	4.29	3.24	2.45	1.86	1.42	9
10	25.12	18.63	13.87	10.37	7.78	5.86	4.42	3.35	2.55	1.95	1.49	10
11	25.13	18.73	14.01	10.53	7.94	6.00	4.56	3.47	2.65	2.03	1.56	11
12	25.13	18.82	14.16	10.69	8.09	6.15	4.69	3.59	2.76	2.13	1.64	12
13	25.13	18.92	14.30	10.85	8.26	6.31	4.84	3.72	2.87	2.22	1.72	13
14	25.14	19.02	14.44	11.01	8.42	6.47	4.98	3.85	2.99	2.32	1.81	14
15	25.14	19.12	14.59	11.18	8.59	6.63	5.13	3.99	3.11	2.43	1.90	15
16	25.15	19.22	14.74	11.35	8.77	6.80	5.29	4.13	3.23	2.54	2.00	16
17	25.15	19.32	14.89	11.52	8.95	6.97	5.45	4.27	3.36	2.65	2.10	17
18	25.16	19.42	15.05	11.70	9.13	7.15	5.61	4.42	3.50	2.77	2.20	18
19	25.17	19.52	15.20	11.88	9.31	7.33	5.78	4.58	3.64	2.90	2.31	19
20	25.18	19.63	15.36	12.06	9.50	7.51	5.96	4.74	3.78	3.03	2.43	20
21	25.19	19.73	15.52	12.24	9.70	7.70	6.14	4.91	3.94	3.17	2.55	21
22	25.19	19.84	15.68	12.43	9.89	7.90	6.33	5.08	4.09	3.31	2.68	22
23	25.20	19.94	15.84	12.62	10.09	8.10	6.52	5.26	4.26	3.46	2.82	23
24	25.21	20.05	16.00	12.82	10.30	8.30	6.72	5.45	4.43	3.62	2.96	24
25	25.22	20.16	16.17	13.01	10.51	8.51	6.92	5.64	4.61	3.78	3.11	25
26	25.23	20.26	16.33	13.21	10.72	8.73	7.13	5.84	4.80	3.95	3.26	26
27	25.24	20.37	16.50	13.42	10.94	8.95	7.35	6.05	4.99	4.13	3.43	27
28	25.25	20.48	16.67	13.62	11.16	9.18	7.57	6.26	5.19	4.32	3.60	28
29	25.26	20.59	16.85	13.83	11.39	9.41	7.80	6.48	5.40	4.51	3.78	29
30	25.27	20.70	17.02	14.04	11.62	9.65	8.04	6.71	5.62	4.72	3.97	30
31	25.28	20.82	17.20	14.26	11.86	9.90	8.28	6.95	5.85	4.93	4.17	31
32	25.29	20.93	17.38	14.48	12.10	10.15	8.53	7.20	6.08	5.16	4.38	32
33	25.30	21.05	17.56	14.71	12.35	10.41	8.79	7.45	6.33	5.39	4.61	33
34	25.32	21.16	17.75	14.94	12.61	10.67	9.06	7.72	6.59	5.64	4.84	34
35	25.33	21.28	17.94	15.17	12.87	10.95	9.34	7.99	6.86	5.90	5.08	35
36	25.35	21.40	18.13	15.41	13.13	11.23	9.63	8.28	7.13	6.17	5.34	36
37	25.37	21.53	18.33	15.65	13.41	11.52	9.92	8.57	7.43	6.45	5.61	37
38	25.39	21.65	18.52	15.90	13.69	11.82	10.23	8.88	7.73	6.74	5.90	38
39	25.41	21.78	18.73	16.15	13.97	12.12	10.55	9.20	8.05	7.05	6.20	39
40	25.44	21.91	18.93	16.41	14.27	12.44	10.87	9.53	8.38	7.38	6.52	40
41	25.46	22.04	19.14	16.67	14.57	12.76	11.21	9.87	8.72	7.72	6.85	41
42	25.49	22.18	19.36	16.94	14.87	13.10	11.56	10.23	9.08	8.08	7.20	42
43	25.53	22.32	19.57	17.22	15.19	13.44	11.92	10.60	9.45	8.45	7.57	43
44	25.56	22.46	19.80	17.50	15.52	13.80	12.30	10.99	9.85	8.84	7.96	44
45	25.60	22.61	20.03	17.79	15.85	14.16	12.69	11.39	10.26	9.25	8.37	45
46	25.65	22.76	20.26	18.09	16.20	14.54	13.09	11.81	10.69	9.69	8.80	46
47	25.70	22.92	20.51	18.40	16.56	14.94	13.51	12.25	11.14	10.14	9.26	47
48	25.76	23.09	20.76	18.72	16.92	15.34	13.95	12.71	11.61	10.62	9.75	48
49	25.82	23.26	21.02	19.04	17.30	15.76	14.40	13.18	12.10	11.13	10.26	49
50	25.89	23.44	21.28	19.38	17.70	16.20	14.87	13.68	12.62	11.66	10.80	50
51	25.96	23.62	21.56	19.73	18.10	16.66	15.36	14.20	13.16	12.22	11.37	51
52	26.05	23.82	21.85	20.09	18.53	17.13	15.87	14.75	13.73	12.81	11.98	52
53	26.14	24.03	22.14	20.47	18.96	17.62	16.41	15.32	14.33	13.44	12.63	53
54	26.24	24.24	22.45	20.85	19.42	18.13	16.97	15.92	14.96	14.10	13.31	54
55	26.36	24.47	22.77	21.26	19.89	18.66	17.55	16.54	15.63	14.80	14.03	55

Table 13 Multipliers for loss of pension commencing age 60 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	15.48	10.86	7.65	5.40	3.83	2.72	1.94	1.39	0.99	0.71	0.51	0
1	15.61	11.01	7.79	5.53	3.94	2.81	2.01	1.45	1.04	0.75	0.55	1
2	15.61	11.07	7.87	5.62	4.02	2.88	2.08	1.50	1.08	0.79	0.57	2
3	15.62	11.13	7.95	5.70	4.10	2.96	2.14	1.55	1.13	0.82	0.60	3
4	15.63	11.19	8.04	5.79	4.18	3.03	2.20	1.61	1.17	0.86	0.63	4
5	15.63	11.25	8.12	5.88	4.27	3.11	2.27	1.66	1.22	0.90	0.66	5
6	15.63	11.31	8.20	5.97	4.35	3.19	2.34	1.72	1.27	0.94	0.70	6
7	15.64	11.36	8.28	6.06	4.44	3.27	2.41	1.78	1.32	0.98	0.73	7
8	15.64	11.42	8.37	6.15	4.53	3.35	2.48	1.84	1.37	1.03	0.77	8
9	15.64	11.48	8.45	6.24	4.62	3.43	2.56	1.91	1.43	1.07	0.81	9
10	15.64	11.54	8.54	6.34	4.72	3.52	2.63	1.98	1.49	1.12	0.85	10
11	15.65	11.60	8.63	6.43	4.81	3.61	2.71	2.05	1.55	1.17	0.89	11
12	15.65	11.66	8.72	6.53	4.91	3.70	2.80	2.12	1.61	1.22	0.93	12
13	15.65	11.72	8.80	6.63	5.01	3.79	2.88	2.19	1.67	1.28	0.98	13
14	15.66	11.78	8.89	6.73	5.11	3.89	2.97	2.27	1.74	1.34	1.03	14
15	15.66	11.85	8.99	6.84	5.21	3.99	3.06	2.35	1.81	1.40	1.08	15
16	15.67	11.91	9.08	6.94	5.32	4.09	3.15	2.43	1.88	1.46	1.14	16
17	15.68	11.98	9.18	7.05	5.43	4.19	3.25	2.52	1.96	1.53	1.20	17
18	15.69	12.04	9.27	7.16	5.54	4.30	3.35	2.61	2.04	1.60	1.26	18
19	15.70	12.12	9.37	7.27	5.66	4.41	3.45	2.70	2.12	1.67	1.32	19
20	15.71	12.19	9.48	7.39	5.78	4.53	3.56	2.80	2.21	1.75	1.39	20
21	15.73	12.26	9.58	7.51	5.90	4.64	3.67	2.90	2.30	1.83	1.46	21
22	15.74	12.33	9.68	7.63	6.02	4.76	3.78	3.01	2.40	1.91	1.53	22
23	15.76	12.40	9.79	7.75	6.15	4.89	3.90	3.11	2.49	2.00	1.61	23
24	15.77	12.48	9.90	7.87	6.27	5.01	4.02	3.23	2.60	2.09	1.69	24
25	15.78	12.55	10.00	7.99	6.41	5.14	4.14	3.34	2.70	2.19	1.78	25
26	15.80	12.62	10.11	8.12	6.54	5.28	4.27	3.46	2.81	2.29	1.87	26
27	15.81	12.70	10.22	8.25	6.68	5.41	4.40	3.59	2.93	2.39	1.96	27
28	15.82	12.77	10.33	8.38	6.81	5.55	4.54	3.71	3.05	2.50	2.06	28
29	15.84	12.85	10.45	8.51	6.96	5.70	4.68	3.85	3.17	2.62	2.17	29
30	15.85	12.92	10.56	8.65	7.10	5.85	4.82	3.99	3.30	2.74	2.28	30
31	15.87	13.00	10.67	8.79	7.25	6.00	4.97	4.13	3.44	2.87	2.39	31
32	15.88	13.07	10.79	8.93	7.40	6.15	5.12	4.28	3.58	3.00	2.52	32
33	15.90	13.15	10.91	9.07	7.56	6.31	5.28	4.43	3.72	3.14	2.65	33
34	15.91	13.23	11.03	9.22	7.72	6.48	5.45	4.59	3.88	3.28	2.78	34
35	15.93	13.31	11.15	9.36	7.88	6.65	5.62	4.76	4.04	3.43	2.92	35
36	15.95	13.39	11.28	9.52	8.05	6.82	5.79	4.93	4.20	3.59	3.07	36
37	15.97	13.48	11.40	9.67	8.22	7.00	5.97	5.11	4.38	3.76	3.23	37
38	15.99	13.56	11.53	9.83	8.39	7.18	6.16	5.29	4.56	3.93	3.40	38
39	16.01	13.65	11.67	9.99	8.57	7.37	6.36	5.49	4.75	4.11	3.57	39
40	16.04	13.74	11.80	10.16	8.76	7.57	6.56	5.69	4.94	4.31	3.76	40
41	16.07	13.84	11.94	10.33	8.95	7.77	6.76	5.90	5.15	4.51	3.95	41
42	16.10	13.93	12.08	10.50	9.15	7.98	6.98	6.12	5.37	4.72	4.16	42
43	16.13	14.03	12.23	10.68	9.35	8.20	7.20	6.34	5.59	4.94	4.37	43
44	16.17	14.13	12.38	10.87	9.56	8.42	7.44	6.58	5.83	5.17	4.60	44
45	16.20	14.23	12.53	11.05	9.77	8.65	7.68	6.83	6.08	5.42	4.84	45
46	16.25	14.34	12.69	11.25	9.99	8.89	7.93	7.08	6.34	5.68	5.10	46
47	16.30	14.46	12.86	11.45	10.22	9.14	8.19	7.35	6.61	5.95	5.37	47
48	16.35	14.58	13.03	11.66	10.46	9.40	8.47	7.64	6.90	6.24	5.66	48
49	16.41	14.71	13.21	11.88	10.71	9.67	8.75	7.93	7.20	6.55	5.96	49
50	16.48	14.84	13.39	12.11	10.97	9.96	9.05	8.24	7.52	6.87	6.29	50
51	16.56	14.99	13.59	12.35	11.24	10.25	9.37	8.57	7.86	7.21	6.63	51
52	16.64	15.14	13.80	12.60	11.53	10.56	9.70	8.92	8.21	7.58	7.00	52
53	16.74	15.30	14.02	12.86	11.83	10.89	10.05	9.28	8.59	7.96	7.39	53
54	16.85	15.48	14.25	13.14	12.14	11.24	10.42	9.67	8.99	8.38	7.81	54
55	16.97	15.67	14.50	13.43	12.47	11.60	10.81	10.08	9.42	8.82	8.26	55
56	17.10	15.87	14.76	13.75	12.82	11.99	11.22	10.52	9.88	9.29	8.74	56
57	17.26	16.10	15.04	14.08	13.20	12.40	11.66	10.98	10.36	9.79	9.26	57
58	17.43	16.34	15.34	14.43	13.60	12.83	12.13	11.48	10.89	10.33	9.82	58
59	17.63	16.61	15.67	14.81	14.03	13.30	12.63	12.02	11.45	10.92	10.43	59
60	17.85	16.90	16.03	15.22	14.49	13.81	13.18	12.60	12.06	11.56	11.09	60

Table 14 Multipliers for loss of pension commencing age 60 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	20.25	14.08	9.82	6.88	4.83	3.41	2.41	1.71	1.22	0.87	0.62	0
1	20.38	14.24	9.98	7.03	4.96	3.52	2.50	1.78	1.28	0.92	0.66	1
2	20.39	14.32	10.09	7.14	5.06	3.61	2.58	1.85	1.33	0.96	0.69	2
3	20.40	14.39	10.19	7.25	5.17	3.70	2.65	1.91	1.38	1.00	0.73	3
4	20.40	14.47	10.30	7.36	5.27	3.79	2.73	1.98	1.44	1.05	0.76	4
5	20.41	14.54	10.40	7.47	5.38	3.89	2.82	2.05	1.49	1.09	0.80	5
6	20.41	14.62	10.51	7.58	5.49	3.98	2.90	2.12	1.55	1.14	0.84	6
7	20.41	14.69	10.62	7.70	5.60	4.08	2.99	2.20	1.62	1.19	0.88	7
8	20.42	14.77	10.72	7.81	5.71	4.19	3.08	2.27	1.68	1.25	0.93	8
9	20.42	14.85	10.83	7.93	5.82	4.29	3.17	2.35	1.75	1.30	0.98	9
10	20.42	14.92	10.94	8.05	5.94	4.40	3.27	2.43	1.82	1.36	1.02	10
11	20.43	15.00	11.05	8.17	6.06	4.51	3.37	2.52	1.89	1.42	1.08	11
12	20.43	15.08	11.16	8.30	6.18	4.62	3.47	2.61	1.97	1.49	1.13	12
13	20.43	15.15	11.28	8.42	6.31	4.74	3.57	2.70	2.05	1.56	1.19	13
14	20.43	15.23	11.39	8.55	6.44	4.86	3.68	2.80	2.13	1.63	1.25	14
15	20.44	15.31	11.51	8.68	6.57	4.98	3.79	2.89	2.22	1.70	1.31	15
16	20.44	15.39	11.63	8.81	6.70	5.11	3.91	3.00	2.30	1.78	1.37	16
17	20.45	15.47	11.75	8.95	6.83	5.24	4.02	3.10	2.40	1.86	1.44	17
18	20.45	15.55	11.87	9.08	6.97	5.37	4.15	3.21	2.49	1.94	1.52	18
19	20.46	15.64	11.99	9.22	7.11	5.50	4.27	3.32	2.59	2.03	1.59	19
20	20.47	15.72	12.11	9.36	7.26	5.64	4.40	3.44	2.70	2.12	1.67	20
21	20.47	15.80	12.24	9.51	7.41	5.79	4.53	3.56	2.81	2.22	1.76	21
22	20.48	15.89	12.36	9.65	7.56	5.93	4.67	3.69	2.92	2.32	1.84	22
23	20.49	15.97	12.49	9.80	7.71	6.08	4.81	3.82	3.04	2.42	1.94	23
24	20.49	16.06	12.62	9.95	7.87	6.24	4.96	3.95	3.16	2.53	2.04	24
25	20.50	16.14	12.75	10.10	8.03	6.40	5.11	4.09	3.29	2.65	2.14	25
26	20.51	16.23	12.88	10.26	8.19	6.56	5.27	4.24	3.42	2.77	2.25	26
27	20.51	16.32	13.02	10.41	8.36	6.72	5.43	4.39	3.56	2.89	2.36	27
28	20.52	16.40	13.15	10.57	8.53	6.90	5.59	4.54	3.70	3.03	2.48	28
29	20.53	16.49	13.29	10.74	8.70	7.07	5.76	4.71	3.85	3.16	2.60	29
30	20.54	16.58	13.43	10.90	8.88	7.25	5.94	4.87	4.01	3.31	2.73	30
31	20.55	16.67	13.57	11.07	9.06	7.43	6.12	5.04	4.17	3.46	2.87	31
32	20.56	16.76	13.71	11.24	9.25	7.62	6.30	5.22	4.34	3.61	3.02	32
33	20.57	16.85	13.85	11.42	9.44	7.82	6.50	5.41	4.52	3.78	3.17	33
34	20.58	16.95	14.00	11.60	9.63	8.02	6.69	5.60	4.70	3.95	3.33	34
35	20.59	17.04	14.15	11.78	9.83	8.22	6.90	5.80	4.89	4.13	3.50	35
36	20.61	17.14	14.30	11.96	10.03	8.44	7.11	6.01	5.09	4.32	3.67	36
37	20.62	17.24	14.45	12.15	10.24	8.65	7.33	6.22	5.30	4.52	3.86	37
38	20.64	17.34	14.61	12.34	10.45	8.88	7.56	6.45	5.51	4.72	4.06	38
39	20.66	17.44	14.77	12.54	10.67	9.11	7.79	6.68	5.74	4.94	4.26	39
40	20.68	17.55	14.93	12.74	10.90	9.34	8.03	6.92	5.97	5.17	4.48	40
41	20.70	17.65	15.10	12.94	11.13	9.59	8.28	7.17	6.22	5.41	4.71	41
42	20.72	17.76	15.27	13.15	11.36	9.84	8.54	7.43	6.48	5.66	4.95	42
43	20.75	17.87	15.44	13.37	11.60	10.10	8.81	7.70	6.74	5.92	5.21	43
44	20.78	17.99	15.61	13.59	11.85	10.36	9.08	7.98	7.02	6.19	5.48	44
45	20.81	18.11	15.80	13.81	12.11	10.64	9.37	8.27	7.32	6.48	5.76	45
46	20.85	18.23	15.98	14.05	12.37	10.93	9.67	8.58	7.62	6.79	6.06	46
47	20.89	18.36	16.17	14.28	12.65	11.22	9.98	8.89	7.94	7.11	6.37	47
48	20.94	18.49	16.37	14.53	12.93	11.53	10.30	9.23	8.28	7.44	6.71	48
49	20.99	18.63	16.58	14.78	13.22	11.84	10.64	9.57	8.63	7.80	7.06	49
50	21.04	18.77	16.79	15.05	13.52	12.17	10.98	9.93	9.00	8.17	7.43	50
51	21.11	18.92	17.00	15.32	13.83	12.51	11.35	10.31	9.39	8.56	7.82	51
52	21.17	19.08	17.23	15.60	14.15	12.87	11.73	10.71	9.79	8.98	8.24	52
53	21.25	19.24	17.46	15.89	14.49	13.24	12.12	11.12	10.22	9.41	8.69	53
54	21.33	19.41	17.71	16.19	14.83	13.62	12.53	11.56	10.67	9.88	9.16	54
55	21.42	19.59	17.96	16.50	15.20	14.02	12.97	12.01	11.15	10.37	9.66	55
56	21.53	19.79	18.23	16.83	15.57	14.44	13.42	12.49	11.65	10.88	10.19	56
57	21.64	19.99	18.51	17.17	15.97	14.88	13.89	13.00	12.18	11.43	10.75	57
58	21.77	20.21	18.81	17.54	16.39	15.34	14.40	13.53	12.74	12.02	11.36	58
59	21.92	20.45	19.12	17.92	16.83	15.83	14.93	14.10	13.34	12.64	12.00	59
60	22.08	20.70	19.45	18.32	17.29	16.35	15.49	14.70	13.98	13.31	12.70	60

Table 15 Multipliers for loss of pension commencing age 65 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	11.31	7.81	5.41	3.76	2.62	1.83	1.28	0.90	0.63	0.45	0.32	0
1	11.41	7.92	5.51	3.85	2.69	1.89	1.33	0.94	0.66	0.47	0.34	1
2	11.41	7.96	5.57	3.91	2.75	1.94	1.37	0.97	0.69	0.49	0.35	2
3	11.42	8.00	5.63	3.97	2.81	1.99	1.41	1.01	0.72	0.52	0.37	3
4	11.42	8.05	5.69	4.03	2.86	2.04	1.46	1.04	0.75	0.54	0.39	4
5	11.42	8.09	5.74	4.09	2.92	2.09	1.50	1.08	0.78	0.56	0.41	5
6	11.43	8.13	5.80	4.15	2.98	2.14	1.55	1.12	0.81	0.59	0.43	6
7	11.43	8.17	5.86	4.22	3.04	2.20	1.59	1.16	0.84	0.62	0.45	7
8	11.43	8.22	5.92	4.28	3.10	2.25	1.64	1.20	0.88	0.64	0.47	8
9	11.43	8.26	5.98	4.34	3.16	2.31	1.69	1.24	0.91	0.67	0.50	9
10	11.43	8.30	6.04	4.41	3.23	2.37	1.74	1.28	0.95	0.70	0.52	10
11	11.44	8.34	6.10	4.48	3.29	2.43	1.79	1.33	0.99	0.73	0.55	11
12	11.44	8.39	6.17	4.55	3.36	2.49	1.85	1.38	1.03	0.77	0.57	12
13	11.44	8.43	6.23	4.61	3.43	2.55	1.90	1.42	1.07	0.80	0.60	13
14	11.44	8.48	6.29	4.68	3.50	2.62	1.96	1.47	1.11	0.84	0.63	14
15	11.45	8.52	6.36	4.76	3.57	2.68	2.02	1.53	1.15	0.88	0.67	15
16	11.45	8.57	6.42	4.83	3.64	2.75	2.08	1.58	1.20	0.92	0.70	16
17	11.46	8.61	6.49	4.90	3.71	2.82	2.15	1.64	1.25	0.96	0.73	17
18	11.47	8.66	6.56	4.98	3.79	2.89	2.21	1.69	1.30	1.00	0.77	18
19	11.48	8.71	6.63	5.06	3.87	2.97	2.28	1.76	1.35	1.05	0.81	19
20	11.49	8.76	6.70	5.14	3.95	3.04	2.35	1.82	1.41	1.10	0.85	20
21	11.50	8.82	6.78	5.22	4.03	3.12	2.42	1.88	1.47	1.15	0.90	21
22	11.51	8.87	6.85	5.31	4.12	3.20	2.50	1.95	1.53	1.20	0.94	22
23	11.52	8.92	6.93	5.39	4.20	3.29	2.57	2.02	1.59	1.25	0.99	23
24	11.53	8.97	7.00	5.48	4.29	3.37	2.65	2.09	1.66	1.31	1.04	24
25	11.54	9.03	7.08	5.56	4.38	3.46	2.74	2.17	1.72	1.37	1.09	25
26	11.55	9.08	7.15	5.65	4.47	3.55	2.82	2.25	1.79	1.43	1.15	26
27	11.56	9.13	7.23	5.74	4.57	3.64	2.91	2.33	1.87	1.50	1.21	27
28	11.57	9.18	7.31	5.83	4.66	3.73	3.00	2.41	1.94	1.57	1.27	28
29	11.58	9.24	7.39	5.92	4.76	3.83	3.09	2.50	2.02	1.64	1.33	29
30	11.59	9.29	7.47	6.02	4.86	3.93	3.19	2.59	2.11	1.72	1.40	30
31	11.60	9.35	7.55	6.11	4.96	4.03	3.28	2.68	2.19	1.79	1.47	31
32	11.61	9.40	7.63	6.21	5.06	4.14	3.39	2.78	2.28	1.88	1.55	32
33	11.62	9.46	7.72	6.31	5.17	4.24	3.49	2.88	2.37	1.96	1.63	33
34	11.63	9.52	7.80	6.41	5.28	4.35	3.60	2.98	2.47	2.05	1.71	34
35	11.64	9.57	7.89	6.52	5.39	4.47	3.71	3.09	2.57	2.15	1.80	35
36	11.66	9.63	7.98	6.62	5.50	4.59	3.83	3.20	2.68	2.25	1.89	36
37	11.67	9.69	8.07	6.73	5.62	4.71	3.95	3.32	2.79	2.35	1.99	37
38	11.69	9.76	8.16	6.84	5.74	4.83	4.07	3.44	2.91	2.46	2.09	38
39	11.70	9.82	8.25	6.95	5.87	4.96	4.20	3.56	3.03	2.58	2.20	39
40	11.72	9.88	8.35	7.07	5.99	5.09	4.33	3.69	3.15	2.70	2.31	40
41	11.74	9.95	8.45	7.19	6.12	5.23	4.47	3.83	3.28	2.82	2.43	41
42	11.77	10.02	8.55	7.31	6.26	5.37	4.61	3.97	3.42	2.96	2.56	42
43	11.79	10.09	8.65	7.43	6.40	5.51	4.76	4.12	3.57	3.09	2.69	43
44	11.82	10.16	8.76	7.56	6.54	5.66	4.91	4.27	3.72	3.24	2.83	44
45	11.84	10.24	8.87	7.69	6.68	5.82	5.07	4.43	3.88	3.39	2.98	45
46	11.88	10.32	8.98	7.83	6.84	5.98	5.24	4.60	4.04	3.56	3.14	46
47	11.91	10.40	9.10	7.97	6.99	6.15	5.41	4.77	4.22	3.73	3.30	47
48	11.95	10.49	9.22	8.12	7.16	6.32	5.59	4.96	4.40	3.91	3.48	48
49	11.99	10.58	9.34	8.27	7.33	6.50	5.78	5.15	4.59	4.10	3.67	49
50	12.04	10.67	9.48	8.43	7.51	6.70	5.98	5.35	4.80	4.30	3.87	50
51	12.10	10.78	9.62	8.59	7.69	6.89	6.19	5.57	5.01	4.52	4.08	51
52	12.16	10.89	9.76	8.77	7.89	7.10	6.41	5.79	5.24	4.74	4.30	52
53	12.23	11.01	9.92	8.95	8.09	7.32	6.64	6.03	5.48	4.99	4.55	53
54	12.31	11.13	10.08	9.14	8.31	7.56	6.88	6.28	5.74	5.25	4.80	54
55	12.40	11.27	10.26	9.35	8.53	7.80	7.14	6.55	6.01	5.52	5.08	55
56	12.50	11.42	10.44	9.56	8.77	8.06	7.41	6.83	6.30	5.82	5.38	56
57	12.61	11.58	10.64	9.79	9.03	8.33	7.70	7.13	6.61	6.13	5.70	57
58	12.74	11.75	10.85	10.04	9.30	8.63	8.02	7.45	6.94	6.47	6.04	58
59	12.88	11.94	11.09	10.31	9.59	8.94	8.35	7.80	7.30	6.84	6.41	59
60	13.05	12.15	11.34	10.59	9.91	9.28	8.71	8.18	7.69	7.24	6.82	60
61	13.23	12.39	11.61	10.90	10.25	9.65	9.10	8.58	8.11	7.67	7.26	61
62	13.44	12.65	11.92	11.24	10.62	10.05	9.52	9.02	8.57	8.14	7.75	62
63	13.68	12.94	12.25	11.61	11.03	10.48	9.98	9.51	9.07	8.66	8.28	63
64	13.95	13.26	12.62	12.02	11.47	10.96	10.48	10.04	9.62	9.23	8.87	64
65	14.27	13.63	13.03	12.48	11.97	11.49	11.04	10.62	10.23	9.86	9.52	65

Table 16 Multipliers for loss of pension commencing age 65 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	15.77	10.80	7.42	5.11	3.53	2.45	1.70	1.19	0.83	0.58	0.41	0
1	15.87	10.92	7.54	5.22	3.63	2.53	1.77	1.24	0.87	0.61	0.43	1
2	15.88	10.98	7.62	5.30	3.70	2.59	1.82	1.28	0.91	0.64	0.46	2
3	15.89	11.04	7.70	5.38	3.78	2.66	1.88	1.33	0.94	0.67	0.48	3
4	15.89	11.10	7.78	5.47	3.85	2.72	1.93	1.37	0.98	0.70	0.50	4
5	15.89	11.16	7.86	5.55	3.93	2.79	1.99	1.42	1.02	0.73	0.53	5
6	15.90	11.21	7.93	5.63	4.01	2.86	2.05	1.47	1.06	0.77	0.55	6
7	15.90	11.27	8.02	5.72	4.09	2.94	2.11	1.52	1.10	0.80	0.58	7
8	15.90	11.33	8.10	5.80	4.17	3.01	2.18	1.58	1.15	0.84	0.61	8
9	15.90	11.39	8.18	5.89	4.26	3.09	2.24	1.63	1.19	0.87	0.64	9
10	15.91	11.45	8.26	5.98	4.34	3.16	2.31	1.69	1.24	0.91	0.67	10
11	15.91	11.50	8.35	6.07	4.43	3.24	2.38	1.75	1.29	0.96	0.71	11
12	15.91	11.56	8.43	6.16	4.52	3.32	2.45	1.81	1.34	1.00	0.74	12
13	15.91	11.62	8.52	6.26	4.61	3.41	2.52	1.88	1.40	1.04	0.78	13
14	15.91	11.68	8.60	6.35	4.70	3.49	2.60	1.94	1.45	1.09	0.82	14
15	15.92	11.74	8.69	6.45	4.80	3.58	2.68	2.01	1.51	1.14	0.86	15
16	15.92	11.80	8.78	6.55	4.90	3.67	2.76	2.08	1.57	1.19	0.90	16
17	15.92	11.87	8.87	6.65	5.00	3.76	2.84	2.15	1.64	1.25	0.95	17
18	15.93	11.93	8.96	6.75	5.10	3.86	2.93	2.23	1.70	1.30	1.00	18
19	15.93	11.99	9.05	6.85	5.20	3.96	3.02	2.31	1.77	1.36	1.05	19
20	15.94	12.06	9.15	6.96	5.31	4.06	3.11	2.39	1.84	1.42	1.10	20
21	15.94	12.12	9.24	7.06	5.41	4.16	3.20	2.48	1.92	1.49	1.16	21
22	15.95	12.19	9.34	7.17	5.52	4.27	3.30	2.56	1.99	1.55	1.21	22
23	15.96	12.25	9.43	7.28	5.64	4.37	3.40	2.65	2.07	1.62	1.28	23
24	15.96	12.32	9.53	7.39	5.75	4.48	3.51	2.75	2.16	1.70	1.34	24
25	15.97	12.38	9.63	7.51	5.87	4.60	3.61	2.84	2.24	1.78	1.41	25
26	15.97	12.45	9.73	7.62	5.99	4.71	3.72	2.94	2.34	1.86	1.48	26
27	15.98	12.51	9.83	7.74	6.11	4.83	3.83	3.05	2.43	1.94	1.55	27
28	15.98	12.58	9.93	7.86	6.23	4.96	3.95	3.16	2.53	2.03	1.63	28
29	15.99	12.65	10.03	7.98	6.36	5.08	4.07	3.27	2.63	2.12	1.71	29
30	15.99	12.72	10.14	8.10	6.49	5.21	4.19	3.38	2.74	2.22	1.80	30
31	16.00	12.79	10.24	8.23	6.62	5.34	4.32	3.50	2.85	2.32	1.89	31
32	16.01	12.86	10.35	8.35	6.76	5.48	4.45	3.63	2.96	2.42	1.99	32
33	16.02	12.93	10.46	8.48	6.90	5.62	4.59	3.76	3.08	2.53	2.09	33
34	16.03	13.00	10.57	8.62	7.04	5.76	4.73	3.89	3.21	2.65	2.19	34
35	16.04	13.07	10.68	8.75	7.18	5.91	4.88	4.03	3.34	2.77	2.30	35
36	16.05	13.15	10.80	8.89	7.33	6.06	5.03	4.17	3.47	2.90	2.42	36
37	16.06	13.22	10.91	9.03	7.49	6.22	5.18	4.32	3.61	3.03	2.54	37
38	16.07	13.30	11.03	9.17	7.64	6.38	5.34	4.48	3.76	3.17	2.67	38
39	16.09	13.38	11.15	9.32	7.80	6.55	5.51	4.64	3.92	3.31	2.81	39
40	16.10	13.46	11.27	9.47	7.97	6.72	5.68	4.81	4.08	3.47	2.95	40
41	16.12	13.54	11.40	9.62	8.13	6.89	5.85	4.98	4.24	3.63	3.10	41
42	16.14	13.62	11.53	9.77	8.31	7.07	6.03	5.16	4.42	3.79	3.26	42
43	16.16	13.71	11.66	9.93	8.48	7.26	6.22	5.35	4.60	3.97	3.43	43
44	16.18	13.80	11.79	10.10	8.66	7.45	6.42	5.54	4.79	4.15	3.60	44
45	16.21	13.89	11.93	10.26	8.85	7.65	6.62	5.75	4.99	4.35	3.79	45
46	16.24	13.98	12.07	10.44	9.04	7.85	6.83	5.96	5.20	4.55	3.99	46
47	16.27	14.08	12.21	10.61	9.24	8.07	7.05	6.18	5.42	4.76	4.20	47
48	16.31	14.18	12.36	10.80	9.45	8.29	7.28	6.41	5.65	4.99	4.41	48
49	16.34	14.29	12.52	10.99	9.66	8.51	7.52	6.65	5.89	5.23	4.65	49
50	16.39	14.40	12.67	11.18	9.88	8.75	7.76	6.90	6.14	5.48	4.89	50
51	16.44	14.51	12.84	11.38	10.11	9.00	8.02	7.16	6.41	5.74	5.15	51
52	16.49	14.63	13.01	11.59	10.34	9.25	8.29	7.44	6.68	6.02	5.43	52
53	16.55	14.76	13.19	11.81	10.59	9.52	8.57	7.72	6.98	6.31	5.72	53
54	16.61	14.89	13.37	12.03	10.84	9.79	8.86	8.03	7.28	6.62	6.03	54
55	16.69	15.03	13.56	12.26	11.11	10.08	9.16	8.34	7.61	6.95	6.36	55
56	16.77	15.18	13.76	12.51	11.38	10.38	9.48	8.68	7.95	7.30	6.71	56
57	16.86	15.33	13.98	12.76	11.67	10.70	9.82	9.03	8.31	7.67	7.08	57
58	16.96	15.50	14.20	13.03	11.98	11.03	10.17	9.40	8.70	8.06	7.48	58
59	17.07	15.68	14.44	13.31	12.30	11.38	10.55	9.79	9.10	8.48	7.90	59
60	17.20	15.88	14.69	13.61	12.64	11.75	10.95	10.21	9.54	8.92	8.36	60
61	17.34	16.09	14.96	13.93	13.00	12.15	11.37	10.66	10.00	9.40	8.85	61
62	17.50	16.32	15.25	14.27	13.38	12.57	11.82	11.13	10.50	9.92	9.38	62
63	17.68	16.57	15.56	14.64	13.79	13.01	12.30	11.64	11.03	10.47	9.95	63
64	17.88	16.85	15.90	15.03	14.23	13.49	12.81	12.18	11.60	11.07	10.57	64
65	18.11	17.15	16.26	15.45	14.70	14.01	13.37	12.77	12.22	11.71	11.24	65

Table 17 Multipliers for loss of pension commencing age 70 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	7.61	5.17	3.52	2.40	1.65	1.13	0.78	0.54	0.37	0.26	0.18	0
1	7.68	5.24	3.59	2.46	1.69	1.17	0.81	0.56	0.39	0.27	0.19	1
2	7.68	5.27	3.62	2.50	1.73	1.20	0.83	0.58	0.40	0.28	0.20	2
3	7.68	5.30	3.66	2.54	1.76	1.23	0.86	0.60	0.42	0.30	0.21	3
4	7.69	5.32	3.70	2.58	1.80	1.26	0.88	0.62	0.44	0.31	0.22	4
5	7.69	5.35	3.74	2.61	1.83	1.29	0.91	0.64	0.46	0.32	0.23	5
6	7.69	5.38	3.77	2.65	1.87	1.32	0.94	0.67	0.47	0.34	0.24	6
7	7.69	5.41	3.81	2.70	1.91	1.36	0.97	0.69	0.49	0.35	0.25	7
8	7.69	5.44	3.85	2.74	1.95	1.39	0.99	0.71	0.51	0.37	0.27	8
9	7.69	5.46	3.89	2.78	1.99	1.43	1.02	0.74	0.53	0.39	0.28	9
10	7.70	5.49	3.93	2.82	2.03	1.46	1.06	0.76	0.55	0.40	0.29	10
11	7.70	5.52	3.97	2.86	2.07	1.50	1.09	0.79	0.58	0.42	0.31	11
12	7.70	5.55	4.01	2.91	2.11	1.54	1.12	0.82	0.60	0.44	0.32	12
13	7.70	5.58	4.05	2.95	2.15	1.57	1.15	0.85	0.62	0.46	0.34	13
14	7.70	5.61	4.09	3.00	2.20	1.61	1.19	0.88	0.65	0.48	0.36	14
15	7.70	5.64	4.14	3.04	2.24	1.66	1.23	0.91	0.68	0.50	0.38	15
16	7.71	5.67	4.18	3.09	2.29	1.70	1.26	0.94	0.70	0.53	0.39	16
17	7.71	5.70	4.22	3.14	2.33	1.74	1.30	0.97	0.73	0.55	0.41	17
18	7.72	5.73	4.27	3.19	2.38	1.79	1.34	1.01	0.76	0.58	0.44	18
19	7.72	5.77	4.31	3.24	2.43	1.83	1.38	1.05	0.79	0.60	0.46	19
20	7.73	5.80	4.36	3.29	2.48	1.88	1.42	1.08	0.82	0.63	0.48	20
21	7.74	5.83	4.41	3.34	2.53	1.93	1.47	1.12	0.86	0.66	0.51	21
22	7.74	5.87	4.46	3.39	2.59	1.98	1.51	1.16	0.89	0.69	0.53	22
23	7.75	5.90	4.51	3.45	2.64	2.03	1.56	1.20	0.93	0.72	0.56	23
24	7.76	5.94	4.55	3.50	2.70	2.08	1.61	1.25	0.97	0.75	0.59	24
25	7.76	5.97	4.60	3.56	2.75	2.14	1.66	1.29	1.01	0.79	0.62	25
26	7.77	6.01	4.65	3.61	2.81	2.19	1.71	1.34	1.05	0.82	0.65	26
27	7.78	6.04	4.70	3.67	2.87	2.25	1.76	1.39	1.09	0.86	0.68	27
28	7.78	6.08	4.76	3.73	2.93	2.31	1.82	1.44	1.14	0.90	0.72	28
29	7.79	6.11	4.81	3.79	2.99	2.36	1.87	1.49	1.18	0.94	0.75	29
30	7.80	6.15	4.86	3.85	3.05	2.43	1.93	1.54	1.23	0.99	0.79	30
31	7.80	6.19	4.91	3.91	3.12	2.49	1.99	1.60	1.28	1.03	0.83	31
32	7.81	6.22	4.97	3.97	3.18	2.55	2.05	1.65	1.33	1.08	0.87	32
33	7.82	6.26	5.02	4.04	3.25	2.62	2.12	1.71	1.39	1.13	0.92	33
34	7.83	6.30	5.08	4.10	3.32	2.69	2.18	1.77	1.45	1.18	0.96	34
35	7.84	6.34	5.13	4.17	3.39	2.76	2.25	1.84	1.51	1.23	1.01	35
36	7.84	6.37	5.19	4.23	3.46	2.83	2.32	1.91	1.57	1.29	1.07	36
37	7.85	6.41	5.25	4.30	3.53	2.91	2.39	1.97	1.63	1.35	1.12	37
38	7.87	6.46	5.31	4.37	3.61	2.98	2.47	2.05	1.70	1.41	1.18	38
39	7.88	6.50	5.37	4.44	3.69	3.06	2.55	2.12	1.77	1.48	1.24	39
40	7.89	6.54	5.43	4.52	3.77	3.14	2.63	2.20	1.84	1.55	1.30	40
41	7.90	6.58	5.50	4.59	3.85	3.23	2.71	2.28	1.92	1.62	1.37	41
42	7.92	6.63	5.56	4.67	3.93	3.31	2.80	2.36	2.00	1.70	1.44	42
43	7.93	6.68	5.63	4.75	4.02	3.40	2.89	2.45	2.09	1.78	1.52	43
44	7.95	6.72	5.70	4.83	4.11	3.50	2.98	2.54	2.17	1.86	1.60	44
45	7.97	6.77	5.77	4.92	4.20	3.59	3.08	2.64	2.27	1.95	1.68	45
46	7.99	6.83	5.84	5.00	4.30	3.69	3.18	2.74	2.36	2.04	1.77	46
47	8.02	6.88	5.92	5.10	4.39	3.80	3.28	2.84	2.47	2.14	1.86	47
48	8.04	6.94	6.00	5.19	4.50	3.90	3.39	2.95	2.57	2.24	1.96	48
49	8.07	7.00	6.08	5.29	4.60	4.02	3.51	3.07	2.69	2.35	2.07	49
50	8.11	7.06	6.16	5.39	4.72	4.13	3.63	3.19	2.80	2.47	2.18	50
51	8.14	7.13	6.26	5.49	4.83	4.26	3.75	3.31	2.93	2.59	2.30	51
52	8.19	7.21	6.35	5.61	4.95	4.39	3.89	3.45	3.06	2.72	2.43	52
53	8.23	7.28	6.45	5.72	5.08	4.52	4.03	3.59	3.20	2.86	2.56	53
54	8.29	7.37	6.56	5.85	5.22	4.66	4.17	3.74	3.35	3.01	2.71	54
55	8.35	7.46	6.67	5.98	5.36	4.81	4.33	3.90	3.51	3.17	2.86	55
56	8.41	7.55	6.79	6.12	5.51	4.97	4.50	4.07	3.68	3.34	3.03	56
57	8.49	7.66	6.92	6.26	5.67	5.15	4.67	4.25	3.86	3.52	3.21	57
58	8.57	7.78	7.06	6.42	5.84	5.33	4.86	4.44	4.06	3.72	3.41	58
59	8.67	7.90	7.21	6.59	6.03	5.52	5.06	4.65	4.27	3.93	3.62	59
60	8.78	8.04	7.38	6.77	6.23	5.73	5.28	4.87	4.50	4.16	3.84	60
61	8.90	8.20	7.55	6.97	6.44	5.96	5.52	5.11	4.74	4.40	4.09	61
62	9.05	8.37	7.75	7.19	6.67	6.20	5.77	5.37	5.01	4.68	4.37	62
63	9.21	8.56	7.97	7.43	6.93	6.47	6.05	5.66	5.30	4.97	4.67	63
64	9.39	8.78	8.21	7.69	7.21	6.77	6.36	5.98	5.63	5.30	5.00	64
65	9.60	9.02	8.48	7.98	7.52	7.09	6.69	6.33	5.98	5.66	5.37	65
66	9.84	9.29	8.78	8.30	7.86	7.45	7.07	6.71	6.38	6.07	5.78	66
67	10.12	9.60	9.11	8.66	8.24	7.85	7.48	7.14	6.82	6.52	6.23	67
68	10.43	9.94	9.49	9.06	8.67	8.29	7.94	7.62	7.31	7.02	6.75	68
69	10.78	10.33	9.91	9.51	9.14	8.79	8.46	8.15	7.86	7.59	7.33	69
70	11.19	10.77	10.38	10.02	9.67	9.35	9.04	8.75	8.48	8.22	7.98	70

Table 18 Multipliers for loss of pension commencing age 70 (females)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	11.59	7.81	5.28	3.58	2.43	1.66	1.13	0.78	0.53	0.37	0.25	0
1	11.66	7.90	5.36	3.65	2.50	1.71	1.18	0.81	0.56	0.39	0.27	1
2	11.67	7.94	5.42	3.71	2.55	1.75	1.21	0.84	0.58	0.40	0.28	2
3	11.67	7.98	5.48	3.77	2.60	1.80	1.25	0.87	0.61	0.42	0.30	3
4	11.67	8.02	5.53	3.83	2.65	1.84	1.29	0.90	0.63	0.44	0.31	4
5	11.67	8.07	5.59	3.88	2.71	1.89	1.32	0.93	0.65	0.46	0.33	5
6	11.68	8.11	5.65	3.94	2.76	1.94	1.36	0.96	0.68	0.48	0.34	6
7	11.68	8.15	5.70	4.00	2.82	1.99	1.41	1.00	0.71	0.51	0.36	7
8	11.68	8.19	5.76	4.06	2.87	2.04	1.45	1.03	0.74	0.53	0.38	8
9	11.68	8.23	5.82	4.12	2.93	2.09	1.49	1.07	0.77	0.55	0.40	9
10	11.68	8.27	5.88	4.19	2.99	2.14	1.54	1.11	0.80	0.58	0.42	10
11	11.68	8.32	5.94	4.25	3.05	2.19	1.58	1.14	0.83	0.60	0.44	11
12	11.69	8.36	6.00	4.31	3.11	2.25	1.63	1.18	0.86	0.63	0.46	12
13	11.69	8.40	6.06	4.38	3.17	2.31	1.68	1.23	0.90	0.66	0.48	13
14	11.69	8.45	6.12	4.45	3.24	2.36	1.73	1.27	0.93	0.69	0.51	14
15	11.69	8.49	6.18	4.51	3.30	2.42	1.78	1.31	0.97	0.72	0.53	15
16	11.69	8.53	6.25	4.58	3.37	2.48	1.84	1.36	1.01	0.75	0.56	16
17	11.70	8.58	6.31	4.65	3.44	2.55	1.89	1.41	1.05	0.79	0.59	17
18	11.70	8.63	6.37	4.72	3.51	2.61	1.95	1.46	1.09	0.82	0.62	18
19	11.70	8.67	6.44	4.80	3.58	2.68	2.01	1.51	1.14	0.86	0.65	19
20	11.71	8.72	6.51	4.87	3.65	2.75	2.07	1.56	1.18	0.90	0.68	20
21	11.71	8.76	6.57	4.94	3.73	2.82	2.13	1.62	1.23	0.94	0.72	21
22	11.72	8.81	6.64	5.02	3.80	2.89	2.20	1.68	1.28	0.98	0.75	22
23	11.72	8.86	6.71	5.10	3.88	2.96	2.26	1.73	1.33	1.03	0.79	23
24	11.72	8.90	6.78	5.17	3.96	3.03	2.33	1.80	1.39	1.07	0.83	24
25	11.73	8.95	6.85	5.25	4.04	3.11	2.40	1.86	1.44	1.12	0.87	25
26	11.73	9.00	6.92	5.33	4.12	3.19	2.48	1.92	1.50	1.17	0.92	26
27	11.73	9.05	6.99	5.42	4.20	3.27	2.55	1.99	1.56	1.22	0.96	27
28	11.74	9.10	7.06	5.50	4.29	3.35	2.63	2.06	1.62	1.28	1.01	28
29	11.74	9.15	7.14	5.58	4.38	3.44	2.71	2.14	1.69	1.34	1.06	29
30	11.75	9.19	7.21	5.67	4.47	3.53	2.79	2.21	1.76	1.40	1.12	30
31	11.75	9.24	7.29	5.76	4.56	3.62	2.88	2.29	1.83	1.46	1.17	31
32	11.76	9.30	7.36	5.85	4.65	3.71	2.96	2.37	1.90	1.53	1.23	32
33	11.76	9.35	7.44	5.94	4.75	3.80	3.05	2.46	1.98	1.60	1.29	33
34	11.77	9.40	7.52	6.03	4.85	3.90	3.15	2.54	2.06	1.67	1.36	34
35	11.78	9.45	7.60	6.12	4.95	4.00	3.24	2.63	2.14	1.75	1.43	35
36	11.79	9.51	7.68	6.22	5.05	4.10	3.34	2.73	2.23	1.83	1.50	36
37	11.80	9.56	7.76	6.32	5.15	4.21	3.45	2.83	2.32	1.91	1.58	37
38	11.81	9.62	7.85	6.42	5.26	4.32	3.55	2.93	2.42	2.00	1.66	38
39	11.82	9.67	7.93	6.52	5.37	4.43	3.66	3.03	2.52	2.09	1.74	39
40	11.83	9.73	8.02	6.62	5.48	4.55	3.78	3.14	2.62	2.19	1.83	40
41	11.84	9.79	8.11	6.73	5.60	4.66	3.89	3.26	2.73	2.29	1.92	41
42	11.85	9.85	8.20	6.84	5.72	4.79	4.01	3.37	2.84	2.39	2.02	42
43	11.87	9.91	8.29	6.95	5.84	4.91	4.14	3.50	2.96	2.50	2.12	43
44	11.89	9.98	8.39	7.07	5.96	5.04	4.27	3.62	3.08	2.62	2.23	44
45	11.91	10.04	8.49	7.18	6.09	5.18	4.41	3.76	3.21	2.74	2.35	45
46	11.93	10.11	8.59	7.30	6.23	5.32	4.55	3.89	3.34	2.87	2.47	46
47	11.95	10.18	8.69	7.43	6.36	5.46	4.69	4.04	3.48	3.01	2.60	47
48	11.98	10.25	8.79	7.56	6.50	5.61	4.84	4.19	3.63	3.15	2.74	48
49	12.01	10.33	8.90	7.69	6.65	5.76	5.00	4.35	3.78	3.30	2.88	49
50	12.04	10.41	9.02	7.82	6.80	5.92	5.16	4.51	3.95	3.46	3.03	50
51	12.07	10.49	9.13	7.97	6.96	6.09	5.33	4.68	4.11	3.62	3.19	51
52	12.11	10.58	9.26	8.11	7.12	6.26	5.51	4.86	4.29	3.80	3.36	52
53	12.16	10.67	9.38	8.26	7.29	6.44	5.70	5.05	4.48	3.98	3.54	53
54	12.20	10.77	9.51	8.42	7.46	6.63	5.89	5.25	4.68	4.18	3.74	54
55	12.26	10.87	9.65	8.58	7.65	6.82	6.09	5.45	4.89	4.38	3.94	55
56	12.31	10.97	9.79	8.75	7.84	7.03	6.31	5.67	5.11	4.60	4.16	56
57	12.38	11.09	9.94	8.93	8.04	7.24	6.53	5.90	5.34	4.84	4.39	57
58	12.45	11.21	10.10	9.12	8.24	7.46	6.77	6.14	5.59	5.08	4.63	58
59	12.54	11.34	10.27	9.32	8.47	7.70	7.02	6.40	5.85	5.35	4.90	59
60	12.63	11.48	10.45	9.53	8.70	7.95	7.28	6.68	6.13	5.63	5.18	60
61	12.74	11.63	10.64	9.75	8.95	8.22	7.56	6.97	6.43	5.93	5.49	61
62	12.85	11.80	10.85	9.99	9.21	8.50	7.86	7.28	6.74	6.26	5.81	62
63	12.99	11.98	11.07	10.24	9.49	8.81	8.18	7.61	7.09	6.61	6.17	63
64	13.13	12.18	11.31	10.52	9.79	9.13	8.52	7.97	7.45	6.98	6.55	64
65	13.30	12.40	11.57	10.81	10.12	9.48	8.89	8.35	7.85	7.39	6.96	65
66	13.49	12.64	11.85	11.13	10.46	9.85	9.29	8.77	8.28	7.83	7.42	66
67	13.70	12.89	12.15	11.47	10.84	10.25	9.71	9.21	8.75	8.31	7.91	67
68	13.93	13.18	12.48	11.84	11.24	10.69	10.18	9.70	9.25	8.83	8.45	68
69	14.20	13.50	12.85	12.24	11.68	11.16	10.68	10.22	9.80	9.41	9.03	69
70	14.49	13.84	13.24	12.68	12.16	11.68	11.22	10.80	10.40	10.03	9.68	70

Table 19 Multipliers for pecuniary loss for life (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	79.84	65.45	54.50	46.07	39.50	34.30	30.14	26.77	24.01	21.72	19.80	0
1	79.24	65.10	54.31	45.99	39.48	34.32	30.18	26.83	24.07	21.79	19.87	1
2	78.26	64.44	53.87	45.69	39.27	34.18	30.08	26.76	24.02	21.75	19.84	2
3	77.27	63.77	53.41	45.37	39.05	34.02	29.98	26.68	23.97	21.71	19.82	3
4	76.28	63.09	52.95	45.05	38.83	33.87	29.87	26.60	23.91	21.67	19.79	4
5	75.28	62.41	52.48	44.72	38.60	33.70	29.75	26.52	23.85	21.63	19.75	5
6	74.28	61.72	52.00	44.39	38.36	33.54	29.63	26.43	23.79	21.58	19.72	6
7	73.27	61.02	51.51	44.04	38.12	33.36	29.51	26.34	23.72	21.53	19.68	7
8	72.27	60.32	51.02	43.70	37.87	33.19	29.38	26.25	23.65	21.48	19.64	8
9	71.27	59.62	50.52	43.34	37.62	33.00	29.24	26.15	23.58	21.42	19.60	9
10	70.26	58.91	50.02	42.99	37.36	32.82	29.11	26.05	23.50	21.37	19.56	10
11	69.26	58.20	49.51	42.62	37.10	32.62	28.97	25.94	23.43	21.31	19.51	11
12	68.25	57.48	49.00	42.25	36.83	32.43	28.82	25.84	23.34	21.24	19.46	12
13	67.25	56.77	48.49	41.88	36.56	32.23	28.67	25.72	23.26	21.18	19.41	13
14	66.24	56.05	47.97	41.50	36.28	32.02	28.52	25.61	23.17	21.11	19.36	14
15	65.25	55.33	47.45	41.12	36.00	31.81	28.36	25.49	23.08	21.04	19.31	15
16	64.25	54.61	46.92	40.74	35.71	31.60	28.20	25.37	22.99	20.97	19.25	16
17	63.26	53.88	46.39	40.35	35.43	31.39	28.04	25.25	22.90	20.90	19.19	17
18	62.28	53.17	45.87	39.96	35.14	31.17	27.88	25.13	22.80	20.83	19.14	18
19	61.31	52.46	45.35	39.57	34.85	30.96	27.72	25.00	22.71	20.76	19.08	19
20	60.34	51.75	44.82	39.18	34.56	30.74	27.55	24.88	22.61	20.68	19.03	20
21	59.37	51.03	44.29	38.79	34.26	30.52	27.39	24.75	22.52	20.61	18.97	21
22	58.40	50.32	43.75	38.39	33.96	30.29	27.21	24.62	22.41	20.53	18.91	22
23	57.43	49.59	43.21	37.98	33.65	30.05	27.03	24.48	22.31	20.45	18.84	23
24	56.45	48.86	42.66	37.56	33.33	29.81	26.84	24.33	22.19	20.36	18.77	24
25	55.48	48.12	42.10	37.13	33.01	29.56	26.65	24.18	22.08	20.26	18.70	25
26	54.50	47.38	41.54	36.71	32.68	29.30	26.45	24.03	21.95	20.17	18.62	26
27	53.53	46.64	40.97	36.27	32.34	29.04	26.25	23.87	21.83	20.07	18.54	27
28	52.55	45.89	40.40	35.83	32.00	28.77	26.04	23.70	21.70	19.96	18.46	28
29	51.57	45.14	39.82	35.38	31.65	28.50	25.82	23.53	21.56	19.86	18.37	29
30	50.59	44.39	39.23	34.92	31.29	28.22	25.60	23.35	21.42	19.74	18.28	30
31	49.61	43.62	38.63	34.45	30.92	27.92	25.37	23.17	21.27	19.62	18.18	31
32	48.62	42.86	38.03	33.98	30.55	27.63	25.13	22.98	21.12	19.50	18.08	32
33	47.64	42.08	37.42	33.49	30.16	27.32	24.88	22.78	20.95	19.36	17.97	33
34	46.65	41.30	36.81	33.00	29.77	27.00	24.63	22.57	20.78	19.23	17.86	34
35	45.66	40.52	36.18	32.50	29.37	26.68	24.36	22.36	20.61	19.08	17.74	35
36	44.66	39.72	35.55	31.99	28.95	26.34	24.09	22.13	20.42	18.93	17.61	36
37	43.67	38.93	34.90	31.47	28.53	26.00	23.81	21.90	20.23	18.77	17.48	37
38	42.67	38.13	34.26	30.95	28.11	25.65	23.52	21.66	20.03	18.60	17.34	38
39	41.68	37.33	33.61	30.42	27.67	25.29	23.22	21.42	19.83	18.43	17.19	39
40	40.70	36.52	32.95	29.88	27.23	24.93	22.92	21.17	19.62	18.25	17.04	40
41	39.71	35.72	32.30	29.34	26.79	24.56	22.62	20.91	19.40	18.07	16.89	41
42	38.73	34.92	31.64	28.80	26.33	24.18	22.30	20.64	19.18	17.88	16.73	42
43	37.75	34.11	30.97	28.25	25.87	23.80	21.98	20.37	18.95	17.69	16.56	43
44	36.77	33.30	30.30	27.69	25.41	23.41	21.65	20.09	18.71	17.49	16.39	44
45	35.80	32.49	29.62	27.12	24.93	23.00	21.31	19.80	18.47	17.27	16.21	45
46	34.82	31.68	28.94	26.54	24.44	22.59	20.96	19.50	18.21	17.05	16.02	46
47	33.84	30.85	28.25	25.96	23.95	22.17	20.59	19.19	17.94	16.82	15.82	47
48	32.86	30.02	27.54	25.36	23.44	21.74	20.22	18.87	17.66	16.58	15.61	48
49	31.87	29.19	26.83	24.76	22.92	21.29	19.84	18.54	17.38	16.33	15.39	49
50	30.89	28.35	26.12	24.14	22.39	20.83	19.44	18.19	17.07	16.07	15.15	50
51	29.91	27.51	25.40	23.52	21.85	20.37	19.03	17.84	16.76	15.79	14.91	51
52	28.93	26.67	24.67	22.90	21.31	19.89	18.62	17.48	16.45	15.51	14.66	52
53	27.96	25.84	23.95	22.27	20.76	19.41	18.20	17.11	16.12	15.22	14.41	53
54	27.00	25.01	23.23	21.64	20.21	18.93	17.78	16.73	15.79	14.93	14.14	54
55	26.06	24.18	22.51	21.01	19.66	18.44	17.34	16.35	15.45	14.62	13.87	55
56	25.12	23.36	21.79	20.37	19.10	17.95	16.91	15.96	15.10	14.31	13.59	56
57	24.20	22.55	21.08	19.75	18.54	17.46	16.47	15.57	14.75	14.00	13.31	57
58	23.30	21.76	20.38	19.13	18.00	16.97	16.03	15.18	14.40	13.68	13.03	58
59	22.42	20.99	19.69	18.52	17.45	16.48	15.60	14.79	14.05	13.37	12.74	59
60	21.56	20.23	19.01	17.91	16.91	16.00	15.16	14.40	13.69	13.05	12.45	60
61	20.72	19.47	18.34	17.31	16.37	15.51	14.72	14.00	13.34	12.72	12.16	61
62	19.88	18.72	17.67	16.71	15.83	15.02	14.28	13.60	12.97	12.39	11.85	62
63	19.05	17.98	17.00	16.10	15.28	14.53	13.83	13.19	12.60	12.05	11.54	63
64	18.22	17.23	16.33	15.49	14.73	14.02	13.37	12.77	12.21	11.70	11.22	64
65	17.40	16.49	15.65	14.88	14.17	13.51	12.91	12.34	11.82	11.34	10.89	65

Table 19 Multipliers for pecuniary loss for life (males) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
66	16.58	15.74	14.97	14.26	13.60	12.99	12.43	11.91	11.42	10.97	10.54	66
67	15.76	14.99	14.28	13.63	13.02	12.46	11.94	11.45	11.00	10.58	10.18	67
68	14.94	14.24	13.60	13.00	12.44	11.93	11.44	11.00	10.58	10.18	9.82	68
69	14.14	13.51	12.92	12.37	11.86	11.39	10.95	10.53	10.15	9.78	9.44	69
70	13.36	12.78	12.25	11.75	11.29	10.86	10.45	10.07	9.71	9.38	9.07	70
71	12.60	12.09	11.60	11.15	10.73	10.34	9.96	9.62	9.29	8.98	8.69	71
72	11.89	11.42	10.98	10.57	10.19	9.83	9.49	9.17	8.87	8.59	8.33	72
73	11.20	10.78	10.39	10.02	9.67	9.34	9.04	8.75	8.47	8.21	7.97	73
74	10.56	10.18	9.83	9.49	9.18	8.88	8.60	8.33	8.08	7.85	7.62	74
75	9.95	9.61	9.29	8.99	8.70	8.43	8.18	7.94	7.71	7.49	7.28	75
76	9.37	9.07	8.78	8.50	8.25	8.00	7.77	7.55	7.34	7.14	6.95	76
77	8.81	8.54	8.28	8.04	7.80	7.58	7.37	7.17	6.98	6.80	6.63	77
78	8.28	8.04	7.80	7.58	7.37	7.17	6.98	6.80	6.63	6.47	6.31	78
79	7.78	7.56	7.35	7.15	6.96	6.78	6.61	6.45	6.29	6.14	6.00	79
80	7.29	7.10	6.91	6.73	6.56	6.40	6.25	6.10	5.96	5.83	5.70	80
81	6.83	6.66	6.49	6.33	6.18	6.04	5.90	5.77	5.64	5.52	5.40	81
82	6.39	6.24	6.09	5.95	5.81	5.68	5.56	5.44	5.33	5.22	5.11	82
83	5.98	5.85	5.71	5.59	5.47	5.35	5.24	5.14	5.03	4.93	4.84	83
84	5.60	5.48	5.37	5.25	5.15	5.04	4.94	4.85	4.76	4.67	4.58	84
85	5.25	5.14	5.04	4.94	4.84	4.75	4.66	4.57	4.49	4.41	4.34	85
86	4.92	4.82	4.73	4.64	4.56	4.48	4.40	4.32	4.25	4.17	4.10	86
87	4.62	4.53	4.45	4.37	4.30	4.22	4.15	4.08	4.02	3.95	3.89	87
88	4.34	4.27	4.19	4.12	4.05	3.99	3.92	3.86	3.80	3.75	3.69	88
89	4.08	4.01	3.94	3.88	3.82	3.76	3.71	3.65	3.60	3.54	3.49	89
90	3.81	3.75	3.70	3.64	3.59	3.53	3.48	3.44	3.39	3.34	3.30	90
91	3.54	3.49	3.44	3.39	3.35	3.30	3.26	3.21	3.17	3.13	3.09	91
92	3.29	3.24	3.20	3.16	3.11	3.07	3.03	3.00	2.96	2.92	2.89	92
93	3.05	3.01	2.98	2.94	2.90	2.87	2.83	2.80	2.77	2.74	2.71	93
94	2.83	2.79	2.76	2.73	2.70	2.66	2.63	2.61	2.58	2.55	2.52	94
95	2.62	2.59	2.56	2.53	2.50	2.48	2.45	2.42	2.40	2.37	2.35	95
96	2.42	2.40	2.37	2.35	2.32	2.30	2.28	2.26	2.23	2.21	2.19	96
97	2.25	2.23	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.07	2.05	97
98	2.09	2.07	2.05	2.03	2.02	2.00	1.98	1.96	1.95	1.93	1.91	98
99	1.94	1.93	1.91	1.90	1.88	1.86	1.85	1.83	1.82	1.81	1.79	99
100	1.81	1.80	1.78	1.77	1.75	1.74	1.73	1.71	1.70	1.69	1.68	100

Table 20 Multipliers for pecuniary loss for life (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	84.01	68.28	56.45	47.42	40.45	34.97	30.63	27.13	24.27	21.92	19.95	0
1	83.36	67.90	56.24	47.32	40.41	34.98	30.66	27.17	24.33	21.98	20.01	1
2	82.38	67.25	55.81	47.04	40.22	34.85	30.57	27.12	24.29	21.95	19.99	2
3	81.38	66.59	55.37	46.74	40.02	34.72	30.48	27.05	24.24	21.92	19.97	3
4	80.38	65.93	54.92	46.44	39.81	34.58	30.38	26.98	24.20	21.88	19.95	4
5	79.38	65.25	54.47	46.13	39.60	34.43	30.28	26.91	24.14	21.85	19.92	5
6	78.38	64.57	54.00	45.81	39.38	34.28	30.17	26.83	24.09	21.81	19.89	6
7	77.37	63.89	53.54	45.49	39.16	34.12	30.06	26.76	24.03	21.77	19.86	7
8	76.37	63.20	53.07	45.16	38.93	33.96	29.95	26.68	23.98	21.73	19.83	8
9	75.36	62.51	52.59	44.83	38.70	33.80	29.83	26.59	23.92	21.68	19.80	9
10	74.36	61.82	52.11	44.50	38.46	33.63	29.71	26.51	23.85	21.64	19.77	10
11	73.35	61.12	51.62	44.15	38.22	33.46	29.59	26.42	23.79	21.59	19.73	11
12	72.35	60.42	51.13	43.81	37.98	33.28	29.46	26.32	23.72	21.54	19.69	12
13	71.34	59.72	50.64	43.46	37.73	33.10	29.33	26.23	23.65	21.49	19.65	13
14	70.34	59.01	50.14	43.10	37.47	32.92	29.20	26.13	23.58	21.43	19.61	14
15	69.34	58.31	49.63	42.74	37.21	32.73	29.06	26.03	23.50	21.38	19.57	15
16	68.34	57.60	49.13	42.38	36.95	32.54	28.92	25.93	23.43	21.32	19.53	16
17	67.34	56.89	48.62	42.01	36.68	32.34	28.78	25.82	23.35	21.26	19.48	17
18	66.34	56.17	48.10	41.64	36.41	32.14	28.63	25.71	23.26	21.20	19.43	18
19	65.35	55.46	47.58	41.26	36.13	31.94	28.48	25.60	23.18	21.13	19.39	19
20	64.35	54.74	47.06	40.88	35.85	31.73	28.32	25.48	23.09	21.07	19.33	20
21	63.35	54.01	46.53	40.49	35.56	31.52	28.16	25.36	23.00	21.00	19.28	21
22	62.36	53.28	45.99	40.09	35.27	31.30	28.00	25.23	22.90	20.92	19.22	22
23	61.36	52.55	45.45	39.69	34.97	31.07	27.83	25.10	22.80	20.84	19.16	23
24	60.36	51.81	44.90	39.28	34.66	30.84	27.65	24.97	22.70	20.76	19.10	24
25	59.35	51.06	44.35	38.86	34.35	30.60	27.47	24.83	22.59	20.68	19.03	25
26	58.35	50.32	43.79	38.44	34.02	30.35	27.28	24.68	22.48	20.59	18.97	26
27	57.35	49.57	43.22	38.01	33.70	30.10	27.09	24.54	22.36	20.50	18.89	27
28	56.35	48.81	42.65	37.58	33.37	29.85	26.89	24.38	22.24	20.40	18.82	28
29	55.35	48.06	42.08	37.14	33.03	29.59	26.69	24.22	22.12	20.31	18.74	29
30	54.35	47.30	41.49	36.69	32.68	29.32	26.48	24.06	21.99	20.20	18.66	30
31	53.35	46.53	40.91	36.24	32.33	29.05	26.26	23.89	21.85	20.09	18.57	31
32	52.35	45.76	40.32	35.78	31.97	28.76	26.04	23.71	21.71	19.98	18.48	32
33	51.35	44.99	39.72	35.31	31.61	28.48	25.81	23.53	21.57	19.87	18.38	33
34	50.35	44.22	39.11	34.84	31.24	28.18	25.58	23.34	21.42	19.74	18.28	34
35	49.35	43.44	38.50	34.36	30.86	27.88	25.34	23.15	21.26	19.62	18.18	35
36	48.35	42.66	37.89	33.87	30.47	27.57	25.09	22.95	21.10	19.49	18.07	36
37	47.36	41.87	37.27	33.38	30.08	27.26	24.84	22.75	20.93	19.35	17.96	37
38	46.36	41.09	36.64	32.88	29.68	26.94	24.58	22.53	20.76	19.21	17.84	38
39	45.36	40.29	36.01	32.38	29.27	26.61	24.31	22.32	20.58	19.06	17.72	39
40	44.37	39.50	35.38	31.86	28.86	26.27	24.03	22.09	20.39	18.90	17.59	40
41	43.37	38.70	34.73	31.34	28.44	25.93	23.75	21.86	20.20	18.74	17.46	41
42	42.38	37.90	34.09	30.82	28.01	25.57	23.46	21.62	20.00	18.58	17.32	42
43	41.39	37.10	33.43	30.29	27.57	25.21	23.16	21.37	19.80	18.40	17.17	43
44	40.40	36.29	32.78	29.75	27.13	24.85	22.86	21.12	19.58	18.23	17.02	44
45	39.41	35.49	32.11	29.20	26.67	24.47	22.55	20.85	19.36	18.04	16.86	45
46	38.42	34.67	31.44	28.65	26.21	24.09	22.23	20.58	19.13	17.85	16.70	46
47	37.43	33.86	30.77	28.09	25.75	23.70	21.90	20.31	18.90	17.64	16.53	47
48	36.45	33.05	30.09	27.52	25.27	23.30	21.56	20.02	18.65	17.44	16.35	48
49	35.47	32.23	29.41	26.95	24.79	22.89	21.21	19.73	18.40	17.22	16.16	49
50	34.49	31.41	28.72	26.37	24.30	22.48	20.86	19.42	18.14	17.00	15.97	50
51	33.52	30.59	28.03	25.79	23.81	22.05	20.50	19.11	17.88	16.77	15.77	51
52	32.55	29.78	27.34	25.20	23.30	21.62	20.13	18.80	17.60	16.53	15.56	52
53	31.59	28.96	26.65	24.61	22.80	21.19	19.75	18.47	17.32	16.28	15.35	53
54	30.63	28.14	25.95	24.01	22.28	20.74	19.37	18.14	17.03	16.03	15.12	54
55	29.68	27.33	25.25	23.41	21.76	20.29	18.98	17.80	16.73	15.77	14.89	55
56	28.73	26.51	24.55	22.80	21.24	19.84	18.58	17.45	16.42	15.50	14.66	56
57	27.79	25.70	23.85	22.19	20.71	19.38	18.18	17.09	16.11	15.22	14.41	57
58	26.86	24.90	23.15	21.58	20.18	18.91	17.77	16.73	15.79	14.94	14.16	58
59	25.95	24.11	22.46	20.98	19.65	18.44	17.36	16.37	15.47	14.65	13.91	59
60	25.05	23.32	21.77	20.38	19.12	17.98	16.94	16.00	15.14	14.36	13.64	60
61	24.16	22.54	21.09	19.77	18.58	17.50	16.52	15.63	14.81	14.06	13.38	61
62	23.27	21.76	20.39	19.16	18.04	17.02	16.09	15.24	14.46	13.75	13.10	62
63	22.38	20.97	19.69	18.53	17.48	16.52	15.64	14.84	14.10	13.43	12.80	63
64	21.47	20.17	18.98	17.90	16.91	16.01	15.18	14.43	13.73	13.09	12.50	64
65	20.56	19.35	18.25	17.24	16.32	15.48	14.70	13.99	13.34	12.73	12.17	65

Table 20 Multipliers for pecuniary loss for life (females) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of											Age at date of trial
	0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
66	19.64	18.53	17.51	16.57	15.72	14.93	14.21	13.54	12.93	12.36	11.83	66
67	18.72	17.69	16.76	15.89	15.10	14.37	13.70	13.08	12.50	11.97	11.47	67
68	17.80	16.86	16.00	15.21	14.48	13.80	13.18	12.60	12.07	11.57	11.10	68
69	16.89	16.04	15.25	14.52	13.85	13.23	12.65	12.12	11.62	11.16	10.73	69
70	16.01	15.23	14.51	13.85	13.23	12.66	12.13	11.64	11.17	10.74	10.34	70
71	15.15	14.44	13.79	13.19	12.62	12.10	11.61	11.16	10.73	10.33	9.96	71
72	14.33	13.69	13.10	12.55	12.03	11.55	11.11	10.69	10.30	9.93	9.58	72
73	13.55	12.98	12.44	11.93	11.46	11.03	10.62	10.23	9.87	9.53	9.21	73
74	12.81	12.29	11.80	11.34	10.91	10.51	10.14	9.79	9.45	9.14	8.85	74
75	12.10	11.63	11.19	10.77	10.38	10.02	9.67	9.35	9.04	8.76	8.49	75
76	11.42	11.00	10.59	10.22	9.86	9.53	9.22	8.92	8.64	8.38	8.13	76
77	10.77	10.38	10.02	9.68	9.36	9.06	8.77	8.50	8.25	8.00	7.77	77
78	10.13	9.79	9.46	9.15	8.86	8.59	8.33	8.08	7.85	7.63	7.42	78
79	9.52	9.21	8.92	8.64	8.38	8.13	7.90	7.67	7.46	7.26	7.07	79
80	8.93	8.65	8.39	8.14	7.91	7.68	7.47	7.27	7.08	6.90	6.72	80
81	8.36	8.12	7.88	7.66	7.45	7.25	7.06	6.88	6.70	6.54	6.38	81
82	7.83	7.61	7.40	7.20	7.01	6.83	6.66	6.49	6.34	6.19	6.04	82
83	7.32	7.12	6.94	6.76	6.59	6.43	6.27	6.13	5.99	5.85	5.72	83
84	6.85	6.68	6.51	6.35	6.20	6.06	5.92	5.78	5.66	5.54	5.42	84
85	6.43	6.27	6.12	5.98	5.84	5.71	5.59	5.47	5.35	5.24	5.14	85
86	6.04	5.90	5.77	5.64	5.52	5.40	5.29	5.18	5.07	4.97	4.88	86
87	5.70	5.57	5.45	5.34	5.23	5.12	5.02	4.92	4.83	4.73	4.65	87
88	5.40	5.29	5.18	5.07	4.97	4.88	4.78	4.69	4.61	4.52	4.44	88
89	5.13	5.03	4.93	4.84	4.74	4.66	4.57	4.49	4.41	4.33	4.26	89
90	4.88	4.78	4.69	4.61	4.52	4.44	4.36	4.29	4.21	4.14	4.08	90
91	4.60	4.52	4.44	4.36	4.28	4.21	4.14	4.07	4.01	3.94	3.88	91
92	4.31	4.24	4.17	4.10	4.03	3.96	3.90	3.84	3.78	3.72	3.67	92
93	4.02	3.95	3.89	3.83	3.77	3.71	3.65	3.60	3.55	3.50	3.45	93
94	3.73	3.67	3.61	3.56	3.51	3.46	3.41	3.36	3.31	3.27	3.22	94
95	3.45	3.40	3.35	3.30	3.26	3.21	3.17	3.13	3.09	3.05	3.01	95
96	3.18	3.14	3.10	3.06	3.02	2.98	2.94	2.91	2.87	2.84	2.80	96
97	2.93	2.90	2.86	2.83	2.79	2.76	2.73	2.69	2.66	2.63	2.60	97
98	2.71	2.68	2.64	2.61	2.58	2.56	2.53	2.50	2.47	2.45	2.42	98
99	2.51	2.48	2.45	2.43	2.40	2.38	2.35	2.33	2.30	2.28	2.26	99
100	2.34	2.31	2.29	2.27	2.24	2.22	2.20	2.18	2.16	2.14	2.12	100

Table 21 Multipliers for loss of earnings to pension age 55 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	38.25	34.79	31.75	29.08	26.73	24.65	22.81	21.17	19.70	18.40	17.22	16
17	37.26	33.97	31.07	28.52	26.26	24.26	22.48	20.90	19.48	18.21	17.07	17
18	36.28	33.15	30.39	27.96	25.79	23.87	22.15	20.62	19.25	18.01	16.90	18
19	35.30	32.34	29.71	27.39	25.32	23.47	21.82	20.34	19.01	17.82	16.74	19
20	34.33	31.52	29.03	26.81	24.83	23.06	21.47	20.05	18.77	17.61	16.56	20
21	33.35	30.70	28.34	26.23	24.34	22.64	21.12	19.75	18.51	17.39	16.38	21
22	32.38	29.88	27.64	25.63	23.83	22.22	20.76	19.44	18.25	17.17	16.19	22
23	31.40	29.04	26.93	25.03	23.32	21.77	20.38	19.12	17.97	16.93	15.98	23
24	30.43	28.21	26.21	24.41	22.79	21.32	19.99	18.78	17.69	16.68	15.77	24
25	29.45	27.37	25.49	23.79	22.25	20.86	19.59	18.44	17.39	16.43	15.55	25
26	28.47	26.52	24.76	23.16	21.71	20.39	19.18	18.08	17.08	16.16	15.31	26
27	27.49	25.68	24.02	22.52	21.15	19.90	18.76	17.71	16.76	15.88	15.07	27
28	26.52	24.82	23.28	21.87	20.58	19.40	18.32	17.33	16.42	15.58	14.81	28
29	25.54	23.96	22.52	21.21	20.00	18.89	17.87	16.94	16.07	15.27	14.54	29
30	24.56	23.10	21.76	20.54	19.41	18.37	17.41	16.53	15.71	14.95	14.25	30
31	23.58	22.23	21.00	19.85	18.80	17.83	16.93	16.10	15.33	14.62	13.95	31
32	22.60	21.36	20.22	19.16	18.18	17.28	16.44	15.66	14.94	14.26	13.64	32
33	21.62	20.48	19.43	18.46	17.55	16.71	15.93	15.21	14.53	13.90	13.31	33
34	20.64	19.60	18.64	17.74	16.91	16.13	15.41	14.73	14.10	13.51	12.96	34
35	19.66	18.71	17.84	17.02	16.25	15.54	14.87	14.25	13.66	13.11	12.59	35
36	18.67	17.82	17.02	16.28	15.58	14.93	14.32	13.74	13.20	12.69	12.21	36
37	17.69	16.92	16.21	15.53	14.90	14.30	13.74	13.22	12.72	12.25	11.81	37
38	16.71	16.02	15.38	14.77	14.20	13.66	13.15	12.67	12.22	11.79	11.39	38
39	15.72	15.12	14.54	14.00	13.49	13.01	12.55	12.11	11.70	11.31	10.94	39
40	14.74	14.21	13.70	13.22	12.77	12.34	11.93	11.54	11.17	10.82	10.48	40
41	13.77	13.30	12.86	12.43	12.03	11.65	11.29	10.94	10.61	10.30	10.00	41
42	12.79	12.39	12.00	11.63	11.28	10.95	10.63	10.33	10.03	9.75	9.49	42
43	11.81	11.47	11.14	10.82	10.52	10.23	9.95	9.69	9.43	9.19	8.96	43
44	10.83	10.54	10.27	10.00	9.74	9.49	9.26	9.03	8.81	8.60	8.40	44
45	9.86	9.62	9.38	9.16	8.95	8.74	8.54	8.35	8.16	7.98	7.81	45
46	8.88	8.68	8.49	8.31	8.14	7.97	7.80	7.64	7.49	7.34	7.19	46
47	7.90	7.74	7.59	7.45	7.31	7.17	7.04	6.91	6.79	6.66	6.55	47
48	6.92	6.80	6.68	6.57	6.46	6.36	6.25	6.15	6.05	5.96	5.86	48
49	5.94	5.85	5.76	5.68	5.60	5.52	5.44	5.37	5.29	5.22	5.15	49
50	4.95	4.89	4.83	4.77	4.72	4.66	4.60	4.55	4.50	4.45	4.40	50
51	3.97	3.93	3.89	3.85	3.81	3.78	3.74	3.71	3.67	3.64	3.60	51
52	2.98	2.96	2.94	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	52
53	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.90	53
54	1.00	0.99	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 22 Multipliers for loss of earnings to pension age 55 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	38.60	35.09	32.02	29.32	26.94	24.84	22.97	21.32	19.84	18.52	17.33	16
17	37.61	34.27	31.34	28.76	26.48	24.45	22.65	21.05	19.62	18.33	17.18	17
18	36.61	33.45	30.66	28.19	26.00	24.06	22.32	20.77	19.39	18.14	17.02	18
19	35.62	32.62	29.97	27.61	25.52	23.65	21.98	20.49	19.15	17.94	16.85	19
20	34.63	31.79	29.27	27.03	25.03	23.24	21.63	20.19	18.90	17.73	16.67	20
21	33.64	30.95	28.56	26.43	24.52	22.81	21.27	19.89	18.64	17.51	16.48	21
22	32.65	30.11	27.85	25.83	24.01	22.37	20.90	19.57	18.37	17.28	16.29	22
23	31.65	29.27	27.13	25.21	23.48	21.93	20.52	19.24	18.09	17.04	16.08	23
24	30.66	28.42	26.40	24.59	22.95	21.47	20.12	18.90	17.79	16.78	15.86	24
25	29.67	27.57	25.67	23.95	22.40	21.00	19.72	18.55	17.49	16.52	15.63	25
26	28.67	26.71	24.93	23.31	21.85	20.51	19.30	18.19	17.18	16.25	15.40	26
27	27.68	25.85	24.18	22.66	21.28	20.02	18.87	17.81	16.85	15.96	15.15	27
28	26.69	24.98	23.42	22.00	20.70	19.51	18.42	17.43	16.51	15.66	14.88	28
29	25.70	24.11	22.66	21.33	20.11	19.00	17.97	17.02	16.15	15.35	14.61	29
30	24.71	23.24	21.89	20.65	19.51	18.47	17.50	16.61	15.79	15.02	14.32	30
31	23.72	22.36	21.11	19.96	18.90	17.92	17.02	16.18	15.40	14.68	14.02	31
32	22.73	21.48	20.33	19.26	18.28	17.37	16.52	15.74	15.01	14.33	13.70	32
33	21.74	20.59	19.54	18.55	17.64	16.80	16.01	15.28	14.60	13.96	13.36	33
34	20.75	19.71	18.74	17.83	16.99	16.21	15.48	14.80	14.17	13.57	13.02	34
35	19.76	18.81	17.93	17.10	16.33	15.61	14.94	14.31	13.72	13.17	12.65	35
36	18.77	17.92	17.11	16.36	15.66	15.00	14.38	13.80	13.26	12.75	12.26	36
37	17.79	17.01	16.29	15.61	14.97	14.37	13.81	13.28	12.78	12.31	11.86	37
38	16.80	16.11	15.46	14.85	14.27	13.73	13.22	12.74	12.28	11.85	11.44	38
39	15.81	15.20	14.62	14.08	13.56	13.07	12.61	12.18	11.76	11.37	11.00	39
40	14.82	14.29	13.78	13.29	12.83	12.40	11.99	11.59	11.22	10.87	10.53	40
41	13.84	13.37	12.92	12.50	12.09	11.71	11.34	10.99	10.66	10.35	10.04	41
42	12.85	12.45	12.06	11.69	11.34	11.00	10.68	10.37	10.08	9.80	9.53	42
43	11.87	11.52	11.19	10.87	10.57	10.28	10.00	9.73	9.48	9.23	8.99	43
44	10.88	10.59	10.31	10.04	9.78	9.53	9.30	9.07	8.85	8.63	8.43	44
45	9.90	9.66	9.42	9.20	8.98	8.77	8.57	8.38	8.19	8.01	7.84	45
46	8.91	8.72	8.53	8.34	8.17	7.99	7.83	7.67	7.51	7.36	7.22	46
47	7.93	7.77	7.62	7.47	7.33	7.19	7.06	6.93	6.81	6.68	6.57	47
48	6.94	6.82	6.70	6.59	6.48	6.37	6.27	6.17	6.07	5.97	5.88	48
49	5.95	5.86	5.78	5.69	5.61	5.53	5.46	5.38	5.31	5.23	5.16	49
50	4.96	4.90	4.84	4.78	4.73	4.67	4.62	4.56	4.51	4.46	4.41	50
51	3.98	3.94	3.90	3.86	3.82	3.79	3.75	3.71	3.68	3.65	3.61	51
52	2.99	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	52
53	1.99	1.98	1.97	1.96	1.95	1.94	1.94	1.93	1.92	1.91	1.90	53
54	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	54

Table 23 Multipliers for loss of earnings to pension age 60 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	42.93	38.59	34.85	31.60	28.79	26.33	24.18	22.29	20.62	19.15	17.84	16
17	41.94	37.79	34.20	31.08	28.36	25.98	23.90	22.06	20.43	19.00	17.72	17
18	40.96	36.99	33.55	30.55	27.93	25.63	23.61	21.82	20.24	18.84	17.59	18
19	39.98	36.20	32.91	30.03	27.50	25.28	23.32	21.59	20.05	18.68	17.45	19
20	39.01	35.40	32.25	29.49	27.06	24.92	23.02	21.34	19.84	18.51	17.32	20
21	38.04	34.61	31.60	28.95	26.61	24.55	22.72	21.09	19.63	18.34	17.17	21
22	37.07	33.80	30.93	28.40	26.16	24.17	22.40	20.83	19.42	18.15	17.02	22
23	36.09	32.99	30.26	27.84	25.69	23.78	22.07	20.55	19.19	17.96	16.86	23
24	35.12	32.18	29.58	27.27	25.21	23.38	21.74	20.27	18.95	17.76	16.69	24
25	34.14	31.36	28.89	26.69	24.72	22.97	21.39	19.98	18.70	17.55	16.51	25
26	33.17	30.54	28.19	26.10	24.23	22.55	21.04	19.67	18.45	17.33	16.33	26
27	32.20	29.71	27.49	25.51	23.72	22.12	20.67	19.36	18.18	17.11	16.13	27
28	31.22	28.88	26.79	24.90	23.20	21.67	20.29	19.04	17.90	16.87	15.93	28
29	30.25	28.05	26.07	24.29	22.68	21.22	19.90	18.70	17.61	16.62	15.71	29
30	29.27	27.21	25.35	23.66	22.14	20.76	19.50	18.36	17.31	16.36	15.49	30
31	28.29	26.36	24.62	23.03	21.59	20.28	19.09	18.00	17.00	16.09	15.25	31
32	27.32	25.51	23.88	22.39	21.03	19.79	18.66	17.63	16.68	15.80	15.00	32
33	26.34	24.66	23.13	21.73	20.46	19.29	18.22	17.24	16.34	15.51	14.74	33
34	25.36	23.80	22.38	21.07	19.88	18.78	17.77	16.84	15.98	15.19	14.46	34
35	24.38	22.94	21.61	20.40	19.28	18.25	17.30	16.43	15.62	14.87	14.17	35
36	23.40	22.07	20.84	19.71	18.67	17.71	16.82	16.00	15.24	14.53	13.87	36
37	22.42	21.19	20.06	19.02	18.05	17.15	16.32	15.55	14.84	14.17	13.55	37
38	21.44	20.31	19.27	18.31	17.42	16.59	15.82	15.10	14.43	13.80	13.22	38
39	20.46	19.43	18.48	17.60	16.77	16.01	15.29	14.62	14.00	13.42	12.87	39
40	19.48	18.55	17.69	16.88	16.12	15.42	14.75	14.14	13.56	13.01	12.50	40
41	18.51	17.67	16.88	16.15	15.46	14.81	14.20	13.63	13.10	12.60	12.12	41
42	17.54	16.78	16.07	15.41	14.78	14.19	13.64	13.12	12.62	12.16	11.72	42
43	16.57	15.89	15.25	14.66	14.09	13.56	13.06	12.58	12.13	11.71	11.31	43
44	15.60	15.00	14.43	13.90	13.39	12.91	12.46	12.03	11.62	11.24	10.87	44
45	14.63	14.10	13.60	13.12	12.67	12.25	11.84	11.46	11.09	10.74	10.41	45
46	13.66	13.20	12.76	12.34	11.94	11.57	11.21	10.86	10.54	10.23	9.93	46
47	12.69	12.29	11.91	11.55	11.20	10.87	10.55	10.25	9.96	9.69	9.42	47
48	11.72	11.38	11.05	10.74	10.44	10.15	9.88	9.62	9.37	9.12	8.89	48
49	10.74	10.46	10.18	9.92	9.66	9.42	9.19	8.96	8.74	8.54	8.33	49
50	9.77	9.53	9.30	9.08	8.87	8.67	8.47	8.28	8.10	7.92	7.75	50
51	8.80	8.61	8.42	8.24	8.07	7.90	7.73	7.58	7.42	7.28	7.13	51
52	7.83	7.67	7.53	7.38	7.24	7.11	6.98	6.85	6.73	6.61	6.49	52
53	6.86	6.74	6.62	6.51	6.41	6.30	6.20	6.10	6.00	5.91	5.82	53
54	5.88	5.80	5.71	5.63	5.55	5.47	5.40	5.32	5.25	5.18	5.11	54
55	4.91	4.85	4.79	4.74	4.68	4.62	4.57	4.52	4.46	4.41	4.36	55
56	3.94	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	3.58	56
57	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	57
58	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.89	58
59	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	59

Table 24 Multipliers for loss of earnings to pension age 60 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	43.38	38.99	35.19	31.90	29.05	26.56	24.38	22.47	20.78	19.29	17.97	16
17	42.39	38.18	34.54	31.38	28.62	26.21	24.10	22.24	20.60	19.14	17.84	17
18	41.40	37.38	33.89	30.85	28.19	25.86	23.81	22.00	20.40	18.98	17.72	18
19	40.41	36.57	33.23	30.31	27.75	25.50	23.52	21.76	20.21	18.82	17.58	19
20	39.42	35.76	32.57	29.77	27.30	25.13	23.21	21.51	20.00	18.65	17.44	20
21	38.43	34.95	31.89	29.21	26.85	24.76	22.90	21.25	19.78	18.47	17.29	21
22	37.43	34.12	31.21	28.65	26.38	24.37	22.58	20.98	19.56	18.28	17.14	22
23	36.44	33.30	30.53	28.08	25.90	23.97	22.25	20.71	19.33	18.09	16.97	23
24	35.45	32.47	29.84	27.50	25.42	23.56	21.90	20.42	19.08	17.88	16.80	24
25	34.46	31.64	29.13	26.91	24.92	23.14	21.55	20.12	18.83	17.67	16.62	25
26	33.46	30.80	28.43	26.31	24.41	22.72	21.19	19.81	18.57	17.45	16.43	26
27	32.47	29.96	27.71	25.70	23.90	22.28	20.81	19.49	18.30	17.21	16.23	27
28	31.48	29.11	26.99	25.09	23.37	21.83	20.43	19.16	18.02	16.97	16.02	28
29	30.49	28.27	26.27	24.47	22.84	21.37	20.03	18.82	17.72	16.72	15.80	29
30	29.50	27.41	25.53	23.83	22.29	20.90	19.63	18.47	17.42	16.46	15.57	30
31	28.51	26.56	24.79	23.19	21.74	20.42	19.21	18.11	17.10	16.18	15.33	31
32	27.52	25.70	24.05	22.54	21.17	19.92	18.78	17.73	16.77	15.89	15.08	32
33	26.53	24.84	23.29	21.88	20.60	19.42	18.34	17.34	16.43	15.59	14.82	33
34	25.55	23.97	22.53	21.21	20.01	18.90	17.88	16.94	16.08	15.28	14.54	34
35	24.56	23.10	21.76	20.54	19.41	18.37	17.41	16.53	15.71	14.95	14.25	35
36	23.57	22.23	20.99	19.85	18.80	17.83	16.93	16.10	15.33	14.61	13.95	36
37	22.59	21.35	20.21	19.15	18.18	17.27	16.43	15.65	14.93	14.26	13.63	37
38	21.60	20.47	19.42	18.44	17.54	16.70	15.92	15.20	14.52	13.89	13.30	38
39	20.62	19.58	18.62	17.73	16.90	16.12	15.40	14.72	14.09	13.50	12.95	39
40	19.63	18.69	17.82	17.00	16.24	15.52	14.86	14.23	13.65	13.10	12.58	40
41	18.65	17.80	17.01	16.26	15.57	14.91	14.30	13.73	13.19	12.68	12.20	41
42	17.67	16.91	16.19	15.52	14.88	14.29	13.73	13.20	12.71	12.24	11.80	42
43	16.69	16.01	15.36	14.76	14.19	13.65	13.14	12.66	12.21	11.78	11.38	43
44	15.71	15.10	14.53	13.99	13.48	13.00	12.54	12.11	11.69	11.31	10.94	44
45	14.73	14.20	13.69	13.21	12.76	12.33	11.92	11.53	11.16	10.81	10.47	45
46	13.75	13.28	12.84	12.42	12.02	11.64	11.28	10.93	10.60	10.29	9.99	46
47	12.77	12.37	11.98	11.62	11.27	10.94	10.62	10.31	10.02	9.74	9.48	47
48	11.79	11.45	11.12	10.81	10.50	10.22	9.94	9.67	9.42	9.18	8.94	48
49	10.81	10.52	10.25	9.98	9.72	9.48	9.24	9.01	8.80	8.59	8.38	49
50	9.84	9.60	9.37	9.14	8.93	8.72	8.52	8.33	8.15	7.97	7.80	50
51	8.86	8.66	8.48	8.29	8.12	7.95	7.78	7.63	7.47	7.32	7.18	51
52	7.88	7.73	7.58	7.43	7.29	7.15	7.02	6.89	6.77	6.65	6.53	52
53	6.90	6.78	6.67	6.56	6.45	6.34	6.24	6.14	6.04	5.94	5.85	53
54	5.92	5.84	5.75	5.67	5.59	5.51	5.43	5.35	5.28	5.21	5.14	54
55	4.94	4.88	4.82	4.76	4.71	4.65	4.60	4.54	4.49	4.44	4.39	55
56	3.96	3.92	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	3.60	56
57	2.98	2.95	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	57
58	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.90	58
59	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.97	59

Table 25 Multipliers for loss of earnings to pension age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	47.44	42.17	37.69	33.87	30.59	27.76	25.32	23.20	21.35	19.74	18.31	16
17	46.45	41.39	37.07	33.38	30.20	27.45	25.07	23.00	21.20	19.61	18.21	17
18	45.48	40.62	36.46	32.89	29.81	27.14	24.83	22.80	21.03	19.48	18.10	18
19	44.51	39.84	35.84	32.39	29.41	26.83	24.57	22.60	20.87	19.35	18.00	19
20	43.53	39.07	35.22	31.89	29.01	26.50	24.31	22.39	20.70	19.21	17.89	20
21	42.57	38.29	34.59	31.39	28.60	26.17	24.05	22.17	20.53	19.07	17.77	21
22	41.60	37.50	33.96	30.88	28.19	25.84	23.77	21.95	20.34	18.92	17.65	22
23	40.62	36.71	33.32	30.35	27.76	25.49	23.49	21.72	20.15	18.76	17.52	23
24	39.65	35.92	32.67	29.82	27.33	25.13	23.19	21.48	19.95	18.60	17.38	24
25	38.68	35.12	32.01	29.28	26.88	24.76	22.89	21.23	19.75	18.42	17.24	25
26	37.71	34.32	31.35	28.74	26.43	24.39	22.58	20.97	19.53	18.25	17.09	26
27	36.73	33.51	30.68	28.18	25.97	24.01	22.26	20.70	19.31	18.06	16.94	27
28	35.76	32.70	30.01	27.62	25.50	23.61	21.93	20.43	19.08	17.86	16.77	28
29	34.79	31.89	29.32	27.05	25.02	23.21	21.59	20.14	18.84	17.66	16.60	29
30	33.81	31.07	28.64	26.47	24.53	22.80	21.24	19.85	18.59	17.45	16.42	30
31	32.84	30.25	27.94	25.88	24.03	22.37	20.88	19.54	18.32	17.23	16.23	31
32	31.86	29.42	27.23	25.28	23.52	21.94	20.51	19.22	18.05	16.99	16.03	32
33	30.89	28.59	26.52	24.67	23.00	21.49	20.13	18.89	17.77	16.75	15.82	33
34	29.91	27.75	25.80	24.05	22.47	21.03	19.73	18.55	17.48	16.50	15.60	34
35	28.93	26.90	25.07	23.42	21.92	20.56	19.32	18.20	17.17	16.23	15.37	35
36	27.95	26.05	24.34	22.78	21.37	20.08	18.90	17.83	16.85	15.95	15.12	36
37	26.97	25.20	23.60	22.13	20.80	19.58	18.47	17.45	16.52	15.66	14.87	37
38	25.99	24.35	22.85	21.48	20.22	19.08	18.03	17.06	16.17	15.36	14.60	38
39	25.01	23.49	22.09	20.81	19.64	18.56	17.57	16.66	15.82	15.04	14.32	39
40	24.04	22.63	21.33	20.14	19.04	18.03	17.10	16.24	15.45	14.71	14.03	40
41	23.07	21.77	20.57	19.46	18.44	17.50	16.62	15.82	15.07	14.37	13.73	41
42	22.10	20.91	19.80	18.77	17.83	16.95	16.13	15.38	14.67	14.02	13.41	42
43	21.14	20.04	19.02	18.08	17.20	16.39	15.63	14.92	14.27	13.65	13.08	43
44	20.17	19.17	18.24	17.37	16.56	15.81	15.11	14.45	13.84	13.27	12.73	44
45	19.21	18.30	17.45	16.66	15.92	15.22	14.58	13.97	13.40	12.87	12.37	45
46	18.25	17.42	16.65	15.93	15.26	14.62	14.03	13.47	12.95	12.45	11.99	46
47	17.28	16.54	15.85	15.20	14.58	14.01	13.46	12.95	12.47	12.02	11.59	47
48	16.32	15.66	15.03	14.45	13.90	13.37	12.88	12.42	11.98	11.56	11.17	48
49	15.35	14.77	14.21	13.69	13.19	12.73	12.28	11.86	11.46	11.09	10.73	49
50	14.39	13.87	13.38	12.92	12.48	12.06	11.67	11.29	10.93	10.59	10.27	50
51	13.42	12.97	12.54	12.14	11.75	11.38	11.03	10.70	10.38	10.07	9.78	51
52	12.46	12.07	11.70	11.35	11.01	10.69	10.38	10.09	9.80	9.54	9.28	52
53	11.50	11.17	10.85	10.55	10.26	9.98	9.71	9.46	9.21	8.98	8.75	53
54	10.55	10.27	10.00	9.74	9.50	9.26	9.03	8.81	8.60	8.40	8.20	54
55	9.60	9.37	9.14	8.93	8.72	8.52	8.33	8.14	7.96	7.79	7.62	55
56	8.65	8.46	8.28	8.10	7.93	7.77	7.61	7.45	7.31	7.16	7.02	56
57	7.70	7.55	7.40	7.26	7.13	7.00	6.87	6.74	6.62	6.51	6.39	57
58	6.75	6.64	6.53	6.42	6.31	6.21	6.11	6.01	5.92	5.82	5.73	58
59	5.80	5.72	5.64	5.56	5.48	5.40	5.32	5.25	5.18	5.11	5.04	59
60	4.85	4.79	4.74	4.68	4.62	4.57	4.52	4.46	4.41	4.36	4.31	60
61	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	3.58	3.55	61
62	2.94	2.92	2.90	2.88	2.85	2.83	2.81	2.79	2.77	2.76	2.74	62
63	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	1.90	1.89	1.88	63
64	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.97	0.97	0.97	64

Table 26 Multipliers for loss of earnings to pension age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	48.06	42.69	38.13	34.24	30.91	28.04	25.56	23.41	21.54	19.89	18.45	16
17	47.07	41.91	37.52	33.76	30.52	27.74	25.32	23.22	21.38	19.77	18.35	17
18	46.08	41.13	36.89	33.26	30.13	27.42	25.07	23.02	21.22	19.64	18.25	18
19	45.08	40.34	36.27	32.76	29.73	27.10	24.81	22.81	21.06	19.51	18.14	19
20	44.09	39.54	35.63	32.25	29.32	26.77	24.55	22.60	20.88	19.37	18.03	20
21	43.10	38.75	34.99	31.73	28.90	26.44	24.27	22.38	20.70	19.22	17.91	21
22	42.11	37.95	34.34	31.21	28.48	26.09	23.99	22.15	20.52	19.07	17.79	22
23	41.12	37.14	33.69	30.68	28.04	25.73	23.70	21.91	20.32	18.91	17.65	23
24	40.12	36.33	33.02	30.13	27.60	25.37	23.40	21.66	20.12	18.74	17.52	24
25	39.13	35.52	32.36	29.58	27.15	25.00	23.10	21.41	19.91	18.57	17.37	25
26	38.14	34.70	31.68	29.03	26.69	24.62	22.78	21.15	19.69	18.39	17.22	26
27	37.15	33.88	31.00	28.46	26.22	24.22	22.45	20.87	19.46	18.20	17.06	27
28	36.16	33.05	30.31	27.89	25.74	23.82	22.12	20.59	19.23	18.00	16.89	28
29	35.17	32.22	29.62	27.31	25.25	23.41	21.77	20.30	18.98	17.79	16.72	29
30	34.18	31.39	28.92	26.72	24.75	23.00	21.42	20.00	18.73	17.58	16.54	30
31	33.19	30.56	28.21	26.12	24.25	22.57	21.05	19.69	18.46	17.35	16.34	31
32	32.20	29.72	27.50	25.51	23.73	22.13	20.68	19.37	18.19	17.12	16.14	32
33	31.21	28.88	26.78	24.90	23.21	21.68	20.29	19.04	17.91	16.87	15.93	33
34	30.22	28.03	26.06	24.28	22.67	21.22	19.90	18.70	17.61	16.62	15.71	34
35	29.24	27.18	25.32	23.64	22.12	20.74	19.49	18.35	17.31	16.35	15.48	35
36	28.25	26.33	24.59	23.00	21.57	20.26	19.07	17.98	16.99	16.08	15.24	36
37	27.27	25.47	23.84	22.36	21.00	19.77	18.64	17.61	16.66	15.79	14.99	37
38	26.28	24.61	23.09	21.70	20.43	19.26	18.20	17.22	16.31	15.49	14.72	38
39	25.30	23.75	22.33	21.03	19.84	18.74	17.74	16.81	15.96	15.17	14.44	39
40	24.32	22.88	21.57	20.35	19.24	18.22	17.27	16.40	15.59	14.84	14.15	40
41	23.34	22.01	20.79	19.67	18.63	17.67	16.79	15.97	15.21	14.50	13.85	41
42	22.36	21.14	20.02	18.98	18.01	17.12	16.29	15.53	14.81	14.15	13.53	42
43	21.38	20.27	19.23	18.27	17.38	16.55	15.78	15.07	14.40	13.78	13.20	43
44	20.41	19.39	18.44	17.56	16.74	15.97	15.26	14.60	13.97	13.39	12.85	44
45	19.43	18.51	17.64	16.84	16.08	15.38	14.72	14.11	13.53	12.99	12.48	45
46	18.46	17.62	16.84	16.10	15.42	14.77	14.17	13.60	13.07	12.57	12.10	46
47	17.48	16.73	16.02	15.36	14.74	14.15	13.60	13.08	12.59	12.13	11.70	47
48	16.51	15.84	15.21	14.61	14.05	13.52	13.02	12.55	12.10	11.68	11.28	48
49	15.54	14.94	14.38	13.85	13.34	12.87	12.42	11.99	11.58	11.20	10.84	49
50	14.57	14.04	13.55	13.07	12.63	12.20	11.80	11.42	11.05	10.71	10.38	50
51	13.60	13.14	12.71	12.29	11.90	11.52	11.16	10.82	10.50	10.19	9.89	51
52	12.63	12.24	11.86	11.50	11.16	10.83	10.51	10.21	9.93	9.65	9.39	52
53	11.67	11.33	11.01	10.70	10.40	10.11	9.84	9.58	9.33	9.09	8.86	53
54	10.70	10.42	10.14	9.88	9.63	9.39	9.15	8.93	8.71	8.51	8.31	54
55	9.74	9.50	9.27	9.05	8.84	8.64	8.44	8.25	8.07	7.90	7.72	55
56	8.77	8.58	8.40	8.22	8.04	7.88	7.71	7.56	7.40	7.26	7.12	56
57	7.81	7.66	7.51	7.37	7.23	7.09	6.96	6.84	6.71	6.59	6.48	57
58	6.84	6.73	6.61	6.50	6.39	6.29	6.19	6.09	5.99	5.90	5.81	58
59	5.88	5.79	5.71	5.63	5.55	5.47	5.39	5.32	5.24	5.17	5.10	59
60	4.91	4.85	4.79	4.73	4.68	4.62	4.57	4.51	4.46	4.41	4.36	60
61	3.94	3.90	3.86	3.82	3.79	3.75	3.72	3.68	3.65	3.61	3.58	61
62	2.96	2.94	2.92	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	62
63	1.98	1.97	1.96	1.95	1.94	1.93	1.93	1.92	1.91	1.90	1.89	63
64	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	64

Table 27 Multipliers for loss of earnings to pension age 70 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	51.72	45.48	40.25	35.85	32.13	28.96	26.26	23.93	21.92	20.18	18.66	16
17	50.73	44.71	39.66	35.39	31.77	28.68	26.04	23.76	21.79	20.07	18.57	17
18	49.75	43.95	39.07	34.93	31.41	28.40	25.82	23.58	21.65	19.96	18.49	18
19	48.78	43.20	38.48	34.47	31.05	28.12	25.59	23.41	21.51	19.85	18.40	19
20	47.81	42.44	37.88	34.00	30.68	27.83	25.36	23.23	21.37	19.74	18.31	20
21	46.84	41.68	37.28	33.53	30.31	27.53	25.13	23.04	21.22	19.62	18.21	21
22	45.87	40.91	36.68	33.05	29.93	27.23	24.89	22.85	21.06	19.50	18.11	22
23	44.90	40.14	36.06	32.56	29.54	26.92	24.64	22.65	20.90	19.37	18.01	23
24	43.93	39.36	35.44	32.06	29.14	26.59	24.38	22.44	20.73	19.23	17.90	24
25	42.96	38.59	34.82	31.56	28.73	26.27	24.11	22.22	20.56	19.09	17.78	25
26	41.99	37.80	34.18	31.05	28.31	25.93	23.84	22.00	20.38	18.94	17.66	26
27	41.02	37.01	33.55	30.53	27.89	25.58	23.56	21.77	20.19	18.78	17.53	27
28	40.04	36.22	32.90	30.00	27.46	25.23	23.27	21.53	19.99	18.62	17.40	28
29	39.07	35.43	32.25	29.46	27.02	24.87	22.97	21.28	19.79	18.45	17.26	29
30	38.10	34.63	31.59	28.92	26.57	24.50	22.66	21.03	19.57	18.27	17.11	30
31	37.12	33.82	30.92	28.37	26.11	24.11	22.34	20.76	19.35	18.09	16.96	31
32	36.15	33.01	30.25	27.81	25.64	23.72	22.01	20.49	19.12	17.90	16.79	32
33	35.17	32.20	29.57	27.23	25.16	23.32	21.68	20.20	18.88	17.69	16.62	33
34	34.20	31.38	28.88	26.65	24.68	22.91	21.33	19.91	18.63	17.48	16.44	34
35	33.22	30.55	28.18	26.07	24.18	22.49	20.97	19.60	18.37	17.26	16.25	35
36	32.24	29.72	27.47	25.47	23.67	22.05	20.60	19.29	18.10	17.03	16.05	36
37	31.26	28.88	26.76	24.86	23.15	21.61	20.21	18.96	17.82	16.78	15.84	37
38	30.28	28.05	26.04	24.24	22.62	21.15	19.82	18.62	17.52	16.53	15.62	38
39	29.30	27.21	25.32	23.62	22.08	20.69	19.42	18.27	17.22	16.27	15.39	39
40	28.33	26.37	24.59	22.99	21.53	20.21	19.01	17.91	16.91	16.00	15.16	40
41	27.36	25.53	23.86	22.35	20.98	19.73	18.59	17.54	16.59	15.71	14.91	41
42	26.40	24.69	23.13	21.71	20.42	19.24	18.16	17.17	16.26	15.42	14.65	42
43	25.43	23.84	22.39	21.06	19.85	18.73	17.71	16.78	15.91	15.12	14.38	43
44	24.47	22.99	21.64	20.40	19.27	18.22	17.26	16.37	15.56	14.80	14.10	44
45	23.51	22.14	20.89	19.74	18.67	17.70	16.79	15.96	15.19	14.47	13.81	45
46	22.55	21.29	20.13	19.06	18.07	17.16	16.31	15.53	14.80	14.13	13.50	46
47	21.59	20.43	19.36	18.37	17.46	16.61	15.82	15.09	14.40	13.77	13.18	47
48	20.63	19.57	18.58	17.67	16.83	16.04	15.31	14.63	13.99	13.39	12.84	48
49	19.66	18.70	17.80	16.96	16.19	15.46	14.78	14.15	13.56	13.00	12.48	49
50	18.70	17.83	17.01	16.25	15.53	14.87	14.24	13.66	13.11	12.59	12.11	50
51	17.74	16.95	16.21	15.52	14.87	14.26	13.69	13.15	12.65	12.17	11.72	51
52	16.79	16.08	15.41	14.79	14.20	13.64	13.12	12.63	12.17	11.73	11.32	52
53	15.84	15.21	14.61	14.05	13.52	13.02	12.54	12.10	11.67	11.27	10.90	53
54	14.89	14.33	13.80	13.30	12.83	12.38	11.95	11.55	11.17	10.80	10.46	54
55	13.96	13.46	12.99	12.55	12.13	11.73	11.35	10.98	10.64	10.31	10.00	55
56	13.02	12.59	12.18	11.79	11.42	11.06	10.73	10.41	10.10	9.81	9.53	56
57	12.09	11.72	11.37	11.03	10.70	10.39	10.10	9.81	9.54	9.29	9.04	57
58	11.17	10.86	10.55	10.26	9.98	9.71	9.45	9.21	8.97	8.74	8.53	58
59	10.26	9.99	9.73	9.48	9.25	9.02	8.80	8.58	8.38	8.18	8.00	59
60	9.35	9.12	8.91	8.70	8.50	8.31	8.12	7.94	7.77	7.60	7.44	60
61	8.43	8.25	8.08	7.91	7.74	7.58	7.43	7.28	7.14	7.00	6.86	61
62	7.52	7.38	7.24	7.10	6.97	6.84	6.72	6.60	6.48	6.37	6.26	62
63	6.61	6.50	6.39	6.28	6.18	6.08	5.98	5.89	5.80	5.71	5.62	63
64	5.69	5.61	5.53	5.45	5.37	5.30	5.22	5.15	5.08	5.01	4.95	64
65	4.77	4.71	4.65	4.60	4.54	4.49	4.44	4.39	4.34	4.29	4.24	65
66	3.84	3.80	3.76	3.73	3.69	3.66	3.62	3.59	3.56	3.52	3.49	66
67	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	2.74	2.72	2.70	67
68	1.95	1.94	1.93	1.92	1.91	1.90	1.90	1.89	1.88	1.87	1.86	68
69	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.97	0.96	69

Table 28 Multipliers for loss of earnings to pension age 70 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	52.57	46.18	40.84	36.34	32.54	29.31	26.55	24.18	22.14	20.36	18.82	16
17	51.58	45.42	40.25	35.88	32.18	29.03	26.33	24.01	22.01	20.26	18.74	17
18	50.58	44.65	39.65	35.42	31.82	28.75	26.11	23.84	21.87	20.15	18.65	18
19	49.59	43.88	39.05	34.95	31.46	28.46	25.89	23.66	21.73	20.04	18.57	19
20	48.60	43.10	38.44	34.47	31.08	28.17	25.66	23.48	21.58	19.93	18.48	20
21	47.61	42.32	37.83	33.99	30.70	27.87	25.42	23.29	21.43	19.81	18.38	21
22	46.62	41.54	37.21	33.50	30.31	27.56	25.17	23.09	21.28	19.68	18.28	22
23	45.63	40.75	36.58	33.00	29.91	27.24	24.91	22.89	21.11	19.55	18.17	23
24	44.63	39.96	35.95	32.49	29.51	26.91	24.65	22.68	20.94	19.41	18.06	24
25	43.64	39.16	35.31	31.98	29.09	26.58	24.38	22.46	20.76	19.27	17.94	25
26	42.65	38.36	34.66	31.46	28.67	26.23	24.10	22.23	20.58	19.11	17.82	26
27	41.65	37.56	34.01	30.93	28.24	25.88	23.82	22.00	20.39	18.96	17.69	27
28	40.66	36.75	33.35	30.39	27.80	25.52	23.52	21.75	20.19	18.79	17.55	28
29	39.67	35.94	32.69	29.85	27.35	25.16	23.22	21.50	19.98	18.62	17.41	29
30	38.68	35.13	32.02	29.30	26.90	24.78	22.91	21.25	19.77	18.44	17.26	30
31	37.69	34.31	31.35	28.74	26.43	24.40	22.59	20.98	19.54	18.26	17.11	31
32	36.70	33.49	30.67	28.17	25.96	24.00	22.26	20.70	19.31	18.06	16.94	32
33	35.71	32.67	29.98	27.60	25.48	23.60	21.92	20.42	19.07	17.86	16.77	33
34	34.73	31.84	29.28	27.01	24.99	23.19	21.57	20.13	18.82	17.65	16.59	34
35	33.74	31.01	28.58	26.42	24.49	22.76	21.22	19.82	18.57	17.43	16.41	35
36	32.76	30.18	27.88	25.82	23.98	22.33	20.85	19.51	18.30	17.20	16.21	36
37	31.77	29.34	27.17	25.22	23.47	21.89	20.47	19.19	18.02	16.97	16.01	37
38	30.79	28.50	26.45	24.60	22.94	21.44	20.08	18.85	17.73	16.72	15.79	38
39	29.81	27.66	25.72	23.98	22.40	20.98	19.68	18.51	17.44	16.46	15.57	39
40	28.83	26.81	24.99	23.35	21.86	20.50	19.27	18.15	17.13	16.19	15.33	40
41	27.85	25.96	24.26	22.71	21.30	20.02	18.85	17.78	16.81	15.91	15.09	41
42	26.87	25.11	23.51	22.06	20.74	19.52	18.42	17.40	16.47	15.62	14.83	42
43	25.89	24.26	22.77	21.40	20.16	19.02	17.97	17.01	16.13	15.32	14.57	43
44	24.92	23.40	22.01	20.74	19.57	18.50	17.52	16.61	15.77	15.00	14.29	44
45	23.95	22.54	21.25	20.07	18.98	17.97	17.05	16.19	15.40	14.67	13.99	45
46	22.97	21.68	20.48	19.39	18.37	17.43	16.57	15.76	15.02	14.33	13.69	46
47	22.00	20.81	19.71	18.69	17.75	16.88	16.07	15.32	14.62	13.97	13.37	47
48	21.04	19.94	18.93	18.00	17.13	16.32	15.56	14.86	14.21	13.60	13.03	48
49	20.07	19.07	18.15	17.29	16.49	15.74	15.04	14.39	13.78	13.21	12.68	49
50	19.10	18.20	17.36	16.57	15.84	15.15	14.51	13.91	13.34	12.81	12.31	50
51	18.14	17.33	16.56	15.85	15.18	14.55	13.96	13.40	12.88	12.39	11.93	51
52	17.18	16.45	15.76	15.11	14.51	13.93	13.39	12.89	12.41	11.96	11.53	52
53	16.23	15.57	14.95	14.37	13.82	13.31	12.82	12.36	11.92	11.51	11.12	53
54	15.27	14.69	14.14	13.62	13.13	12.66	12.22	11.81	11.41	11.04	10.68	54
55	14.32	13.81	13.32	12.86	12.42	12.01	11.62	11.24	10.89	10.55	10.22	55
56	13.37	12.92	12.50	12.09	11.71	11.34	10.99	10.66	10.34	10.04	9.75	56
57	12.42	12.04	11.67	11.32	10.98	10.66	10.35	10.06	9.78	9.51	9.25	57
58	11.48	11.15	10.83	10.53	10.24	9.96	9.69	9.44	9.19	8.96	8.73	58
59	10.54	10.26	9.99	9.73	9.48	9.25	9.02	8.80	8.59	8.38	8.19	59
60	9.59	9.36	9.14	8.92	8.72	8.52	8.33	8.14	7.96	7.79	7.62	60
61	8.65	8.46	8.28	8.10	7.93	7.77	7.61	7.46	7.31	7.16	7.02	61
62	7.71	7.56	7.41	7.27	7.14	7.00	6.87	6.75	6.63	6.51	6.40	62
63	6.76	6.65	6.53	6.42	6.32	6.22	6.12	6.02	5.92	5.83	5.74	63
64	5.81	5.73	5.64	5.56	5.48	5.41	5.33	5.26	5.19	5.12	5.05	64
65	4.86	4.80	4.74	4.68	4.63	4.57	4.52	4.47	4.42	4.37	4.32	65
66	3.90	3.86	3.83	3.79	3.75	3.72	3.68	3.65	3.61	3.58	3.55	66
67	2.94	2.92	2.90	2.88	2.85	2.83	2.81	2.79	2.77	2.76	2.74	67
68	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.90	1.89	1.88	68
69	0.99	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.97	0.97	0.97	69

Table 29 Multipliers for loss of pension commencing age 55 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	25.94	18.26	12.90	9.16	6.53	4.67	3.35	2.42	1.75	1.27	0.93	0
1	26.07	18.44	13.10	9.34	6.69	4.81	3.47	2.52	1.83	1.33	0.98	1
2	26.07	18.53	13.23	9.48	6.83	4.93	3.58	2.60	1.90	1.39	1.03	2
3	26.07	18.63	13.36	9.63	6.96	5.06	3.68	2.70	1.98	1.46	1.08	3
4	26.07	18.72	13.50	9.77	7.10	5.18	3.80	2.79	2.06	1.52	1.13	4
5	26.07	18.81	13.63	9.92	7.24	5.31	3.91	2.89	2.14	1.59	1.19	5
6	26.06	18.90	13.76	10.06	7.39	5.44	4.03	2.99	2.23	1.66	1.25	6
7	26.06	18.99	13.90	10.21	7.53	5.58	4.15	3.09	2.31	1.74	1.31	7
8	26.05	19.08	14.03	10.36	7.68	5.72	4.27	3.20	2.41	1.82	1.37	8
9	26.05	19.17	14.17	10.52	7.83	5.86	4.40	3.31	2.50	1.90	1.44	9
10	26.04	19.26	14.31	10.67	7.99	6.00	4.53	3.43	2.60	1.98	1.51	10
11	26.03	19.35	14.45	10.83	8.15	6.15	4.66	3.54	2.70	2.07	1.59	11
12	26.03	19.45	14.59	10.99	8.31	6.30	4.80	3.67	2.81	2.16	1.67	12
13	26.02	19.54	14.73	11.15	8.47	6.46	4.94	3.80	2.92	2.26	1.75	13
14	26.01	19.63	14.88	11.31	8.64	6.62	5.09	3.93	3.04	2.36	1.84	14
15	26.01	19.73	15.02	11.48	8.81	6.78	5.24	4.06	3.16	2.47	1.93	15
16	26.00	19.82	15.17	11.65	8.98	6.95	5.40	4.21	3.29	2.58	2.03	16
17	26.00	19.92	15.32	11.83	9.16	7.13	5.56	4.35	3.42	2.69	2.13	17
18	26.00	20.02	15.47	12.00	9.35	7.30	5.73	4.51	3.56	2.81	2.23	18
19	26.00	20.12	15.63	12.19	9.54	7.49	5.90	4.66	3.70	2.94	2.35	19
20	26.01	20.23	15.79	12.37	9.73	7.68	6.08	4.83	3.85	3.08	2.47	20
21	26.01	20.33	15.95	12.56	9.93	7.87	6.26	5.00	4.00	3.22	2.59	21
22	26.02	20.44	16.12	12.75	10.13	8.07	6.45	5.18	4.17	3.36	2.72	22
23	26.02	20.54	16.28	12.95	10.33	8.28	6.65	5.36	4.33	3.51	2.86	23
24	26.03	20.65	16.44	13.14	10.54	8.48	6.85	5.55	4.51	3.67	3.00	24
25	26.03	20.75	16.61	13.34	10.75	8.70	7.06	5.74	4.69	3.84	3.15	25
26	26.03	20.86	16.78	13.54	10.97	8.92	7.27	5.95	4.88	4.01	3.31	26
27	26.03	20.97	16.95	13.75	11.19	9.14	7.49	6.16	5.07	4.19	3.48	27
28	26.03	21.07	17.12	13.96	11.42	9.37	7.72	6.37	5.28	4.38	3.65	28
29	26.03	21.18	17.29	14.17	11.65	9.61	7.95	6.60	5.49	4.58	3.83	29
30	26.03	21.28	17.46	14.38	11.88	9.85	8.19	6.83	5.71	4.79	4.03	30
31	26.03	21.39	17.64	14.60	12.12	10.09	8.43	7.07	5.94	5.00	4.23	31
32	26.02	21.49	17.81	14.81	12.36	10.35	8.69	7.32	6.18	5.23	4.44	32
33	26.02	21.60	17.99	15.04	12.61	10.60	8.95	7.57	6.42	5.47	4.66	33
34	26.01	21.70	18.17	15.26	12.86	10.87	9.22	7.84	6.68	5.71	4.90	34
35	26.00	21.80	18.34	15.48	13.11	11.14	9.49	8.11	6.95	5.97	5.14	35
36	25.99	21.90	18.52	15.71	13.37	11.42	9.77	8.39	7.23	6.24	5.40	36
37	25.98	22.00	18.70	15.94	13.64	11.70	10.07	8.68	7.51	6.52	5.67	37
38	25.97	22.11	18.88	16.18	13.90	11.99	10.37	8.99	7.81	6.81	5.95	38
39	25.96	22.21	19.06	16.42	14.18	12.29	10.68	9.30	8.13	7.12	6.25	39
40	25.95	22.31	19.25	16.66	14.46	12.59	11.00	9.63	8.45	7.44	6.56	40
41	25.95	22.42	19.44	16.91	14.75	12.91	11.33	9.97	8.79	7.78	6.89	41
42	25.94	22.53	19.64	17.16	15.05	13.23	11.67	10.32	9.15	8.13	7.24	42
43	25.94	22.65	19.83	17.42	15.35	13.57	12.02	10.68	9.52	8.50	7.61	43
44	25.94	22.76	20.03	17.69	15.66	13.91	12.39	11.06	9.90	8.89	7.99	44
45	25.94	22.88	20.24	17.96	15.98	14.26	12.77	11.46	10.30	9.29	8.40	45
46	25.94	22.99	20.44	18.23	16.31	14.63	13.16	11.86	10.72	9.72	8.82	46
47	25.94	23.11	20.65	18.51	16.64	15.00	13.56	12.28	11.16	10.16	9.27	47
48	25.94	23.22	20.86	18.79	16.98	15.38	13.97	12.72	11.61	10.62	9.74	48
49	25.94	23.34	21.07	19.08	17.32	15.77	14.40	13.17	12.08	11.11	10.24	49
50	25.93	23.46	21.29	19.37	17.68	16.17	14.84	13.64	12.58	11.62	10.76	50
51	25.94	23.58	21.51	19.67	18.04	16.59	15.29	14.13	13.09	12.16	11.31	51
52	25.95	23.72	21.74	19.98	18.42	17.02	15.77	14.65	13.63	12.72	11.89	52
53	25.97	23.86	21.98	20.31	18.81	17.47	16.27	15.19	14.21	13.32	12.51	53
54	26.01	24.01	22.24	20.65	19.22	17.95	16.79	15.75	14.81	13.95	13.17	54
55	26.06	24.18	22.51	21.01	19.66	18.44	17.34	16.35	15.45	14.62	13.87	55

Table 30 Multipliers for loss of pension commencing age 55 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	29.68	20.74	14.56	10.27	7.27	5.17	3.70	2.65	1.91	1.38	1.00	0
1	29.80	20.93	14.76	10.46	7.45	5.33	3.82	2.76	1.99	1.45	1.06	1
2	29.81	21.03	14.91	10.62	7.60	5.46	3.94	2.85	2.07	1.51	1.11	2
3	29.81	21.14	15.06	10.78	7.75	5.60	4.06	2.95	2.16	1.58	1.17	3
4	29.80	21.24	15.21	10.94	7.90	5.74	4.18	3.06	2.24	1.65	1.22	4
5	29.80	21.35	15.36	11.10	8.06	5.88	4.30	3.16	2.33	1.73	1.28	5
6	29.80	21.45	15.51	11.27	8.22	6.02	4.43	3.27	2.43	1.81	1.35	6
7	29.79	21.55	15.66	11.44	8.38	6.17	4.56	3.39	2.52	1.89	1.42	7
8	29.79	21.66	15.82	11.61	8.55	6.33	4.70	3.51	2.62	1.97	1.49	8
9	29.78	21.76	15.97	11.78	8.72	6.48	4.84	3.63	2.73	2.06	1.56	9
10	29.77	21.86	16.13	11.95	8.89	6.64	4.98	3.75	2.84	2.15	1.64	10
11	29.77	21.97	16.29	12.13	9.07	6.81	5.13	3.88	2.95	2.25	1.72	11
12	29.76	22.07	16.45	12.31	9.25	6.98	5.29	4.02	3.07	2.35	1.81	12
13	29.75	22.18	16.61	12.49	9.43	7.15	5.44	4.16	3.19	2.45	1.90	13
14	29.75	22.29	16.77	12.68	9.62	7.33	5.61	4.30	3.32	2.56	1.99	14
15	29.74	22.39	16.94	12.86	9.81	7.51	5.77	4.45	3.45	2.68	2.09	15
16	29.74	22.50	17.10	13.05	10.00	7.70	5.95	4.61	3.59	2.80	2.19	16
17	29.73	22.61	17.27	13.25	10.20	7.89	6.12	4.77	3.73	2.93	2.30	17
18	29.73	22.72	17.44	13.45	10.41	8.09	6.31	4.94	3.88	3.06	2.42	18
19	29.73	22.83	17.62	13.65	10.61	8.29	6.50	5.11	4.03	3.19	2.54	19
20	29.72	22.94	17.79	13.85	10.83	8.49	6.69	5.29	4.19	3.34	2.67	20
21	29.72	23.06	17.96	14.06	11.04	8.71	6.89	5.47	4.36	3.49	2.80	21
22	29.71	23.17	18.14	14.26	11.26	8.92	7.10	5.66	4.54	3.65	2.94	22
23	29.70	23.28	18.32	14.48	11.48	9.14	7.31	5.86	4.72	3.81	3.08	23
24	29.70	23.39	18.50	14.69	11.71	9.37	7.53	6.07	4.91	3.98	3.24	24
25	29.69	23.50	18.68	14.91	11.94	9.60	7.75	6.28	5.10	4.16	3.40	25
26	29.68	23.61	18.86	15.13	12.18	9.84	7.98	6.50	5.30	4.34	3.57	26
27	29.67	23.72	19.04	15.35	12.42	10.09	8.22	6.72	5.51	4.54	3.75	27
28	29.66	23.83	19.23	15.58	12.66	10.34	8.46	6.96	5.73	4.74	3.93	28
29	29.65	23.95	19.42	15.81	12.91	10.59	8.72	7.20	5.96	4.96	4.13	29
30	29.64	24.06	19.61	16.04	13.17	10.85	8.98	7.45	6.20	5.18	4.34	30
31	29.63	24.17	19.80	16.28	13.43	11.12	9.24	7.71	6.45	5.41	4.55	31
32	29.62	24.29	19.99	16.52	13.70	11.40	9.52	7.98	6.70	5.65	4.78	32
33	29.61	24.40	20.18	16.76	13.97	11.68	9.80	8.25	6.97	5.91	5.02	33
34	29.60	24.51	20.38	17.01	14.24	11.97	10.10	8.54	7.25	6.17	5.27	34
35	29.59	24.63	20.58	17.26	14.52	12.27	10.40	8.84	7.54	6.45	5.53	35
36	29.58	24.74	20.78	17.51	14.81	12.57	10.71	9.15	7.84	6.74	5.81	36
37	29.57	24.86	20.98	17.77	15.11	12.88	11.03	9.47	8.15	7.04	6.10	37
38	29.56	24.98	21.18	18.03	15.40	13.21	11.36	9.80	8.48	7.36	6.40	38
39	29.55	25.09	21.39	18.30	15.71	13.53	11.70	10.14	8.82	7.69	6.72	39
40	29.54	25.21	21.60	18.57	16.02	13.87	12.05	10.50	9.17	8.04	7.06	40
41	29.53	25.33	21.81	18.85	16.34	14.22	12.41	10.86	9.54	8.40	7.42	41
42	29.53	25.45	22.03	19.13	16.67	14.57	12.78	11.24	9.92	8.78	7.79	42
43	29.52	25.58	22.24	19.41	17.00	14.94	13.17	11.64	10.32	9.18	8.18	43
44	29.52	25.70	22.47	19.71	17.34	15.31	13.56	12.05	10.74	9.59	8.59	44
45	29.51	25.83	22.69	20.00	17.69	15.70	13.97	12.47	11.17	10.03	9.02	45
46	29.51	25.96	22.92	20.30	18.05	16.10	14.40	12.92	11.62	10.48	9.48	46
47	29.51	26.09	23.15	20.61	18.42	16.50	14.83	13.37	12.09	10.96	9.96	47
48	29.51	26.23	23.39	20.93	18.79	16.92	15.29	13.85	12.58	11.46	10.47	48
49	29.52	26.37	23.63	21.25	19.18	17.36	15.76	14.35	13.10	11.99	11.00	49
50	29.53	26.51	23.88	21.59	19.57	17.80	16.24	14.86	13.63	12.54	11.56	50
51	29.54	26.66	24.14	21.93	19.98	18.27	16.75	15.40	14.20	13.12	12.16	51
52	29.57	26.81	24.40	22.28	20.41	18.75	17.27	15.96	14.78	13.73	12.78	52
53	29.59	26.98	24.67	22.64	20.84	19.24	17.82	16.54	15.40	14.37	13.45	53
54	29.63	27.15	24.96	23.02	21.29	19.76	18.39	17.16	16.05	15.05	14.15	54
55	29.68	27.33	25.25	23.41	21.76	20.29	18.98	17.80	16.73	15.77	14.89	55

Table 31 Multipliers for loss of pension commencing age 60 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	21.29	14.76	10.28	7.18	5.04	3.54	2.50	1.77	1.26	0.90	0.64	0
1	21.39	14.91	10.43	7.32	5.16	3.65	2.59	1.84	1.32	0.94	0.68	1
2	21.39	14.99	10.54	7.44	5.27	3.74	2.67	1.91	1.37	0.99	0.71	2
3	21.39	15.06	10.64	7.55	5.37	3.84	2.75	1.98	1.43	1.03	0.75	3
4	21.39	15.13	10.75	7.66	5.48	3.93	2.83	2.05	1.48	1.08	0.79	4
5	21.39	15.21	10.85	7.77	5.59	4.03	2.92	2.12	1.54	1.13	0.83	5
6	21.38	15.28	10.96	7.89	5.70	4.13	3.00	2.19	1.60	1.18	0.87	6
7	21.38	15.35	11.07	8.00	5.81	4.23	3.09	2.27	1.67	1.23	0.91	7
8	21.37	15.43	11.17	8.12	5.93	4.34	3.18	2.35	1.73	1.28	0.95	8
9	21.37	15.50	11.28	8.24	6.04	4.44	3.28	2.43	1.80	1.34	1.00	9
10	21.36	15.57	11.39	8.36	6.16	4.55	3.38	2.51	1.87	1.40	1.05	10
11	21.36	15.65	11.50	8.49	6.28	4.67	3.48	2.60	1.95	1.46	1.10	11
12	21.35	15.72	11.61	8.61	6.41	4.78	3.58	2.69	2.03	1.53	1.16	12
13	21.34	15.79	11.73	8.74	6.53	4.90	3.69	2.78	2.11	1.60	1.22	13
14	21.34	15.87	11.84	8.87	6.66	5.02	3.80	2.88	2.19	1.67	1.28	14
15	21.33	15.94	11.96	9.00	6.79	5.15	3.91	2.98	2.28	1.74	1.34	15
16	21.32	16.02	12.07	9.13	6.93	5.27	4.03	3.08	2.37	1.82	1.41	16
17	21.32	16.09	12.19	9.27	7.06	5.40	4.15	3.19	2.46	1.90	1.48	17
18	21.32	16.18	12.31	9.41	7.21	5.54	4.27	3.30	2.56	1.99	1.55	18
19	21.32	16.26	12.44	9.55	7.35	5.68	4.40	3.42	2.66	2.08	1.63	19
20	21.33	16.34	12.57	9.69	7.50	5.82	4.53	3.54	2.77	2.17	1.71	20
21	21.33	16.43	12.69	9.84	7.65	5.97	4.67	3.66	2.88	2.27	1.80	21
22	21.33	16.51	12.82	9.99	7.81	6.12	4.81	3.79	3.00	2.38	1.89	22
23	21.33	16.59	12.95	10.14	7.96	6.27	4.96	3.93	3.12	2.48	1.98	23
24	21.33	16.68	13.08	10.29	8.12	6.43	5.10	4.06	3.24	2.60	2.08	24
25	21.33	16.76	13.21	10.45	8.29	6.59	5.26	4.21	3.37	2.71	2.19	25
26	21.33	16.84	13.34	10.60	8.45	6.76	5.42	4.35	3.51	2.84	2.30	26
27	21.33	16.93	13.48	10.76	8.62	6.93	5.58	4.51	3.65	2.96	2.41	27
28	21.33	17.01	13.61	10.92	8.79	7.10	5.75	4.66	3.80	3.10	2.53	28
29	21.32	17.09	13.75	11.09	8.97	7.28	5.92	4.83	3.95	3.24	2.66	29
30	21.32	17.18	13.88	11.25	9.15	7.46	6.10	5.00	4.11	3.38	2.79	30
31	21.32	17.26	14.02	11.42	9.33	7.64	6.28	5.17	4.27	3.53	2.93	31
32	21.31	17.34	14.16	11.59	9.51	7.83	6.47	5.35	4.44	3.69	3.08	32
33	21.30	17.42	14.29	11.76	9.70	8.03	6.66	5.54	4.62	3.86	3.23	33
34	21.29	17.50	14.43	11.93	9.89	8.22	6.86	5.73	4.80	4.03	3.39	34
35	21.28	17.58	14.57	12.10	10.09	8.43	7.06	5.93	4.99	4.21	3.56	35
36	21.27	17.66	14.70	12.28	10.28	8.63	7.27	6.13	5.19	4.40	3.74	36
37	21.25	17.74	14.84	12.46	10.48	8.85	7.48	6.35	5.39	4.60	3.92	37
38	21.24	17.81	14.98	12.64	10.69	9.06	7.70	6.57	5.61	4.80	4.12	38
39	21.23	17.89	15.12	12.82	10.90	9.29	7.93	6.79	5.83	5.02	4.32	39
40	21.21	17.97	15.27	13.01	11.11	9.51	8.17	7.03	6.06	5.24	4.54	40
41	21.20	18.05	15.42	13.20	11.33	9.75	8.41	7.27	6.30	5.48	4.77	41
42	21.19	18.14	15.57	13.39	11.55	9.99	8.66	7.53	6.56	5.72	5.01	42
43	21.19	18.22	15.72	13.59	11.78	10.24	8.92	7.79	6.82	5.98	5.26	43
44	21.18	18.31	15.87	13.79	12.02	10.50	9.19	8.06	7.09	6.25	5.52	44
45	21.17	18.39	16.02	14.00	12.26	10.76	9.47	8.35	7.38	6.53	5.80	45
46	21.16	18.48	16.18	14.20	12.50	11.03	9.75	8.64	7.67	6.83	6.09	46
47	21.15	18.56	16.34	14.41	12.75	11.30	10.04	8.94	7.98	7.14	6.39	47
48	21.14	18.65	16.49	14.62	13.00	11.58	10.34	9.25	8.30	7.46	6.71	48
49	21.13	18.73	16.65	14.84	13.26	11.87	10.65	9.58	8.63	7.79	7.05	49
50	21.12	18.82	16.81	15.06	13.52	12.16	10.97	9.91	8.98	8.15	7.41	50
51	21.11	18.91	16.98	15.28	13.79	12.47	11.30	10.26	9.34	8.52	7.78	51
52	21.10	19.00	17.15	15.51	14.07	12.79	11.64	10.63	9.72	8.90	8.17	52
53	21.11	19.10	17.33	15.75	14.36	13.11	12.00	11.01	10.12	9.32	8.59	53
54	21.12	19.21	17.51	16.01	14.66	13.46	12.38	11.41	10.54	9.75	9.04	54
55	21.14	19.33	17.71	16.27	14.98	13.82	12.77	11.83	10.98	10.21	9.51	55
56	21.18	19.46	17.92	16.55	15.31	14.20	13.19	12.28	11.45	10.70	10.01	56
57	21.23	19.61	18.16	16.85	15.67	14.60	13.63	12.75	11.95	11.22	10.56	57
58	21.32	19.79	18.42	17.18	16.05	15.03	14.11	13.26	12.49	11.79	11.14	58
59	21.43	20.00	18.70	17.53	16.47	15.50	14.62	13.81	13.07	12.39	11.77	59
60	21.56	20.23	19.01	17.91	16.91	16.00	15.16	14.40	13.69	13.05	12.45	60

Table 32 Multipliers for loss of pension commencing age 60 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	24.92	17.16	11.87	8.24	5.74	4.02	2.82	1.99	1.41	1.00	0.71	0
1	25.02	17.31	12.03	8.40	5.88	4.14	2.92	2.07	1.47	1.05	0.75	1
2	25.02	17.40	12.15	8.52	6.00	4.24	3.01	2.14	1.53	1.10	0.79	2
3	25.02	17.49	12.28	8.65	6.12	4.35	3.10	2.22	1.59	1.15	0.83	3
4	25.02	17.57	12.40	8.78	6.24	4.46	3.19	2.29	1.66	1.20	0.87	4
5	25.01	17.66	12.52	8.91	6.37	4.57	3.29	2.38	1.72	1.25	0.91	5
6	25.01	17.74	12.64	9.04	6.49	4.68	3.39	2.46	1.79	1.31	0.96	6
7	25.00	17.83	12.77	9.18	6.62	4.80	3.49	2.54	1.86	1.37	1.01	7
8	25.00	17.92	12.89	9.31	6.75	4.92	3.59	2.63	1.94	1.43	1.06	8
9	24.99	18.00	13.02	9.45	6.89	5.04	3.70	2.72	2.01	1.49	1.11	9
10	24.99	18.09	13.15	9.59	7.02	5.16	3.81	2.82	2.09	1.56	1.17	10
11	24.98	18.17	13.27	9.73	7.16	5.29	3.92	2.92	2.18	1.63	1.22	11
12	24.97	18.26	13.40	9.88	7.30	5.42	4.04	3.02	2.26	1.70	1.28	12
13	24.97	18.35	13.53	10.02	7.45	5.56	4.16	3.12	2.35	1.78	1.35	13
14	24.96	18.43	13.67	10.17	7.60	5.69	4.28	3.23	2.45	1.86	1.42	14
15	24.96	18.52	13.80	10.32	7.75	5.83	4.41	3.34	2.54	1.94	1.49	15
16	24.95	18.61	13.94	10.47	7.90	5.98	4.54	3.46	2.65	2.03	1.56	16
17	24.95	18.70	14.07	10.63	8.06	6.13	4.68	3.58	2.75	2.12	1.64	17
18	24.94	18.79	14.21	10.79	8.22	6.28	4.82	3.71	2.86	2.21	1.72	18
19	24.94	18.88	14.35	10.95	8.38	6.44	4.96	3.84	2.97	2.31	1.81	19
20	24.93	18.97	14.49	11.11	8.55	6.60	5.11	3.97	3.09	2.42	1.90	20
21	24.93	19.06	14.63	11.27	8.72	6.76	5.26	4.11	3.22	2.53	1.99	21
22	24.92	19.16	14.78	11.44	8.89	6.93	5.42	4.25	3.34	2.64	2.09	22
23	24.92	19.25	14.92	11.61	9.06	7.10	5.58	4.40	3.48	2.76	2.19	23
24	24.91	19.34	15.07	11.78	9.24	7.28	5.75	4.55	3.62	2.88	2.30	24
25	24.90	19.43	15.21	11.95	9.42	7.46	5.92	4.71	3.76	3.01	2.42	25
26	24.89	19.52	15.36	12.13	9.61	7.64	6.09	4.87	3.91	3.14	2.54	26
27	24.88	19.61	15.51	12.31	9.80	7.83	6.27	5.04	4.06	3.29	2.66	27
28	24.87	19.70	15.66	12.49	9.99	8.02	6.46	5.22	4.23	3.43	2.80	28
29	24.86	19.79	15.81	12.67	10.19	8.22	6.65	5.40	4.39	3.59	2.93	29
30	24.85	19.88	15.96	12.86	10.39	8.42	6.85	5.59	4.57	3.75	3.08	30
31	24.84	19.97	16.11	13.04	10.59	8.63	7.05	5.78	4.75	3.91	3.23	31
32	24.83	20.06	16.27	13.24	10.80	8.84	7.26	5.98	4.94	4.09	3.39	32
33	24.82	20.16	16.42	13.43	11.01	9.06	7.48	6.19	5.13	4.27	3.56	33
34	24.81	20.25	16.58	13.62	11.23	9.28	7.70	6.40	5.34	4.46	3.74	34
35	24.79	20.34	16.74	13.82	11.45	9.51	7.93	6.62	5.55	4.66	3.93	35
36	24.78	20.43	16.90	14.03	11.68	9.75	8.16	6.85	5.77	4.87	4.12	36
37	24.77	20.52	17.06	14.23	11.90	9.99	8.40	7.09	6.00	5.09	4.33	37
38	24.76	20.62	17.23	14.44	12.14	10.23	8.65	7.34	6.24	5.32	4.54	38
39	24.74	20.71	17.39	14.65	12.38	10.49	8.91	7.59	6.49	5.56	4.77	39
40	24.73	20.80	17.56	14.86	12.62	10.75	9.18	7.86	6.74	5.80	5.01	40
41	24.72	20.90	17.73	15.08	12.87	11.01	9.45	8.13	7.01	6.06	5.26	41
42	24.71	21.00	17.90	15.30	13.12	11.28	9.73	8.41	7.29	6.34	5.52	42
43	24.70	21.09	18.07	15.53	13.38	11.56	10.02	8.71	7.58	6.62	5.80	43
44	24.69	21.19	18.24	15.76	13.65	11.85	10.32	9.01	7.89	6.92	6.09	44
45	24.68	21.29	18.42	15.99	13.92	12.15	10.63	9.33	8.20	7.23	6.39	45
46	24.67	21.39	18.60	16.23	14.19	12.45	10.95	9.65	8.53	7.56	6.71	46
47	24.66	21.49	18.79	16.47	14.48	12.76	11.28	9.99	8.88	7.90	7.05	47
48	24.66	21.60	18.97	16.72	14.77	13.08	11.62	10.34	9.23	8.26	7.40	48
49	24.66	21.70	19.16	16.97	15.07	13.41	11.97	10.71	9.61	8.64	7.78	49
50	24.66	21.82	19.36	17.23	15.37	13.75	12.34	11.09	10.00	9.03	8.17	50
51	24.66	21.93	19.56	17.49	15.69	14.11	12.71	11.49	10.40	9.44	8.59	51
52	24.67	22.05	19.77	17.77	16.01	14.47	13.11	11.90	10.83	9.88	9.03	52
53	24.68	22.18	19.98	18.05	16.35	14.85	13.52	12.33	11.28	10.34	9.49	53
54	24.71	22.31	20.20	18.34	16.70	15.24	13.94	12.78	11.75	10.82	9.99	54
55	24.73	22.45	20.43	18.64	17.06	15.64	14.38	13.25	12.24	11.33	10.51	55
56	24.77	22.59	20.67	18.95	17.43	16.07	14.84	13.75	12.76	11.86	11.06	56
57	24.81	22.75	20.92	19.28	17.82	16.51	15.33	14.26	13.30	12.43	11.64	57
58	24.87	22.92	21.18	19.62	18.23	16.97	15.84	14.81	13.88	13.04	12.27	58
59	24.95	23.11	21.47	19.99	18.66	17.46	16.37	15.39	14.49	13.68	12.93	59
60	25.05	23.32	21.77	20.38	19.12	17.98	16.94	16.00	15.14	14.36	13.64	60

Table 33 Multipliers for loss of pension commencing age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	16.79	11.47	7.86	5.41	3.73	2.58	1.79	1.25	0.87	0.61	0.43	0
1	16.87	11.58	7.98	5.51	3.82	2.66	1.86	1.30	0.91	0.64	0.45	1
2	16.87	11.64	8.06	5.60	3.90	2.73	1.91	1.34	0.95	0.67	0.48	2
3	16.87	11.70	8.14	5.68	3.98	2.79	1.97	1.39	0.99	0.70	0.50	3
4	16.87	11.75	8.22	5.76	4.06	2.86	2.03	1.44	1.03	0.73	0.52	4
5	16.86	11.81	8.30	5.85	4.14	2.93	2.09	1.49	1.07	0.76	0.55	5
6	16.86	11.87	8.38	5.94	4.22	3.01	2.15	1.54	1.11	0.80	0.58	6
7	16.86	11.92	8.46	6.02	4.30	3.08	2.21	1.60	1.15	0.84	0.61	7
8	16.85	11.98	8.54	6.11	4.39	3.16	2.28	1.65	1.20	0.87	0.64	8
9	16.85	12.04	8.63	6.20	4.47	3.24	2.35	1.71	1.25	0.91	0.67	9
10	16.84	12.09	8.71	6.29	4.56	3.32	2.42	1.77	1.30	0.95	0.70	10
11	16.83	12.15	8.79	6.39	4.65	3.40	2.49	1.83	1.35	0.99	0.74	11
12	16.83	12.20	8.88	6.48	4.74	3.48	2.56	1.89	1.40	1.04	0.77	12
13	16.82	12.26	8.96	6.57	4.84	3.57	2.64	1.96	1.46	1.09	0.81	13
14	16.82	12.32	9.05	6.67	4.93	3.65	2.72	2.03	1.51	1.13	0.85	14
15	16.81	12.38	9.14	6.77	5.03	3.75	2.80	2.10	1.57	1.18	0.89	15
16	16.81	12.43	9.23	6.87	5.13	3.84	2.88	2.17	1.64	1.24	0.94	16
17	16.80	12.49	9.32	6.97	5.23	3.93	2.97	2.24	1.70	1.29	0.99	17
18	16.80	12.55	9.41	7.07	5.33	4.03	3.06	2.32	1.77	1.35	1.03	18
19	16.80	12.62	9.50	7.18	5.44	4.13	3.15	2.40	1.84	1.41	1.09	19
20	16.80	12.68	9.60	7.29	5.55	4.24	3.24	2.49	1.91	1.48	1.14	20
21	16.80	12.75	9.70	7.40	5.66	4.34	3.34	2.58	1.99	1.54	1.20	21
22	16.80	12.81	9.80	7.51	5.77	4.45	3.44	2.67	2.07	1.61	1.26	22
23	16.80	12.87	9.89	7.62	5.89	4.56	3.54	2.76	2.15	1.69	1.32	23
24	16.80	12.94	9.99	7.74	6.01	4.68	3.65	2.86	2.24	1.76	1.39	24
25	16.80	13.00	10.09	7.85	6.13	4.79	3.76	2.96	2.33	1.84	1.46	25
26	16.80	13.06	10.19	7.97	6.25	4.91	3.87	3.06	2.42	1.92	1.53	26
27	16.79	13.13	10.29	8.09	6.37	5.03	3.99	3.17	2.52	2.01	1.61	27
28	16.79	13.19	10.39	8.21	6.50	5.16	4.11	3.28	2.62	2.10	1.69	28
29	16.78	13.25	10.49	8.33	6.63	5.29	4.23	3.39	2.72	2.19	1.77	29
30	16.78	13.31	10.59	8.45	6.76	5.42	4.36	3.51	2.83	2.29	1.86	30
31	16.77	13.38	10.70	8.57	6.89	5.55	4.48	3.63	2.95	2.39	1.95	31
32	16.76	13.44	10.80	8.70	7.03	5.69	4.62	3.76	3.06	2.50	2.05	32
33	16.75	13.50	10.90	8.83	7.16	5.83	4.75	3.89	3.18	2.61	2.15	33
34	16.74	13.55	11.00	8.95	7.30	5.97	4.89	4.02	3.31	2.73	2.26	34
35	16.73	13.61	11.10	9.08	7.44	6.12	5.04	4.16	3.44	2.85	2.37	35
36	16.71	13.67	11.21	9.21	7.59	6.27	5.19	4.30	3.57	2.98	2.48	36
37	16.70	13.73	11.31	9.34	7.73	6.42	5.34	4.45	3.72	3.11	2.61	37
38	16.68	13.78	11.41	9.47	7.88	6.57	5.49	4.60	3.86	3.25	2.74	38
39	16.67	13.84	11.52	9.61	8.03	6.73	5.65	4.76	4.01	3.39	2.87	39
40	16.65	13.90	11.62	9.74	8.19	6.90	5.82	4.92	4.17	3.54	3.01	40
41	16.64	13.95	11.73	9.88	8.35	7.06	5.99	5.09	4.34	3.70	3.16	41
42	16.63	14.01	11.84	10.03	8.51	7.24	6.17	5.27	4.51	3.86	3.32	42
43	16.61	14.07	11.95	10.17	8.67	7.41	6.35	5.45	4.69	4.04	3.48	43
44	16.60	14.13	12.06	10.31	8.84	7.59	6.54	5.64	4.87	4.22	3.66	44
45	16.59	14.19	12.17	10.46	9.01	7.78	6.73	5.83	5.06	4.40	3.84	45
46	16.57	14.25	12.28	10.61	9.19	7.97	6.93	6.03	5.26	4.60	4.03	46
47	16.56	14.31	12.40	10.76	9.36	8.16	7.13	6.24	5.47	4.81	4.23	47
48	16.54	14.37	12.51	10.92	9.54	8.36	7.34	6.45	5.69	5.02	4.44	48
49	16.52	14.42	12.62	11.07	9.73	8.56	7.55	6.68	5.91	5.24	4.66	49
50	16.50	14.48	12.74	11.22	9.91	8.77	7.78	6.91	6.14	5.48	4.89	50
51	16.48	14.54	12.85	11.38	10.10	8.98	8.00	7.14	6.39	5.72	5.13	51
52	16.47	14.60	12.97	11.55	10.30	9.20	8.24	7.39	6.64	5.98	5.39	52
53	16.46	14.67	13.10	11.72	10.50	9.43	8.49	7.65	6.91	6.25	5.66	53
54	16.45	14.74	13.23	11.89	10.72	9.67	8.75	7.92	7.19	6.53	5.94	54
55	16.46	14.82	13.36	12.08	10.94	9.92	9.01	8.21	7.48	6.83	6.25	55
56	16.47	14.90	13.51	12.27	11.17	10.18	9.30	8.51	7.79	7.15	6.57	56
57	16.50	15.00	13.67	12.48	11.42	10.46	9.60	8.83	8.13	7.49	6.92	57
58	16.55	15.13	13.85	12.71	11.69	10.76	9.92	9.17	8.48	7.86	7.30	58
59	16.62	15.27	14.06	12.96	11.98	11.08	10.27	9.54	8.87	8.26	7.70	59
60	16.71	15.43	14.28	13.23	12.29	11.43	10.65	9.93	9.28	8.68	8.14	60
61	16.82	15.61	14.52	13.52	12.62	11.80	11.04	10.35	9.72	9.14	8.61	61
62	16.94	15.81	14.77	13.83	12.97	12.19	11.47	10.81	10.20	9.64	9.12	62
63	17.08	16.02	15.05	14.16	13.35	12.60	11.92	11.28	10.70	10.16	9.66	63
64	17.23	16.24	15.34	14.51	13.75	13.04	12.39	11.80	11.24	10.73	10.25	64
65	17.40	16.49	15.65	14.88	14.17	13.51	12.91	12.34	11.82	11.34	10.89	65

Table 34 Multipliers for loss of pension commencing age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	20.26	13.75	9.36	6.40	4.39	3.02	2.09	1.45	1.01	0.70	0.49	0
1	20.34	13.87	9.49	6.52	4.50	3.11	2.16	1.50	1.05	0.74	0.52	1
2	20.34	13.94	9.59	6.62	4.59	3.19	2.23	1.56	1.09	0.77	0.54	2
3	20.34	14.01	9.69	6.72	4.68	3.27	2.29	1.61	1.14	0.80	0.57	3
4	20.33	14.08	9.78	6.82	4.77	3.35	2.36	1.67	1.18	0.84	0.60	4
5	20.33	14.15	9.88	6.92	4.87	3.43	2.43	1.73	1.23	0.88	0.63	5
6	20.33	14.21	9.97	7.02	4.96	3.52	2.50	1.79	1.28	0.92	0.66	6
7	20.32	14.28	10.07	7.13	5.06	3.61	2.58	1.85	1.33	0.96	0.69	7
8	20.32	14.35	10.17	7.23	5.16	3.70	2.66	1.91	1.38	1.00	0.73	8
9	20.31	14.42	10.27	7.34	5.26	3.79	2.73	1.98	1.44	1.05	0.76	9
10	20.31	14.49	10.37	7.45	5.37	3.88	2.82	2.05	1.49	1.09	0.80	10
11	20.30	14.56	10.47	7.56	5.47	3.98	2.90	2.12	1.55	1.14	0.84	11
12	20.30	14.62	10.57	7.67	5.58	4.08	2.99	2.19	1.62	1.19	0.88	12
13	20.29	14.69	10.68	7.78	5.69	4.18	3.07	2.27	1.68	1.25	0.93	13
14	20.29	14.76	10.78	7.90	5.81	4.28	3.17	2.35	1.75	1.30	0.98	14
15	20.28	14.83	10.89	8.01	5.92	4.39	3.26	2.43	1.82	1.36	1.02	15
16	20.28	14.90	10.99	8.13	6.04	4.50	3.36	2.51	1.89	1.42	1.07	16
17	20.27	14.97	11.10	8.25	6.16	4.61	3.46	2.60	1.96	1.49	1.13	17
18	20.27	15.05	11.21	8.38	6.28	4.72	3.56	2.69	2.04	1.55	1.18	18
19	20.26	15.12	11.32	8.50	6.40	4.84	3.67	2.79	2.12	1.62	1.24	19
20	20.26	15.19	11.43	8.63	6.53	4.96	3.78	2.88	2.21	1.70	1.31	20
21	20.25	15.26	11.54	8.75	6.66	5.08	3.89	2.98	2.30	1.77	1.37	21
22	20.25	15.33	11.65	8.88	6.79	5.21	4.00	3.09	2.39	1.85	1.44	22
23	20.24	15.41	11.76	9.01	6.92	5.33	4.12	3.19	2.48	1.93	1.51	23
24	20.23	15.48	11.88	9.14	7.06	5.47	4.24	3.31	2.58	2.02	1.59	24
25	20.22	15.55	11.99	9.28	7.20	5.60	4.37	3.42	2.68	2.11	1.66	25
26	20.21	15.62	12.11	9.41	7.34	5.74	4.50	3.54	2.79	2.20	1.75	26
27	20.20	15.69	12.22	9.55	7.48	5.88	4.63	3.66	2.90	2.30	1.83	27
28	20.19	15.76	12.34	9.69	7.63	6.02	4.77	3.79	3.01	2.41	1.92	28
29	20.18	15.83	12.46	9.83	7.78	6.17	4.91	3.92	3.13	2.51	2.02	29
30	20.17	15.90	12.58	9.97	7.93	6.32	5.06	4.05	3.26	2.63	2.12	30
31	20.16	15.98	12.69	10.12	8.09	6.48	5.21	4.19	3.39	2.74	2.23	31
32	20.15	16.05	12.81	10.26	8.24	6.64	5.36	4.34	3.52	2.86	2.34	32
33	20.14	16.12	12.94	10.41	8.40	6.80	5.52	4.49	3.66	2.99	2.45	33
34	20.13	16.19	13.06	10.56	8.57	6.97	5.68	4.64	3.81	3.13	2.57	34
35	20.12	16.26	13.18	10.72	8.73	7.14	5.85	4.80	3.96	3.26	2.70	35
36	20.10	16.33	13.30	10.87	8.90	7.31	6.02	4.97	4.11	3.41	2.83	36
37	20.09	16.40	13.43	11.03	9.08	7.49	6.20	5.14	4.27	3.56	2.97	37
38	20.07	16.47	13.56	11.18	9.25	7.67	6.38	5.32	4.44	3.72	3.12	38
39	20.06	16.54	13.68	11.35	9.43	7.86	6.57	5.50	4.62	3.89	3.28	39
40	20.05	16.62	13.81	11.51	9.62	8.05	6.76	5.69	4.80	4.06	3.44	40
41	20.03	16.69	13.94	11.67	9.80	8.25	6.96	5.89	4.99	4.24	3.61	41
42	20.02	16.76	14.07	11.84	9.99	8.45	7.17	6.09	5.19	4.43	3.79	42
43	20.00	16.83	14.20	12.01	10.19	8.66	7.38	6.30	5.39	4.63	3.98	43
44	19.99	16.91	14.34	12.19	10.39	8.87	7.60	6.52	5.61	4.83	4.17	44
45	19.98	16.98	14.47	12.36	10.59	9.09	7.82	6.75	5.83	5.05	4.38	45
46	19.96	17.05	14.61	12.54	10.80	9.31	8.05	6.98	6.06	5.28	4.60	46
47	19.95	17.13	14.75	12.73	11.01	9.54	8.29	7.22	6.30	5.51	4.83	47
48	19.94	17.21	14.89	12.91	11.22	9.78	8.54	7.47	6.56	5.76	5.07	48
49	19.93	17.29	15.03	13.10	11.45	10.02	8.80	7.74	6.82	6.02	5.33	49
50	19.92	17.37	15.18	13.30	11.67	10.27	9.06	8.01	7.09	6.29	5.59	50
51	19.92	17.45	15.33	13.49	11.91	10.53	9.33	8.29	7.38	6.58	5.88	51
52	19.92	17.54	15.48	13.70	12.15	10.80	9.62	8.58	7.68	6.88	6.17	52
53	19.92	17.63	15.64	13.91	12.40	11.07	9.91	8.89	7.99	7.19	6.49	53
54	19.93	17.73	15.81	14.13	12.65	11.36	10.22	9.21	8.32	7.52	6.82	54
55	19.94	17.83	15.98	14.35	12.92	11.65	10.54	9.54	8.66	7.87	7.17	55
56	19.95	17.93	16.15	14.58	13.19	11.96	10.87	9.89	9.02	8.24	7.54	56
57	19.98	18.05	16.34	14.83	13.48	12.28	11.21	10.26	9.40	8.63	7.93	57
58	20.02	18.17	16.54	15.08	13.78	12.62	11.58	10.64	9.80	9.04	8.35	58
59	20.07	18.32	16.75	15.35	14.10	12.98	11.97	11.05	10.23	9.48	8.80	59
60	20.14	18.47	16.98	15.64	14.44	13.35	12.37	11.49	10.68	9.95	9.28	60
61	20.22	18.64	17.22	15.95	14.79	13.75	12.80	11.94	11.16	10.45	9.80	61
62	20.31	18.82	17.47	16.26	15.16	14.16	13.25	12.42	11.67	10.97	10.34	62
63	20.39	19.00	17.73	16.58	15.54	14.59	13.72	12.92	12.20	11.53	10.91	63
64	20.48	19.17	17.99	16.91	15.92	15.03	14.20	13.45	12.75	12.11	11.52	64
65	20.56	19.35	18.25	17.24	16.32	15.48	14.70	13.99	13.34	12.73	12.17	65

Table 35 Multipliers for loss of pension commencing age 70 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	12.53	8.43	5.68	3.85	2.61	1.78	1.21	0.83	0.57	0.39	0.27	0
1	12.59	8.51	5.77	3.92	2.67	1.83	1.25	0.86	0.60	0.41	0.29	1
2	12.59	8.55	5.83	3.98	2.73	1.88	1.29	0.89	0.62	0.43	0.30	2
3	12.59	8.59	5.88	4.04	2.78	1.92	1.33	0.92	0.64	0.45	0.31	3
4	12.59	8.64	5.94	4.10	2.84	1.97	1.37	0.96	0.67	0.47	0.33	4
5	12.59	8.68	6.00	4.16	2.89	2.02	1.41	0.99	0.70	0.49	0.35	5
6	12.58	8.72	6.06	4.22	2.95	2.07	1.45	1.02	0.72	0.51	0.36	6
7	12.58	8.76	6.12	4.28	3.01	2.12	1.50	1.06	0.75	0.54	0.38	7
8	12.57	8.80	6.18	4.35	3.07	2.17	1.54	1.10	0.78	0.56	0.40	8
9	12.57	8.84	6.24	4.41	3.13	2.23	1.59	1.13	0.81	0.58	0.42	9
10	12.56	8.88	6.30	4.48	3.19	2.28	1.63	1.17	0.85	0.61	0.44	10
11	12.56	8.92	6.36	4.54	3.25	2.34	1.68	1.21	0.88	0.64	0.46	11
12	12.55	8.96	6.42	4.61	3.32	2.39	1.73	1.26	0.91	0.67	0.49	12
13	12.55	9.00	6.48	4.67	3.38	2.45	1.78	1.30	0.95	0.70	0.51	13
14	12.54	9.05	6.54	4.74	3.45	2.51	1.84	1.35	0.99	0.73	0.54	14
15	12.54	9.09	6.60	4.81	3.52	2.58	1.89	1.39	1.03	0.76	0.56	15
16	12.53	9.13	6.67	4.88	3.59	2.64	1.95	1.44	1.07	0.79	0.59	16
17	12.53	9.17	6.73	4.95	3.66	2.70	2.00	1.49	1.11	0.83	0.62	17
18	12.53	9.22	6.80	5.03	3.73	2.77	2.06	1.54	1.15	0.87	0.65	18
19	12.53	9.26	6.87	5.10	3.80	2.84	2.13	1.60	1.20	0.91	0.68	19
20	12.53	9.31	6.94	5.18	3.88	2.91	2.19	1.65	1.25	0.95	0.72	20
21	12.53	9.36	7.00	5.26	3.96	2.98	2.26	1.71	1.30	0.99	0.75	21
22	12.53	9.40	7.07	5.34	4.04	3.06	2.32	1.77	1.35	1.03	0.79	22
23	12.52	9.45	7.14	5.42	4.12	3.14	2.39	1.83	1.40	1.08	0.83	23
24	12.52	9.49	7.21	5.50	4.20	3.21	2.47	1.90	1.46	1.13	0.87	24
25	12.52	9.54	7.28	5.58	4.28	3.29	2.54	1.96	1.52	1.18	0.92	25
26	12.51	9.58	7.36	5.66	4.36	3.37	2.61	2.03	1.58	1.23	0.96	26
27	12.51	9.63	7.43	5.74	4.45	3.46	2.69	2.10	1.64	1.29	1.01	27
28	12.51	9.67	7.50	5.83	4.54	3.54	2.77	2.17	1.71	1.34	1.06	28
29	12.50	9.72	7.57	5.91	4.63	3.63	2.85	2.25	1.77	1.40	1.11	29
30	12.49	9.76	7.64	6.00	4.72	3.72	2.94	2.33	1.85	1.47	1.17	30
31	12.48	9.80	7.71	6.08	4.81	3.81	3.02	2.41	1.92	1.53	1.23	31
32	12.48	9.84	7.79	6.17	4.90	3.90	3.11	2.49	1.99	1.60	1.29	32
33	12.47	9.89	7.86	6.26	5.00	4.00	3.20	2.57	2.07	1.67	1.35	33
34	12.45	9.93	7.93	6.35	5.09	4.09	3.30	2.66	2.15	1.74	1.42	34
35	12.44	9.97	8.00	6.44	5.19	4.19	3.39	2.75	2.24	1.82	1.49	35
36	12.43	10.00	8.07	6.53	5.29	4.29	3.49	2.85	2.32	1.90	1.56	36
37	12.41	10.04	8.14	6.62	5.39	4.40	3.59	2.94	2.42	1.99	1.64	37
38	12.40	10.08	8.21	6.71	5.49	4.50	3.70	3.04	2.51	2.07	1.72	38
39	12.38	10.12	8.29	6.80	5.59	4.61	3.80	3.15	2.61	2.16	1.80	39
40	12.37	10.16	8.36	6.89	5.70	4.72	3.91	3.25	2.71	2.26	1.89	40
41	12.35	10.19	8.43	6.99	5.81	4.83	4.03	3.36	2.81	2.36	1.98	41
42	12.34	10.23	8.51	7.09	5.92	4.95	4.14	3.48	2.92	2.46	2.08	42
43	12.32	10.27	8.58	7.19	6.03	5.06	4.26	3.60	3.04	2.57	2.18	43
44	12.30	10.31	8.66	7.28	6.14	5.19	4.39	3.72	3.16	2.68	2.29	44
45	12.29	10.35	8.73	7.38	6.26	5.31	4.51	3.84	3.28	2.80	2.40	45
46	12.27	10.39	8.81	7.49	6.37	5.44	4.64	3.97	3.41	2.93	2.52	46
47	12.25	10.42	8.88	7.59	6.49	5.56	4.78	4.11	3.54	3.05	2.64	47
48	12.23	10.46	8.96	7.69	6.61	5.70	4.91	4.25	3.68	3.19	2.77	48
49	12.21	10.49	9.03	7.79	6.73	5.83	5.05	4.39	3.82	3.33	2.90	49
50	12.18	10.52	9.11	7.90	6.86	5.97	5.20	4.54	3.96	3.47	3.04	50
51	12.16	10.56	9.18	8.00	6.98	6.10	5.35	4.69	4.12	3.62	3.19	51
52	12.14	10.59	9.26	8.11	7.11	6.25	5.50	4.85	4.28	3.78	3.35	52
53	12.12	10.63	9.34	8.22	7.25	6.40	5.66	5.01	4.45	3.95	3.51	53
54	12.11	10.67	9.43	8.34	7.39	6.55	5.82	5.18	4.62	4.12	3.69	54
55	12.10	10.72	9.51	8.46	7.53	6.71	6.00	5.36	4.80	4.31	3.87	55
56	12.09	10.77	9.61	8.58	7.68	6.88	6.18	5.55	5.00	4.50	4.07	56
57	12.10	10.83	9.71	8.72	7.84	7.06	6.37	5.75	5.20	4.71	4.28	57
58	12.13	10.91	9.83	8.87	8.02	7.26	6.58	5.97	5.43	4.94	4.50	58
59	12.17	11.00	9.96	9.03	8.21	7.47	6.80	6.20	5.67	5.18	4.75	59
60	12.22	11.10	10.11	9.21	8.41	7.69	7.04	6.45	5.92	5.44	5.01	60
61	12.28	11.22	10.26	9.40	8.63	7.93	7.29	6.72	6.20	5.72	5.29	61
62	12.36	11.35	10.43	9.61	8.86	8.18	7.56	7.00	6.49	6.02	5.60	62
63	12.44	11.48	10.61	9.82	9.10	8.45	7.85	7.30	6.80	6.34	5.92	63
64	12.53	11.62	10.80	10.04	9.36	8.73	8.15	7.62	7.13	6.68	6.27	64
65	12.63	11.78	11.00	10.28	9.62	9.02	8.47	7.96	7.49	7.05	6.65	65
66	12.74	11.94	11.20	10.53	9.91	9.33	8.80	8.31	7.86	7.44	7.05	66
67	12.86	12.11	11.43	10.79	10.21	9.67	9.16	8.70	8.26	7.86	7.48	67
68	12.99	12.30	11.67	11.08	10.53	10.02	9.55	9.11	8.70	8.32	7.96	68
69	13.15	12.52	11.94	11.39	10.89	10.41	9.97	9.56	9.18	8.82	8.48	69
70	13.36	12.78	12.25	11.75	11.29	10.86	10.45	10.07	9.71	9.38	9.07	70

Table 36 Multipliers for loss of pension commencing age 70 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1998-based population projections and rate of return of 0.0%	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	15.76	10.53	7.06	4.75	3.21	2.17	1.48	1.01	0.69	0.47	0.32	0
1	15.82	10.63	7.16	4.84	3.29	2.24	1.53	1.05	0.72	0.49	0.34	1
2	15.82	10.68	7.24	4.92	3.35	2.29	1.57	1.08	0.75	0.52	0.36	2
3	15.82	10.73	7.31	4.99	3.42	2.35	1.62	1.12	0.78	0.54	0.38	3
4	15.82	10.79	7.38	5.07	3.49	2.41	1.67	1.16	0.81	0.56	0.40	4
5	15.82	10.84	7.45	5.14	3.56	2.47	1.72	1.20	0.84	0.59	0.42	5
6	15.81	10.89	7.53	5.22	3.63	2.53	1.77	1.24	0.87	0.62	0.44	6
7	15.81	10.94	7.60	5.29	3.70	2.59	1.82	1.28	0.91	0.64	0.46	7
8	15.80	10.99	7.67	5.37	3.77	2.66	1.88	1.33	0.94	0.67	0.48	8
9	15.80	11.05	7.75	5.45	3.85	2.72	1.93	1.38	0.98	0.70	0.50	9
10	15.80	11.10	7.82	5.53	3.92	2.79	1.99	1.42	1.02	0.73	0.53	10
11	15.79	11.15	7.90	5.61	4.00	2.86	2.05	1.47	1.06	0.77	0.56	11
12	15.79	11.20	7.98	5.69	4.08	2.93	2.11	1.52	1.10	0.80	0.58	12
13	15.78	11.26	8.05	5.78	4.16	3.00	2.17	1.58	1.15	0.84	0.61	13
14	15.78	11.31	8.13	5.86	4.24	3.08	2.24	1.63	1.19	0.87	0.64	14
15	15.77	11.36	8.21	5.95	4.32	3.15	2.30	1.69	1.24	0.91	0.67	15
16	15.77	11.42	8.29	6.04	4.41	3.23	2.37	1.75	1.29	0.95	0.71	16
17	15.76	11.47	8.37	6.13	4.50	3.31	2.44	1.81	1.34	1.00	0.74	17
18	15.76	11.52	8.45	6.22	4.59	3.39	2.51	1.87	1.39	1.04	0.78	18
19	15.75	11.58	8.53	6.31	4.68	3.48	2.59	1.93	1.45	1.09	0.82	19
20	15.75	11.63	8.62	6.40	4.77	3.56	2.67	2.00	1.51	1.14	0.86	20
21	15.74	11.69	8.70	6.49	4.86	3.65	2.75	2.07	1.57	1.19	0.90	21
22	15.74	11.74	8.78	6.59	4.96	3.74	2.83	2.14	1.63	1.24	0.95	22
23	15.73	11.79	8.87	6.69	5.05	3.83	2.91	2.22	1.69	1.30	0.99	23
24	15.72	11.85	8.95	6.78	5.15	3.93	3.00	2.29	1.76	1.35	1.04	24
25	15.72	11.90	9.04	6.88	5.25	4.02	3.09	2.37	1.83	1.41	1.10	25
26	15.71	11.95	9.12	6.98	5.36	4.12	3.18	2.46	1.90	1.48	1.15	26
27	15.70	12.01	9.21	7.08	5.46	4.22	3.27	2.54	1.98	1.54	1.21	27
28	15.69	12.06	9.30	7.19	5.57	4.32	3.37	2.63	2.06	1.61	1.27	28
29	15.68	12.11	9.38	7.29	5.68	4.43	3.47	2.72	2.14	1.68	1.33	29
30	15.67	12.17	9.47	7.39	5.79	4.54	3.57	2.81	2.22	1.76	1.39	30
31	15.66	12.22	9.56	7.50	5.90	4.65	3.67	2.91	2.31	1.84	1.46	31
32	15.65	12.27	9.65	7.61	6.01	4.76	3.78	3.01	2.40	1.92	1.54	32
33	15.64	12.33	9.74	7.72	6.13	4.88	3.89	3.11	2.49	2.00	1.61	33
34	15.62	12.38	9.83	7.83	6.25	5.00	4.01	3.22	2.59	2.09	1.69	34
35	15.61	12.43	9.92	7.94	6.37	5.12	4.12	3.33	2.69	2.18	1.77	35
36	15.60	12.48	10.01	8.05	6.49	5.24	4.24	3.44	2.80	2.28	1.86	36
37	15.59	12.53	10.10	8.16	6.61	5.37	4.37	3.56	2.91	2.38	1.95	37
38	15.57	12.58	10.20	8.28	6.74	5.50	4.50	3.68	3.02	2.49	2.05	38
39	15.56	12.64	10.29	8.40	6.87	5.63	4.63	3.81	3.14	2.60	2.15	39
40	15.54	12.69	10.38	8.52	7.00	5.77	4.76	3.94	3.27	2.71	2.26	40
41	15.53	12.74	10.48	8.64	7.13	5.91	4.90	4.07	3.39	2.83	2.37	41
42	15.51	12.79	10.57	8.76	7.27	6.05	5.04	4.21	3.53	2.96	2.49	42
43	15.49	12.84	10.67	8.88	7.41	6.20	5.19	4.36	3.67	3.09	2.61	43
44	15.48	12.89	10.76	9.01	7.55	6.35	5.34	4.51	3.81	3.23	2.74	44
45	15.46	12.94	10.86	9.13	7.70	6.50	5.50	4.66	3.96	3.37	2.87	45
46	15.45	13.00	10.96	9.26	7.84	6.66	5.66	4.82	4.11	3.52	3.01	46
47	15.43	13.05	11.06	9.39	7.99	6.82	5.82	4.99	4.28	3.67	3.16	47
48	15.42	13.10	11.16	9.53	8.15	6.98	5.99	5.16	4.44	3.84	3.32	48
49	15.40	13.16	11.26	9.66	8.30	7.15	6.17	5.33	4.62	4.01	3.48	49
50	15.39	13.21	11.37	9.80	8.46	7.33	6.35	5.52	4.80	4.19	3.66	50
51	15.38	13.27	11.47	9.94	8.63	7.51	6.54	5.71	4.99	4.37	3.84	51
52	15.37	13.33	11.58	10.08	8.80	7.69	6.73	5.91	5.19	4.57	4.03	52
53	15.36	13.39	11.69	10.23	8.97	7.88	6.94	6.11	5.40	4.78	4.23	53
54	15.36	13.45	11.81	10.39	9.15	8.08	7.15	6.33	5.62	4.99	4.44	54
55	15.35	13.52	11.93	10.54	9.34	8.28	7.36	6.55	5.85	5.22	4.67	55
56	15.36	13.59	12.05	10.71	9.53	8.50	7.59	6.79	6.08	5.46	4.91	56
57	15.37	13.67	12.18	10.88	9.73	8.72	7.82	7.03	6.33	5.71	5.16	57
58	15.38	13.75	12.32	11.06	9.94	8.95	8.07	7.29	6.60	5.98	5.43	58
59	15.42	13.85	12.47	11.25	10.16	9.20	8.34	7.57	6.88	6.27	5.72	59
60	15.46	13.96	12.63	11.45	10.40	9.46	8.62	7.86	7.18	6.57	6.02	60
61	15.51	14.08	12.81	11.67	10.65	9.73	8.91	8.17	7.50	6.90	6.35	61
62	15.56	14.20	12.98	11.89	10.90	10.01	9.21	8.49	7.83	7.24	6.70	62
63	15.62	14.32	13.16	12.11	11.16	10.31	9.53	8.82	8.18	7.60	7.06	63
64	15.66	14.44	13.33	12.33	11.43	10.60	9.85	9.17	8.54	7.97	7.45	64
65	15.70	14.55	13.51	12.56	11.69	10.90	10.18	9.52	8.92	8.36	7.85	65
66	15.74	14.66	13.68	12.78	11.96	11.21	10.53	9.90	9.31	8.78	8.28	66
67	15.78	14.78	13.86	13.02	12.25	11.54	10.89	10.28	9.73	9.21	8.74	67
68	15.83	14.90	14.05	13.27	12.55	11.88	11.27	10.70	10.17	9.68	9.23	68
69	15.90	15.05	14.26	13.54	12.87	12.25	11.68	11.14	10.65	10.19	9.76	69
70	16.01	15.23	14.51	13.85	13.23	12.66	12.13	11.64	11.17	10.74	10.34	70

Table 37 Discounting factors for term certain

Term	Factor to discount value of multiplier for a period of deferment										Term
	0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
1	0.9950	0.9901	0.9852	0.9804	0.9756	0.9709	0.9662	0.9615	0.9569	0.9524	1
2	0.9901	0.9803	0.9707	0.9612	0.9518	0.9426	0.9335	0.9246	0.9157	0.9070	2
3	0.9851	0.9706	0.9563	0.9423	0.9286	0.9151	0.9019	0.8890	0.8763	0.8638	3
4	0.9802	0.9610	0.9422	0.9238	0.9060	0.8885	0.8714	0.8548	0.8386	0.8227	4
5	0.9754	0.9515	0.9283	0.9057	0.8839	0.8626	0.8420	0.8219	0.8025	0.7835	5
6	0.9705	0.9420	0.9145	0.8880	0.8623	0.8375	0.8135	0.7903	0.7679	0.7462	6
7	0.9657	0.9327	0.9010	0.8706	0.8413	0.8131	0.7860	0.7599	0.7348	0.7107	7
8	0.9609	0.9235	0.8877	0.8535	0.8207	0.7894	0.7594	0.7307	0.7032	0.6768	8
9	0.9561	0.9143	0.8746	0.8368	0.8007	0.7664	0.7337	0.7026	0.6729	0.6446	9
10	0.9513	0.9053	0.8617	0.8203	0.7812	0.7441	0.7089	0.6756	0.6439	0.6139	10
11	0.9466	0.8963	0.8489	0.8043	0.7621	0.7224	0.6849	0.6496	0.6162	0.5847	11
12	0.9419	0.8874	0.8364	0.7885	0.7436	0.7014	0.6618	0.6246	0.5897	0.5568	12
13	0.9372	0.8787	0.8240	0.7730	0.7254	0.6810	0.6394	0.6006	0.5643	0.5303	13
14	0.9326	0.8700	0.8118	0.7579	0.7077	0.6611	0.6178	0.5775	0.5400	0.5051	14
15	0.9279	0.8613	0.7999	0.7430	0.6905	0.6419	0.5969	0.5553	0.5167	0.4810	15
16	0.9233	0.8528	0.7880	0.7284	0.6736	0.6232	0.5767	0.5339	0.4945	0.4581	16
17	0.9187	0.8444	0.7764	0.7142	0.6572	0.6050	0.5572	0.5134	0.4732	0.4363	17
18	0.9141	0.8360	0.7649	0.7002	0.6412	0.5874	0.5384	0.4936	0.4528	0.4155	18
19	0.9096	0.8277	0.7536	0.6864	0.6255	0.5703	0.5202	0.4746	0.4333	0.3957	19
20	0.9051	0.8195	0.7425	0.6730	0.6103	0.5537	0.5026	0.4564	0.4146	0.3769	20
21	0.9006	0.8114	0.7315	0.6598	0.5954	0.5375	0.4856	0.4388	0.3968	0.3589	21
22	0.8961	0.8034	0.7207	0.6468	0.5809	0.5219	0.4692	0.4220	0.3797	0.3418	22
23	0.8916	0.7954	0.7100	0.6342	0.5667	0.5067	0.4533	0.4057	0.3634	0.3256	23
24	0.8872	0.7876	0.6995	0.6217	0.5529	0.4919	0.4380	0.3901	0.3477	0.3101	24
25	0.8828	0.7798	0.6892	0.6095	0.5394	0.4776	0.4231	0.3751	0.3327	0.2953	25
26	0.8784	0.7720	0.6790	0.5976	0.5262	0.4637	0.4088	0.3607	0.3184	0.2812	26
27	0.8740	0.7644	0.6690	0.5859	0.5134	0.4502	0.3950	0.3468	0.3047	0.2678	27
28	0.8697	0.7568	0.6591	0.5744	0.5009	0.4371	0.3817	0.3335	0.2916	0.2551	28
29	0.8653	0.7493	0.6494	0.5631	0.4887	0.4243	0.3687	0.3207	0.2790	0.2429	29
30	0.8610	0.7419	0.6398	0.5521	0.4767	0.4120	0.3563	0.3083	0.2670	0.2314	30
31	0.8567	0.7346	0.6303	0.5412	0.4651	0.4000	0.3442	0.2965	0.2555	0.2204	31
32	0.8525	0.7273	0.6210	0.5306	0.4538	0.3883	0.3326	0.2851	0.2445	0.2099	32
33	0.8482	0.7201	0.6118	0.5202	0.4427	0.3770	0.3213	0.2741	0.2340	0.1999	33
34	0.8440	0.7130	0.6028	0.5100	0.4319	0.3660	0.3105	0.2636	0.2239	0.1904	34
35	0.8398	0.7059	0.5939	0.5000	0.4214	0.3554	0.3000	0.2534	0.2143	0.1813	35
36	0.8356	0.6989	0.5851	0.4902	0.4111	0.3450	0.2898	0.2437	0.2050	0.1727	36
37	0.8315	0.6920	0.5764	0.4806	0.4011	0.3350	0.2800	0.2343	0.1962	0.1644	37
38	0.8274	0.6852	0.5679	0.4712	0.3913	0.3252	0.2706	0.2253	0.1878	0.1566	38
39	0.8232	0.6784	0.5595	0.4619	0.3817	0.3158	0.2614	0.2166	0.1797	0.1491	39
40	0.8191	0.6717	0.5513	0.4529	0.3724	0.3066	0.2526	0.2083	0.1719	0.1420	40
41	0.8151	0.6650	0.5431	0.4440	0.3633	0.2976	0.2440	0.2003	0.1645	0.1353	41
42	0.8110	0.6584	0.5351	0.4353	0.3545	0.2890	0.2358	0.1926	0.1574	0.1288	42
43	0.8070	0.6519	0.5272	0.4268	0.3458	0.2805	0.2278	0.1852	0.1507	0.1227	43
44	0.8030	0.6454	0.5194	0.4184	0.3374	0.2724	0.2201	0.1780	0.1442	0.1169	44
45	0.7990	0.6391	0.5117	0.4102	0.3292	0.2644	0.2127	0.1712	0.1380	0.1113	45
46	0.7950	0.6327	0.5042	0.4022	0.3211	0.2567	0.2055	0.1646	0.1320	0.1060	46
47	0.7910	0.6265	0.4967	0.3943	0.3133	0.2493	0.1985	0.1583	0.1263	0.1009	47
48	0.7871	0.6203	0.4894	0.3865	0.3057	0.2420	0.1918	0.1522	0.1209	0.0961	48
49	0.7832	0.6141	0.4821	0.3790	0.2982	0.2350	0.1853	0.1463	0.1157	0.0916	49
50	0.7793	0.6080	0.4750	0.3715	0.2909	0.2281	0.1791	0.1407	0.1107	0.0872	50
51	0.7754	0.6020	0.4680	0.3642	0.2838	0.2215	0.1730	0.1353	0.1059	0.0831	51
52	0.7716	0.5961	0.4611	0.3571	0.2769	0.2150	0.1671	0.1301	0.1014	0.0791	52
53	0.7677	0.5902	0.4543	0.3501	0.2702	0.2088	0.1615	0.1251	0.0970	0.0753	53
54	0.7639	0.5843	0.4475	0.3432	0.2636	0.2027	0.1560	0.1203	0.0928	0.0717	54
55	0.7601	0.5785	0.4409	0.3365	0.2572	0.1968	0.1508	0.1157	0.0888	0.0683	55
56	0.7563	0.5728	0.4344	0.3299	0.2509	0.1910	0.1457	0.1112	0.0850	0.0651	56
57	0.7525	0.5671	0.4280	0.3234	0.2448	0.1855	0.1407	0.1069	0.0814	0.0620	57
58	0.7488	0.5615	0.4217	0.3171	0.2388	0.1801	0.1360	0.1028	0.0778	0.0590	58
59	0.7451	0.5560	0.4154	0.3109	0.2330	0.1748	0.1314	0.0989	0.0745	0.0562	59
60	0.7414	0.5504	0.4093	0.3048	0.2273	0.1697	0.1269	0.0951	0.0713	0.0535	60
61	0.7377	0.5450	0.4032	0.2988	0.2217	0.1648	0.1226	0.0914	0.0682	0.0510	61
62	0.7340	0.5396	0.3973	0.2929	0.2163	0.1600	0.1185	0.0879	0.0653	0.0486	62
63	0.7304	0.5343	0.3914	0.2872	0.2111	0.1553	0.1145	0.0845	0.0625	0.0462	63
64	0.7267	0.5290	0.3856	0.2816	0.2059	0.1508	0.1106	0.0813	0.0598	0.0440	64
65	0.7231	0.5237	0.3799	0.2761	0.2009	0.1464	0.1069	0.0781	0.0572	0.0419	65
66	0.7195	0.5185	0.3743	0.2706	0.1960	0.1421	0.1033	0.0751	0.0547	0.0399	66
67	0.7159	0.5134	0.3688	0.2653	0.1912	0.1380	0.0998	0.0722	0.0524	0.0380	67
68	0.7124	0.5083	0.3633	0.2601	0.1865	0.1340	0.0964	0.0695	0.0501	0.0362	68
69	0.7088	0.5033	0.3580	0.2550	0.1820	0.1301	0.0931	0.0668	0.0480	0.0345	69
70	0.7053	0.4983	0.3527	0.2500	0.1776	0.1263	0.0900	0.0642	0.0459	0.0329	70
71	0.7018	0.4934	0.3475	0.2451	0.1732	0.1226	0.0869	0.0617	0.0439	0.0313	71
72	0.6983	0.4885	0.3423	0.2403	0.1690	0.1190	0.0840	0.0594	0.0420	0.0298	72
73	0.6948	0.4837	0.3373	0.2356	0.1649	0.1156	0.0812	0.0571	0.0402	0.0284	73
74	0.6914	0.4789	0.3323	0.2310	0.1609	0.1122	0.0784	0.0549	0.0385	0.0270	74
75	0.6879	0.4741	0.3274	0.2265	0.1569	0.1089	0.0758	0.0528	0.0368	0.0258	75
76	0.6845	0.4694	0.3225	0.2220	0.1531	0.1058	0.0732	0.0508	0.0353	0.0245	76
77	0.6811	0.4648	0.3178	0.2177	0.1494	0.1027	0.0707	0.0488	0.0337	0.0234	77
78	0.6777	0.4602	0.3131	0.2134	0.1457	0.0997	0.0683	0.0469	0.0323	0.0222	78
79	0.6743	0.4556	0.3084	0.2092	0.1422	0.0968	0.0660	0.0451	0.0309	0.0212	79
80	0.6710	0.4511	0.3039	0.2051	0.1387	0.0940	0.0638	0.0434	0.0296	0.0202	80

Table 38 Multipliers for pecuniary loss for term certain

Term	Multiplier for regular frequent payments for a term certain at rate of return of 0.5%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	1.00	1.00	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	1
2	1.99	1.98	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	2
3	2.98	2.96	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	3
4	3.96	3.92	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	4
5	4.94	4.88	4.82	4.76	4.70	4.65	4.59	4.54	4.49	4.44	5
6	5.91	5.82	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	6
7	6.88	6.76	6.65	6.54	6.43	6.32	6.22	6.12	6.02	5.93	7
8	7.84	7.69	7.54	7.40	7.26	7.12	6.99	6.87	6.74	6.62	8
9	8.80	8.61	8.42	8.24	8.07	7.90	7.74	7.58	7.43	7.28	9
10	9.75	9.52	9.29	9.07	8.86	8.66	8.46	8.27	8.09	7.91	10
11	10.70	10.42	10.15	9.88	9.63	9.39	9.16	8.93	8.72	8.51	11
12	11.65	11.31	10.99	10.68	10.39	10.10	9.83	9.57	9.32	9.08	12
13	12.59	12.19	11.82	11.46	11.12	10.79	10.48	10.18	9.90	9.63	13
14	13.52	13.07	12.64	12.23	11.84	11.46	11.11	10.77	10.45	10.14	14
15	14.45	13.93	13.44	12.98	12.54	12.12	11.72	11.34	10.98	10.64	15
16	15.38	14.79	14.24	13.71	13.22	12.75	12.30	11.88	11.48	11.11	16
17	16.30	15.64	15.02	14.43	13.88	13.36	12.87	12.41	11.97	11.55	17
18	17.22	16.48	15.79	15.14	14.53	13.96	13.42	12.91	12.43	11.98	18
19	18.13	17.31	16.55	15.83	15.17	14.54	13.95	13.39	12.87	12.38	19
20	19.03	18.14	17.30	16.51	15.78	15.10	14.46	13.86	13.30	12.77	20
21	19.94	18.95	18.03	17.18	16.39	15.65	14.95	14.31	13.70	13.14	21
22	20.84	19.76	18.76	17.83	16.97	16.17	15.43	14.74	14.09	13.49	22
23	21.73	20.56	19.48	18.47	17.55	16.69	15.89	15.15	14.46	13.82	23
24	22.62	21.35	20.18	19.10	18.11	17.19	16.34	15.55	14.82	14.14	24
25	23.50	22.13	20.87	19.72	18.65	17.67	16.77	15.93	15.16	14.44	25
26	24.38	22.91	21.56	20.32	19.19	18.14	17.18	16.30	15.48	14.73	26
27	25.26	23.68	22.23	20.91	19.71	18.60	17.59	16.65	15.80	15.01	27
28	26.13	24.44	22.90	21.49	20.21	19.04	17.97	16.99	16.09	15.27	28
29	27.00	25.19	23.55	22.06	20.71	19.47	18.35	17.32	16.38	15.52	29
30	27.86	25.94	24.20	22.62	21.19	19.89	18.71	17.64	16.65	15.75	30
31	28.72	26.67	24.83	23.17	21.66	20.30	19.06	17.94	16.91	15.98	31
32	29.58	27.41	25.46	23.70	22.12	20.69	19.40	18.23	17.16	16.19	32
33	30.43	28.13	26.07	24.23	22.57	21.08	19.73	18.51	17.40	16.40	33
34	31.27	28.85	26.68	24.74	23.01	21.45	20.04	18.78	17.63	16.59	34
35	32.12	29.56	27.28	25.25	23.43	21.81	20.35	19.04	17.85	16.78	35
36	32.95	30.26	27.87	25.74	23.85	22.16	20.64	19.28	18.06	16.96	36
37	33.79	30.95	28.45	26.23	24.26	22.50	20.93	19.52	18.26	17.13	37
38	34.62	31.64	29.02	26.70	24.65	22.83	21.20	19.75	18.45	17.29	38
39	35.44	32.32	29.58	27.17	25.04	23.15	21.47	19.97	18.64	17.44	39
40	36.26	33.00	30.14	27.63	25.42	23.46	21.73	20.19	18.81	17.58	40
41	37.08	33.67	30.69	28.08	25.78	23.76	21.97	20.39	18.98	17.72	41
42	37.89	34.33	31.23	28.52	26.14	24.06	22.21	20.59	19.14	17.86	42
43	38.70	34.98	31.76	28.95	26.49	24.34	22.45	20.78	19.30	17.98	43
44	39.51	35.63	32.28	29.37	26.83	24.62	22.67	20.96	19.44	18.10	44
45	40.31	36.27	32.80	29.78	27.17	24.88	22.89	21.13	19.58	18.21	45
46	41.10	36.91	33.30	30.19	27.49	25.15	23.10	21.30	19.72	18.32	46
47	41.90	37.54	33.80	30.59	27.81	25.40	23.30	21.46	19.85	18.43	47
48	42.69	38.16	34.30	30.98	28.12	25.64	23.49	21.62	19.97	18.53	48
49	43.47	38.78	34.78	31.36	28.42	25.88	23.68	21.77	20.09	18.62	49
50	44.25	39.39	35.26	31.74	28.72	26.11	23.86	21.91	20.20	18.71	50
51	45.03	40.00	35.73	32.10	29.00	26.34	24.04	22.05	20.31	18.79	51
52	45.80	40.60	36.20	32.47	29.28	26.56	24.21	22.18	20.42	18.87	52
53	46.57	41.19	36.66	32.82	29.56	26.77	24.37	22.31	20.51	18.95	53
54	47.34	41.78	37.11	33.17	29.82	26.97	24.53	22.43	20.61	19.03	54
55	48.10	42.36	37.55	33.51	30.08	27.17	24.69	22.55	20.70	19.10	55
56	48.86	42.93	37.99	33.84	30.34	27.37	24.83	22.66	20.79	19.16	56
57	49.61	43.50	38.42	34.17	30.59	27.56	24.98	22.77	20.87	19.23	57
58	50.36	44.07	38.84	34.49	30.83	27.74	25.12	22.88	20.95	19.29	58
59	51.11	44.63	39.26	34.80	31.06	27.92	25.25	22.98	21.03	19.34	59
60	51.85	45.18	39.67	35.11	31.29	28.09	25.38	23.07	21.10	19.40	60
61	52.59	45.73	40.08	35.41	31.52	28.26	25.50	23.17	21.17	19.45	61
62	53.33	46.27	40.48	35.70	31.74	28.42	25.62	23.26	21.24	19.50	62
63	54.06	46.81	40.88	36.00	31.95	28.58	25.74	23.34	21.30	19.55	63
64	54.79	47.34	41.26	36.28	32.16	28.73	25.85	23.42	21.36	19.59	64
65	55.52	47.86	41.65	36.56	32.36	28.88	25.96	23.50	21.42	19.64	65
66	56.24	48.39	42.02	36.83	32.56	29.02	26.07	23.58	21.47	19.68	66
67	56.95	48.90	42.40	37.10	32.75	29.16	26.17	23.65	21.53	19.72	67
68	57.67	49.41	42.76	37.36	32.94	29.30	26.27	23.73	21.58	19.75	68
69	58.38	49.92	43.12	37.62	33.13	29.43	26.36	23.79	21.63	19.79	69
70	59.09	50.42	43.48	37.87	33.31	29.56	26.45	23.86	21.68	19.82	70
71	59.79	50.91	43.83	38.12	33.48	29.68	26.54	23.92	21.72	19.85	71
72	60.49	51.41	44.17	38.36	33.65	29.80	26.63	23.98	21.76	19.88	72
73	61.19	51.89	44.51	38.60	33.82	29.92	26.71	24.04	21.80	19.91	73
74	61.88	52.37	44.85	38.83	33.98	30.03	26.79	24.10	21.84	19.94	74
75	62.57	52.85	45.18	39.06	34.14	30.15	26.87	24.15	21.88	19.97	75
76	63.26	53.32	45.50	39.29	34.30	30.25	26.94	24.20	21.92	19.99	76
77	63.94	53.79	45.82	39.51	34.45	30.36	27.01	24.25	21.95	20.02	77
78	64.62	54.25	46.14	39.72	34.60	30.46	27.08	24.30	21.99	20.04	78
79	65.29	54.71	46.45	39.93	34.74	30.56	27.15	24.35	22.02	20.06	79
80	65.97	55.16	46.75	40.14	34.88	30.65	27.21	24.39	22.05	20.08	80

ACTUARIAL FORMULAE AND BASIS

The functions tabulated are:

Tables 1, 2, 19 and 20	$\bar{a}_x$
Tables 3, 4, 21 and 22	$\bar{a}_{x:\overline{55-x}\rceil}$
Tables 5, 6 , 23 and 24	$\bar{a}_{x:\overline{60-x}\rceil}$
Tables 7, 8 , 25 and 26	$\bar{a}_{x:\overline{65-x}\rceil}$
Tables 9, 10 , 27 and 28	$\bar{a}_{x:\overline{70-x}\rceil}$
Tables 11, 12, 29 and 30	$(55-x)\,\vert\,\bar{a}_{55}$
Tables 13, 14, 31 and 32	$(60-x)\,\vert\,\bar{a}_{60}$
Tables 15, 16, 33 and 34	$(65-x)\,\vert\,\bar{a}_{65}$
Tables 17, 18, 35 and 36	$(70-x)\,\vert\,\bar{a}_{70}$
Table 37:	$1/(1+i)^n$
Table 38:	$\bar{a}_{\overline{n}\rceil}$

- Mortality: English Life Tables No. 15 (Tables 1 to 18)
- Mortality assumptions for 1998-based official population projections for England & Wales (Tables 19 to 36)
- Loadings: None
- Rate of return: As stated in the Tables