Government Actuary's Department

Actuarial Tables

With explanatory notes
for use in

Personal Injury and Fatal Accident cases

Third edition

Her Majesty's Stationery Office

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Personal Injury and Fatal Accident cases

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

Third edition

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Introduction to the Third Edition

This new edition of the tables has been prompted by the publication of English Life Tables No. 15. The increased longevity shown in ELT 15 has resulted in changes to the tables published in the second edition.

It will also be seen that opportunity has been taken to make other significant changes and improvements, including the provision of tables which make appropriate prudent allowance for future improvements in mortality. Where appropriate the tables have been extended to ages below 16 and above 70. Relevant tables have also been included for terms certain.

Once the Lord Chancellor has been able to consider the speeches in the House of Lords in *Wells v. Wells* which is due to be heard in May, it is anticipated that Commencement Orders will be made bringing into force the Civil Evidence Act 1995 Section 10 and the Damages Act 1996 Section 1, which latter provision is likely to result in the Lord Chancellor fixing the rate of return. Consequently, this edition makes no reference in the main text to the choice of the rate of return, since the Court of Appeal in *Wells* decided that the appropriate rate is 4.5%. However, material relating thereto published in the Second Edition is to be found in Appendix B, so that it will be available if the House of Lords takes a view different from that taken by the Court of Appeal.

After the Lord Chancellor has fixed the rate of return, a fourth edition of the tables will almost certainly be necessary to take account of that and what is said in the House of Lords in *Wells*. Happily, since pursuant to the Civil Evidence Act, the Government Actuary will become responsible for the tables, a fourth edition will be his responsibility, thereby releasing me from the task of being Chairman of the working party, which I was asked to undertake 15 years ago.

SIR MICHAEL OGDEN QC
May 1998

Introduction to the Second Edition

The principal reason for this edition is that it is now possible to give assistance about contingencies other than mortality. Tables A, A(60) and A(F)* together with explanatory notes, in which those tables are set out, show how these contingencies can be taken into account.

In addition, four further tables have been added so that figures for men and women whose retirement ages are 60 and 65 are now available.

The six original tables have been revised in the light of changes in life expectancy. All 10 tables are based on English Life Tables No. 14.

It is intended to revise the tables when new Life Tables are published.

In Scotland in *O'Brien's Curator Bonis v. British Steel PLC* [1991] SLT 477 the Inner House concluded that the tables can be used as a check on a multiplier arrived at by the conventional method. There has been no decision in the English Court of Appeal concerning use of the tables; however, they are now widely used by Judges at first instance. The Law Commission's Consultation Paper No. 125 "Structured Settlements and Interim and Provisional Damages" states that, subject to the view of consultees, the Commission believes that the time has come to encourage the general use of the tables by legislation.

The Working Party is greatly indebted to Professor S Haberman and Mrs D S F Bloomfield who undertook much of the work which has enabled the Working Party to provide the new information contained in this edition.

SIR MICHAEL OGDEN
November 1993

* *In the Third Edition these tables have been relabelled as Tables A, B and C.*

Introduction to the First Edition

Proposals have been made from time to time that actuarial tables might be produced to assist in assessing damages in cases of personal injuries and fatal accidents, for example, by the Law Commission (Law Com. No. 56, 1973) and by the former Solicitor-General during the passage of the Administration of Justice Act 1982. Both branches of the legal profession in Great Britain have recently co-operated with the Faculty of Actuaries and the Institute of Actuaries to produce the following tables and notes. The tables have been prepared by the Government Actuary's Department and the explanatory notes by actuaries and lawyers nominated by all their professional bodies in Great Britain. I am particularly grateful to the actuaries for having nominated representatives of the highest calibre including a former President of the Institute and the Government Actuary.

The Lord Chancellor, Lord Hailsham of St Marylebone, was informed in advance of the proposal that the actuarial and legal professions should co-operate in the production of such tables and agreed that it would be helpful if this avenue of co-operation between the professions could be explored. Of course, it must be understood that the tables have not been prepared under his direction nor published with his authority.

The purpose of the tables is to help the Courts in determining upon the appropriate figure for what lawyers describe as the "multiplier".

It must be emphasised that the tables do not take account of contingencies other than mortality. Consequently the Court will need to adjust the multiplier contained in the tables to take account of other factors.

Notwithstanding the need to adjust the multipliers contained in the tables, the size of some of the figures in the tables will undoubtedly come as a surprise to lawyers. However, the members of the Working Party unanimously concluded that the reasoning which leads to such figures

could not be faulted. As will be seen, the existence of a new type of Government stock played a significant part in our reasoning.

The present position

The Courts seek, by the award of a lump sum, to put the wage earner or, if he has been killed, his dependant into the same financial position as if the accident had not happened. It is up to the Plaintiff to invest that lump sum as best he can to replace the income lost for which he is being compensated. The Courts have decided that, in the majority of cases, inflation is to be disregarded when assessing damages, one reason being that inflation is best left to be dealt with by prudent investment policy (see *Lim v. Camden Health Authority* [1980] AC 174 and cases cited therein). The Courts have taken the view that investment of the lump sum award in ordinary shares or a "basket" of equities and gilts would enable the Plaintiff to have an income derived from dividends and sales of shares which would broadly match the income he had lost; inflation would increase the dividends and market prices at which he would gradually be able to realise his holdings over the years to which the loss relates. Such presumed matching is of necessity imprecise and there is an unavoidable risk of injustice to the Plaintiff or the Defendant.

Index-Linked Government Stock

Currently, the Courts are using multipliers which implicitly assume a discount rate of between 4% and 5% (*Lim v. Camden*). This rate compares with the rate of about 5% currently obtainable on a spread of ordinary shares if no allowance is made for the effects of future inflation or for the relative future prosperity or adversity of the companies which issued those shares. However, the issue of Index-Linked Government Stock since 1981 has now made it possible to match the receipts from the investment of a lump sum almost precisely to the income loss for which the Plaintiff is being compensated. Such stocks are now an established part of the investment market. The nature of these stocks is such that the dividends rise in accordance with the rise in the Retail Price Index as does the payment on maturity.

A Plaintiff who has purchased ordinary shares or a basket of gilts and equities will receive interest and prices on sale which reflect market

forces. In particular, market forces reflect views about anticipated inflation and, in the case of ordinary shares, views of the future prosperity of the particular company relative to other companies. As a result, particularly in the case of ordinary shares, the market price can alter considerably and very rapidly.

A Plaintiff who has bought Index-Linked Government Stock is in a very different position. The future payments under the stock reflect price inflation almost exactly and there is no question of the Government failing to make the stipulated payments. The market value of such stocks represents the value of the future stipulated payments of interest and capital (ignoring the effects of future inflation thereon) discounted at a rate usually lying in the bracket 2½% to 3½% per annum. It is within that bracket that the yield on index-linked stocks has generally lain since their introduction to the market. Therefore, it is possible to provide a Plaintiff with such index-linked stocks on which the sums received as interest and payments received on maturity and sale would almost exactly replace the income lost by the Plaintiff in respect of which he is being compensated over the period to which the loss relates.

It is because the effect of inflation, on capital and income alike, is taken into account in the case of Index-Linked Government Stocks that the yield upon such stocks is lower and their capital value more stable than in the case of non-index-linked-stocks. Whereas, in general, interest rates reflect expectations as to inflation based on past and existing inflation, and the fear of its continuance, the yield upon index-linked stocks is simply a measure of the real return which the market expects upon invested capital which is assumed to keep its value in real terms.

Obviously, if the Courts cease using multipliers which assume a discount rate of between 4% and 5% and use multipliers based upon the assumption that funds are to be invested in index-linked stocks discounted at a rate of between 2½% and 3½%, it is inevitable that the size of the multipliers will increase. The conversion of prospective income which has been lost to the Plaintiff into a capital sum of equivalent value would accordingly be by means of a multiplier which embodies a discount rate in the range 2½% to 3½% and also allows for the effects of mortality. That is in the first instance; the Courts will need to make such adjustments as are necessary, for example to reflect the possibility that receipt of the lost income was not certain (as a result of ill health, redundancy, early retirement etc.), or that the income might have

increased otherwise than as a result of inflation (because of promotion etc.), or that the Plaintiff's chances of survival to draw the lost income are not properly represented by the mortality rates of which the multiplier takes account.

Our reasoning

The Working Party concluded that the following arguments could not be faulted. The Courts seek to put the wage earner or, if he has been killed, his dependant, into the same financial position as if the accident had not happened. Investment policy, however prudent, involves risks and it is not difficult to draw up a list of blue chip equities or reliable unit trusts which have performed poorly and, in some cases, disastrously. Index-Linked Government Stocks eliminate the risk. Whereas, in the past, a Plaintiff has had to speculate in the form of prudent investment by buying equities, or a "basket" of equities and gilts or a selection of unit trusts, he need speculate no longer if he buys Index-Linked Government Stock. If the loss is, say, £5,000 per annum, he can be awarded damages which, if invested in such stocks, will provide him with almost exactly that sum in real terms.

It may be said that, in practice, the Plaintiff, having been awarded damages on the basis of assumed investment in Index-Linked Government Stocks, may invest in equities. However, the Working Party concluded that it is difficult to argue that any Plaintiff should be obliged to speculate if he does not wish to do so, when there exists an investment which enables him to avoid doing so. In any event, a Plaintiff, has been able to do the equivalent in the past in that he may not buy a prudent basket of equities or other investments, damages having been awarded on that basis, but may invest the entire sum in a single venture, for example a small shop. Alternatively, a Plaintiff may invest in a very speculative and imprudent investment or in something such as Krugerrands. For these reasons, the Working Party concluded that the fairest approach to the problem is to work on the basis of multipliers calculated upon the basis of presumed investment in Index-Linked Government Stock.

Since reaching this conclusion, the Working Party has read with great interest the speech of Lord Diplock in *Wright v. British Railways Board* [1983] 2 AER 698 on the subject of Index-Linked Government Stock.

The Tables†

The Tables take account of ordinary mortality risks. They are based upon the assumption that a capital sum will be awarded and that this sum will be exhausted at the end of the period during which the loss will occur.

The tables contain multipliers to be applied to figures of income after deduction of tax. If tax will be payable on the income derived from investing the award, the multiplier which is otherwise appropriate will need adjusting as described in the explanatory notes.

The tables take no account of risks other than mortality. For example, permanent ill health leading to loss of employment, whether due to accident or illness, is something to which any apparently healthy person is to some extent at risk, but which is not reflected in the tables. Of course the tables do not take account of factors such as loss of employment due to redundancy, early retirement, etc.

It will be seen that the tables cover rates between 1½% and 5%. This has been done in case the Courts do not accept the Working Party's view that the fairest solution is to use tables based on Index-Linked Government Stocks.

I am grateful for the assistance given by members of the stock-broking firm of Grieveson, Grant & Co.

MICHAEL OGDEN

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† *What is said under this heading must now be read subject to what is included in the later editions.*

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 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 20 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, 11 and 12 the loss or expense is assumed to begin immediately and to continue for the whole of the rest of the Plaintiff's life, allowing for the possibility of early death or prolonged life. ("The Plaintiff" here includes the deceased in fatal accident cases.)

- In Tables 3 to 6 and 13 to 16 the loss or expense is assumed to begin immediately but to continue only until the Plaintiff's retirement or earlier death. The age of retirement is assumed to be 65 in Tables 3 and 4 (and 13 and 14) and 60 in Tables 5 and 6 (and 15 and 16).

- In Tables 7 to 10 and 17 to 20 it is assumed that the annual loss or annual expense will not begin until the Plaintiff reaches retirement but will then continue for the whole of the rest of his or her life.

4. In Tables 7 and 17 (males) and Tables 8 and 18 (females) the age of retirement is assumed to be 65. In Tables 9 and 19 (males) and Tables 10 and 20 (females) the age of retirement is assumed to be 60. The tables make due allowance for the chance that the Plaintiff may not live to reach the age of retirement.

Mortality assumptions for Tables 1 to 10

5. As in previous editions of these tables, Tables 1 to 10 are based on the mortality rates experienced in England & Wales in a three-year period, in this case the years 1990 to 1992, and published by the Government Actuary's Department as English Life Tables 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, the Association of British Insurers ("ABI") and the Family Law Bar Association. Consequently, the Courts can have confidence in the mathematical 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 21, the tables take account of the possibilities that the Plaintiff 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 and 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 than average life, no further increase or reduction is required for mortality alone.

Tables adjusted to take account of projected mortality (Tables 11 to 20)

7. The actuaries on the Working Party consider that failure to have regard to reasonable projected improvements in mortality rates will result in Plaintiffs receiving awards of damages which are lower than they should be. At Appendix A is an extract from ELT 15 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. The sole exception 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 being present, but 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 mulipliers 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 lower than in ELT15, and increasingly so the further into the future one goes. This, of course, would imply the need for higher multipliers. For the purposes of preparing the official national population projections, the Government Actuary makes a considered estimate of the extent of future improvements in mortality. Tables 11 to 20 show the multipliers which result from the application of these projected mortality rates. The actuaries on the Working Party (save for the dissenting views expressed at Appendix C) consider that these alternative tables may provide a more appropriate estimate of the value of future income streams than Tables 1 to 10, which are based on historic mortality and almost certainly underestimate future longevity of the population as a whole. The Working Party therefore recommends the Courts to use Tables 11 to 20 rather than Tables 1 to 10.

Use of tables

9. 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 Plaintiff is to be compensated and to the sex of the Plaintiff.

10. If for some reason the facts in a particular case do not correspond with the assumptions on which one of the tables is based, (if, for instance, it is known that the Plaintiff will have a different retiring age from that assumed in the tables) then the tables can only be used by making an appropriate allowance for this difference; for this purpose the assistance of an actuary should be sought.

Rate of return

11. 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 Plaintiff 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 rates of return ranging from 1½% to 5%, as in previous editions.

12. Currently, the rate of return to be applied is 4.5% (*Wells v. Wells* [1997] 1 WLR 652). (N.B. this differs from the figures stated in *Hodgson v. Trapp* [1989] AC 807, namely 4% to 5%, which allowed a degree of flexibility according to the prevailing economic circumstances). After a Commencement Order has been made in respect of the Damages Act 1996 Section 1, the rate or rates of return are likely 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.

13. 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. Since such considerations could apply again following the commencement of Section 1 of the Damages Act 1996, it has been thought desirable to retain tables for a range of possible rates of return, notwithstanding the Appeal Court judgment in *Wells v. Wells*. 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

14. In order to arrive at a true present capital value of the Plaintiff'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.

15. 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 can be carried out by using software of the type referred to in paragraph 45 or the advice of an actuary should be sought.

Different retirement ages

16. In paragraph 10 above, reference was made to the problem that will arise when the Plaintiff'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 Plaintiff reaches retirement but will then continue until death. In the former case, that is where the loss or expense to be valued covers the period up to retirement, the following procedure will be found to be satisfactory in most cases. Where the Plaintiff's actual retiring age would have been earlier than that assumed in the tables, he or she is treated as correspondingly older than his or her true age. Thus a woman of 42 who would have retired at 55 is treated as though she were 47 and retiring at 60. The appropriate multiplier is then obtained from the table (Table 6 or 16). A further correction should then be made, because the Plaintiff's chances of survival are greater at 42 than if she were in fact 47. There should therefore be added to the multiplier one quarter of one per cent for each year (here 5 years) by which the Plaintiff's personal retiring age is earlier than 60. In the case of a man the correction required is a half per cent for each such year. This difference is because, on average, women live longer than men.

17. When the Plaintiff would have expected to retire later than the age assumed in the table, the procedure is reversed. Thus a man of 42 who would have retired at 70 is treated as though he were 37 and retiring at 65. The appropriate multiplier is then obtained from the table (in this case Table 3 or 13) and the further correction required is made by reducing the multiplier by one half of one per cent for each year by which the retiring age of the Plaintiff exceeds the retiring age assumed in the table. In the case of a woman the reduction would, of course, be by one quarter per cent for each year.

18. When the loss or expense to be valued is that from the date of retirement to death, and the Plaintiff's date of retirement differs from that assumed in the tables, a different approach is necessary. The first step is to assume that there is a present loss which will continue for the rest of the Plaintiff's life and from Table 1 or 2 (or 11 or 12) establish the value of that loss or expense over the whole period from the date of assessment until the Plaintiff's death. The second step is to establish the value of such loss or expense over the period from the date of assessment until the Plaintiff's expected date of retirement following the procedure explained in paragraphs 16 and 17 above. The third step is to subtract the second figure from the first. The balance remaining represents the present value of the Plaintiff's loss or expense between retirement and death.

Younger ages

19. Tables 1, 2, 11 and 12, which concern pecuniary loss for life, and Tables 7 to 10 and 17 to 20, 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.

20. Tables for multipliers for loss of earnings (Tables 3 to 6 and 13 to 16) 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 Plaintiff would have commenced work and to find the appropriate multiplier for that age from Tables 3 to 6 or 13 to 16, according to the assumed retirement age. This multiplier should then be multiplied by the deferment factor from Table 21 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 Plaintiff 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 21 relate purely to the impact of the rate of return and ignore mortality. At ages below 30 this is a reasonable approximation (for example allowance for ELT15 male mortality from age 5 to 25 would only reduce the multiplier by a further 1 per cent) but at higher ages it would normally be appropriate to allow explicitly for mortality and the advice of an actuary should be sought.

Contingencies

21. Tables 1 to 10 have been calculated to take into account the chances that the Plaintiff will live for different periods, including the possibility that he or she will die young or live to be very old, based on current levels of population mortality. Tables 11 to 20 make reasonable provision for the levels of mortality which members of the population of England and Wales 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 Plaintiff 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

22. In some cases medical evidence may be available which asserts that a Plaintiff's health impairments are equivalent to adding a certain number of years to the current age, or to treating the individual as having a specific age different from the actual age. In such cases, Tables 1, 2, 11 and 12 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 period up to retirement age, but the procedures described in paragraphs 16 to 18 may be followed, or the advice of an actuary should be sought.

Fixed periods

23. In cases where pecuniary loss is to be valued for a fixed period, the multipliers in Table 22 may be used. These make no allowance for mortality or any other contingency but assume that regular frequent payments will continue throughout the period. These figures should in principle be adjusted to allow for less frequent periodicity of payment, especially if the payments in question are annually in advance or in arrears. An appropriate adjustment is to multiply by one plus half the rate of return for annual payments in advance (i.e. by 1.02 for a rate of return of 4%) and to divide the term certain multiplier by one plus half the rate of return for annual payments in arrears.

Variable loss or expense

24. The tables do not provide an immediate answer when the loss or expense to be valued is not assumed to be stable; where, for instance, the Plaintiff's lost earnings were on a sliding scale or he was expected to achieve promotion. It may be possible to use the tables to deal with such situations by increasing the basic figure of annual loss or expense; or by choosing a lower rate of interest and so a higher multiplier than would otherwise have been chosen. More complicated cases may be suited to the use of the software referred to in paragraph 45.

25. If doubt exists that the tables are appropriate to a particular case which appears to present significant difficulties of substance it would be prudent to take actuarial advice.

SECTION B: CONTINGENCIES OTHER THAN MORTALITY

26. As stated in paragraph 21, the tables for loss of earnings (Tables 3 to 6 and 13 to 16) 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.

27. Reported cases suggest that the Courts have hesitated to accept these findings, which were based on scientific research, and continue to make reductions of as much as 20%, which appears to have been a figure adopted before any work on the subject had been carried out. Since the risk of mortality has already been taken into account in the Tables, the principal contingencies in respect of which a further reduction is to be made 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 rates 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 to commission some further research into the impact of contingencies other than mortality.

28. 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.

29. 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.

30. 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

31. 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

32. 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.

33. Whereas it is possible to reach conclusions about these factors in the short term the Courts are not prepared to speculate about such matters beyond the short term (*Auty v. National Coal Board* [1985] 1 WLR 784). Consequently the headings "High" and "Low" may only be of limited value.

Lower Pension Ages (Males)

34. 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

35. 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.

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

36. 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; 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.

37. In less risky occupations the figures in Tables A to C should be *increased* by a maximum of the order of 0.01 at age 25, 0.01 at age 40 and 0.03 at age 55.

38. 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

39. 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 at age 25, 0.01 at age 40 and 0.03 at age 55.

40. 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

41. 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 Plaintiff.

(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) If appropriate, 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 (or, in a fatal accident case, at the death) of the Plaintiff.

(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.

42. 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 Plaintiff's expected age of retirement differs from that assumed in the tables the more complicated procedure explained in paragraph 16 to 18 should be followed.

43. An example is given below:

EXAMPLE

The Plaintiff is female, aged 35. 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. The task of estimating her loss of earnings to retirement age of 60 is to be undertaken as follows:

(1) Tables 6 and 16 assume a retirement age of 60 for females. If the projected mortality tables are accepted, then Table 16 is relevant.

(2) The appropriate rate of return is decided to be 4.5% (based on *Wells v. Wells* [1997] 1 WLR 652).

(3) Table 16 shows that, on the basis of a 4.5% rate of return, the multiplier for a female aged 35 is 14.94.

(4) It is now necessary to take account of risks other than mortality. Let us assume that economic activity for the next few years, for the purpose of this exercise, is regarded as being "high". Table C would require 14.94 to be multiplied by 0.95.

(5) Further adjustment is necessary because the Plaintiff (a) is in a secure non-manual job, and (b) lives in the South East.

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

The original multiplier taken from Table 16, namely 14.94, must therefore be multiplied by 0.97, resulting in a revised multiplier for use of 14.49.

This example takes no account of the incidence of tax on investment return (see paragraph 14) above. It is assumed that this was taken into account when determining the 4.5% rate of return.

Final remarks

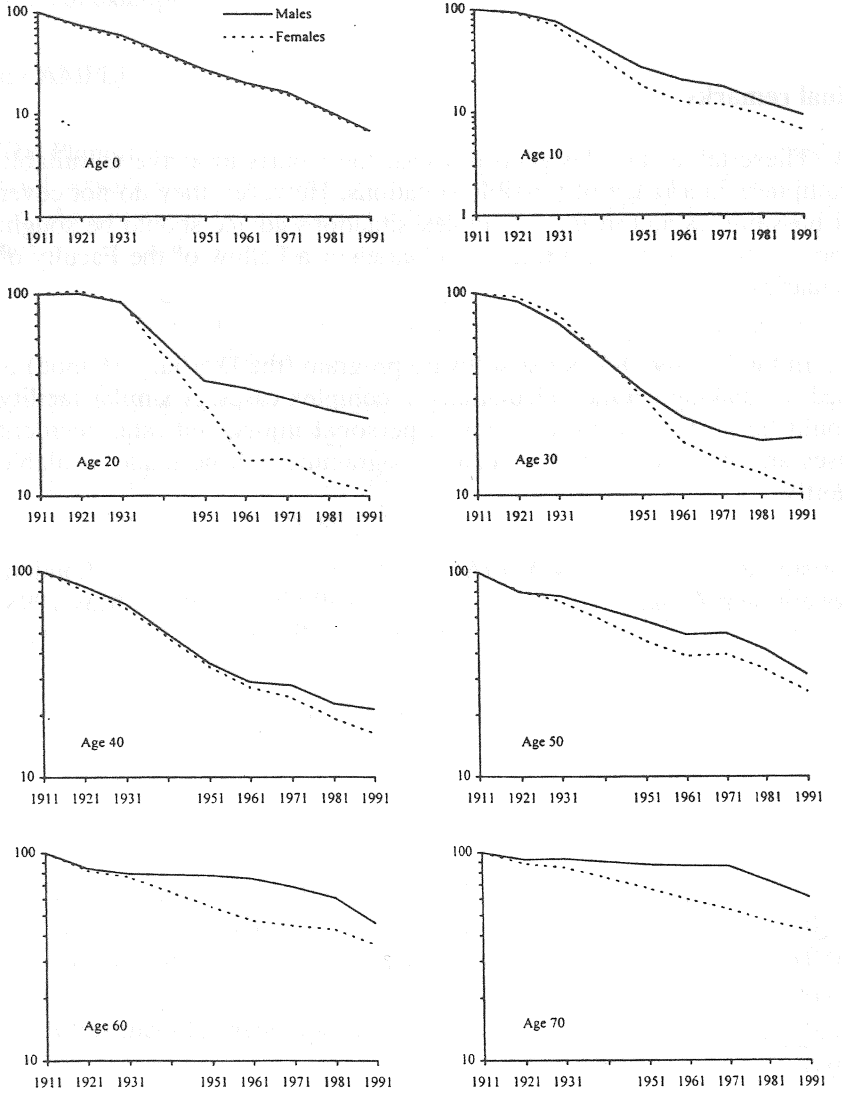
44. These tables are designed to assist the Courts to arrive at suitable multipliers in a range of possible situations. However, they do not cover all possibilities and in more complex situations advice should be sought from a Fellow of the Institute of Actuaries or a Fellow of the Faculty of Actuaries.

45. 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 intended that such a programme will be made available shortly.

Christopher Daykin CB, MA, FIA — London
Government Actuary — May 1998

APPENDIX A

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



APPENDIX B

Selecting an appropriate real rate of return based on market considerations

1. The purpose of setting out figures based upon a range of rates of return is to enable the user to choose a rate which reflects the "real rate of return" that can be obtained upon the capital sum. In times of inflation high rates of return can be obtained; these rates compensate the investor in part for the fall in the value of his capital and of the dividends he receives due to inflation. The real rate of return may be defined as part of the actual rate which excludes this element. It has been held that in times of stable currency, when there is little or no inflation, a return on capital of 4% or 5% has been usual (see *Lim v. Camden* [1980] AC 174, cases cited there and *Hodgson v. Trapp* [1989] AC 807). Reference has been made in paragraph 12 of the main text to the judgment of the Court of Appeal in *Wells v. Wells* [1997] 1 WLR 652, which currently requires the use of 4½%.

2. However, Index-Linked Government Stocks have been available since 1981 and it is accordingly no longer necessary to speculate about either future rates of inflation or the real rate of return obtainable on an investment. The redemption value and dividends of these stocks are adjusted from time to time so as to maintain the real value of the stock in the face of inflation. The current real rates of return on such stocks are published daily in the Financial Times and hitherto have fallen into the range of about 2½% to 4½% (gross, i.e. before the impact of taxation). It may be thought that the return on such Index-Linked Government Stocks is the most accurate reflection of the real rate of return available to Plaintiffs seeking the prudent investment of awards of damages. In any event, when using the tables it will be necessary to use the real rate of return which is deemed the most appropriate for the particular purpose.

3. To identify the real return on such stocks on a particular date, reference should be made to the section of the Financial Times for that day entitled "FTSE Actuaries Govt. Securities UK Indices" (abbreviated to "Fixed interest indices" in the Contents list).

4. The most appropriate figures will be found

(a) in the section "Index-linked"

(b) within the sub-section on yields under the column for the day in question within the group of columns headed "Inflation 5%"

(c) in the line "Over 5 Years"

5. 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.

6. 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 14 and 15 of Section A, in order to identify the correct column of the table to be used.

APPENDIX C:

Comments by the Association of British Insurers (ABI)

Introduction

1. The Association of British Insurers (ABI) represents companies transacting some ninety-five per cent of insurance company business in the United Kingdom. The Forum of Insurance Lawyers (FOIL) fully supports the comments made in this appendix. Both ABI and FOIL are pleased to have participated for the first time in the Working Party which was responsible for the third edition of these tables and explanatory notes.

2. We believe that the central issue in the debate on the calculation of damages for future losses and expenses is ensuring that the Plaintiff, the recipient of the compensation, is able to meet his or her future needs and requirements for as long as they arise. There may be a number ways of calculating what the Plaintiff needs for the future. Using multipliers is one. Purchasing an annuity may be another. There is perhaps a danger that the use of any scientific approach in this area may bring a spurious accuracy to a calculation which, almost by definition, will prove wrong in the future.

3. Our contention is that none of the methods above addresses this key question. All that any of the currently used methods do is to calculate a sum of money which is given to the Plaintiff to do with as he or she wishes or sees fit. We nonetheless accept that a wider review of the means of addressing future financial provision for the victims of personal injury is outside the scope of this Working Party.

The Tables in the Third Edition

4. What the tables do is to give a multiplier for a particular individual in his or her particular circumstances which is based on the general mortality of the population at large. Insurers have no objection to the actuarial principles underlying the tables, because the figures which they include are derived from objective actuarial science applied to real mortality data from current English Life Tables.

5. The figures in the tables have been produced by the Government Actuary. We have no reason to dispute the mathematical accuracy or the rigour of the calculations used to derive any of the figures in any of the tables. What may be open to discussion is the suitability of using data drawn from a population of millions as a tool to predict what may be appropriate for an individual Plaintiff in his or her own particular environment.

6. The figures in Tables 1 – 10 could provide a useful starting point for assessment of an individual case, and will need adjustment to reflect accurately the individual circumstances of the person concerned. As the Chairman of this Working Party noted in the discussions prior to publication of this edition: "People show a marked disinclination to die in strict accordance with their life expectancy."

Projected Mortality Tables

7. Paragraphs 7 and 8 of the explanatory notes state that Tables 11 – 20 are concerned with projected improvements in mortality rates. It is noted that the Government Actuary makes a considered estimate of the future improvements in mortality for national population projections. We accept that the evidence of the twentieth century demonstrates that the mortality of the population as a whole has been improving. We understand that these improvements could provide a basis for projections for the national population as a whole. Nevertheless, we are aware of a number of factors which tend to question the continuation of such improvements.

8. We note that there is no objective evidence to which we have access of how the mortality patterns of a particular injury group are developing. We would strongly suggest that movements in the mortality of the group of victims of personal injury (of which an individual Plaintiff in his or her particular circumstances is a member) may not be properly represented by the projected improvement in mortality of the whole of the population of the United Kingdom.

9. For example, whilst the development of improved methods of resuscitation and treatment may result in fewer fatalities, those who survive as a consequence of these procedures may bring with them a heavier pattern of mortality which is at variance with national experience.

10. In our view the use of Tables 11 – 20 is not supportable for two reasons. First, because of uncertainty about the future movements in national mortality and second because of uncertainty about the movement of the mortality of victims of personal injury relative to it.

11. Our conclusion on mortality is that whilst we accept with some reservations the updating of the tables of multipliers represented by Tables 1-10, we see no valid argument for further modifying the mortality basis to include speculative assessments of future changes. For these reasons, insurers are unable to recommend the use of Tables 11 – 20 to the Courts.

Explanatory Notes – Section B: Contingencies Other Than Mortality

12. Paragraphs 26 – 40 attempt to deal with the deductions to be made for contingencies other than mortality, especially the risk of unemployment. A "ready reckoner" to assess the deduction to be made from the multiplier is proposed at paragraphs 31 – 40.

13. A different approach is generally adopted in the Courts when assessing the deduction to be made for these contingencies. The practice is to consider all the evidence relating to how the individual is affected in his or her own particular circumstances, and then to decide on an appropriate adjustment which reflects these circumstances.

14. The paper from which Section B is derived is now over eight years old and was based on data which is at least thirteen years old. Some of the data analysed in the paper is now twenty-five years old. It is our considered view that the use of such limited and out of date information which does not accurately reflect economic conditions at the time of trial or settlement is wholly anomalous.

15. Paragraph 27 mentions that further research is being considered. ABI is keen to facilitate and contribute to such research and, at the time of writing, is in discussion with the Government Actuary's Department on this subject.

Rates of Return

16. 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; proposed in the "Introduction to the First Edition" which is found in this (third) edition at pages 12 – 14 and further discussed in paragraphs 2 – 5 of Appendix B at page 31.

17. FOIL suggests that in changing economic conditions there may be a case for including rates of return beyond the 1 – 5 per cent range, which earlier editions of these tables adopted and which is used in the current edition.

Association of British Insurers
6 April 1998

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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	43.97	38.02	33.25	29.38	26.22	23.60	21.41	19.57	0
1	43.98	38.08	33.34	29.49	26.34	23.72	21.53	19.68	1
2	43.66	37.86	33.18	29.38	26.26	23.67	21.49	19.66	2
3	43.32	37.62	33.01	29.26	26.17	23.60	21.45	19.62	3
4	42.98	37.37	32.84	29.13	26.08	23.53	21.40	19.58	4
5	42.63	37.12	32.65	29.00	25.98	23.46	21.34	19.54	5
6	42.27	36.86	32.47	28.86	25.88	23.39	21.28	19.50	6
7	41.90	36.59	32.27	28.72	25.77	23.31	21.22	19.45	7
8	41.53	36.32	32.07	28.57	25.66	23.22	21.16	19.41	8
9	41.16	36.05	31.87	28.42	25.55	23.14	21.10	19.35	9
10	40.77	35.76	31.66	28.26	25.43	23.05	21.03	19.30	10
11	40.38	35.48	31.44	28.10	25.31	22.95	20.95	19.24	11
12	39.99	35.18	31.22	27.93	25.18	22.85	20.88	19.19	12
13	39.59	34.88	30.99	27.76	25.05	22.75	20.80	19.12	13
14	39.19	34.58	30.76	27.58	24.91	22.65	20.72	19.06	14
15	38.78	34.27	30.53	27.41	24.77	22.54	20.63	18.99	15
16	38.37	33.96	30.29	27.22	24.63	22.43	20.55	18.93	16
17	37.96	33.65	30.05	27.04	24.49	22.32	20.46	18.86	17
18	37.55	33.33	29.82	26.86	24.35	22.21	20.38	18.79	18
19	37.13	33.02	29.57	26.67	24.21	22.10	20.29	18.72	19
20	36.71	32.70	29.33	26.48	24.06	21.98	20.20	18.65	20
21	36.29	32.37	29.07	26.28	23.90	21.86	20.10	18.57	21
22	35.86	32.03	28.81	26.08	23.74	21.74	20.00	18.49	22
23	35.42	31.69	28.55	25.87	23.58	21.60	19.90	18.41	23
24	34.97	31.35	28.27	25.65	23.41	21.47	19.79	18.32	24
25	34.52	30.99	27.99	25.43	23.23	21.33	19.67	18.23	25

26	34.06	30.63	27.70	25.20	23.04	21.18	19.55	18.13	26
27	33.59	30.26	27.41	24.96	22.85	21.02	19.43	18.03	27
28	33.12	29.88	27.10	24.72	22.66	20.86	19.30	17.92	28
29	32.64	29.49	26.79	24.47	22.45	20.70	19.16	17.81	29
30	32.15	29.10	26.47	24.21	22.24	20.52	19.02	17.69	30
31	31.65	28.70	26.15	23.94	22.02	20.34	18.87	17.57	31
32	31.15	28.29	25.81	23.67	21.80	20.16	18.71	17.44	32
33	30.64	27.87	25.47	23.38	21.56	19.96	18.55	17.30	33
34	30.12	27.44	25.12	23.09	21.32	19.76	18.38	17.16	34
35	29.60	27.01	24.76	22.80	21.07	19.55	18.21	17.01	35
36	29.07	26.57	24.40	22.49	20.82	19.34	18.03	16.86	36
37	28.54	26.13	24.03	22.18	20.56	19.12	17.84	16.70	37
38	28.00	25.68	23.65	21.86	20.29	18.89	17.64	16.53	38
39	27.45	25.22	23.26	21.54	20.01	18.65	17.44	16.36	39
40	26.90	24.76	22.87	21.20	19.73	18.41	17.23	16.18	40
41	26.34	24.28	22.47	20.86	19.43	18.16	17.02	15.99	41
42	25.78	23.80	22.06	20.51	19.13	17.90	16.79	15.80	42
43	25.21	23.32	21.64	20.15	18.82	17.63	16.56	15.60	43
44	24.63	22.83	21.22	19.79	18.51	17.36	16.32	15.39	44
45	24.05	22.33	20.79	19.41	18.18	17.07	16.07	15.17	45
46	23.47	21.82	20.35	19.03	17.85	16.78	15.82	14.94	46
47	22.89	21.31	19.91	18.65	17.51	16.48	15.55	14.71	47
48	22.30	20.80	19.46	18.25	17.16	16.18	15.28	14.47	48
49	21.71	20.28	19.01	17.85	16.81	15.87	15.01	14.22	49
50	21.11	19.76	18.55	17.45	16.45	15.55	14.72	13.97	50
51	20.52	19.24	18.09	17.04	16.09	15.22	14.43	13.71	51
52	19.93	18.72	17.62	16.62	15.72	14.89	14.14	13.44	52
53	19.33	18.19	17.15	16.20	15.34	14.55	13.83	13.17	53
54	18.74	17.66	16.68	15.78	14.96	14.21	13.52	12.89	54
55	18.15	17.13	16.20	15.35	14.57	13.86	13.21	12.60	55

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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
56	17.55	16.60	15.72	14.92	14.18	13.51	12.88	12.31	56
57	16.97	16.07	15.24	14.49	13.79	13.15	12.56	12.01	57
58	16.38	15.54	14.76	14.05	13.39	12.79	12.23	11.71	58
59	15.80	15.01	14.28	13.61	13.00	12.42	11.89	11.40	59
60	15.22	14.49	13.81	13.18	12.60	12.06	11.56	11.09	60
61	14.66	13.97	13.33	12.74	12.20	11.69	11.22	10.78	61
62	14.10	13.45	12.86	12.31	11.80	11.32	10.88	10.46	62
63	13.55	12.95	12.40	11.88	11.40	10.95	10.54	10.15	63
64	13.01	12.45	11.94	11.46	11.01	10.59	10.20	9.83	64
65	12.48	11.97	11.49	11.04	10.62	10.23	9.86	9.52	65
66	11.96	11.49	11.04	10.63	10.24	9.87	9.53	9.21	66
67	11.46	11.02	10.61	10.22	9.86	9.52	9.20	8.90	67
68	10.97	10.56	10.18	9.82	9.49	9.17	8.87	8.59	68
69	10.49	10.11	9.76	9.43	9.12	8.82	8.55	8.28	69
70	10.02	9.67	9.35	9.04	8.75	8.48	8.22	7.98	70
71	9.55	9.24	8.94	8.66	8.39	8.14	7.90	7.68	71
72	9.10	8.81	8.54	8.28	8.04	7.80	7.58	7.37	72
73	8.67	8.40	8.15	7.91	7.69	7.47	7.27	7.08	73
74	8.25	8.00	7.77	7.56	7.35	7.15	6.97	6.79	74
75	7.84	7.62	7.41	7.21	7.02	6.84	6.67	6.50	75
76	7.44	7.24	7.05	6.87	6.69	6.53	6.37	6.22	76
77	7.05	6.87	6.70	6.53	6.37	6.22	6.08	5.94	77
78	6.69	6.52	6.36	6.21	6.07	5.93	5.80	5.67	78
79	6.33	6.18	6.04	5.90	5.77	5.65	5.53	5.41	79
80	5.99	5.86	5.73	5.61	5.49	5.37	5.26	5.16	80

81	5.67	5.55	5.43	5.32	5.21	5.11	5.01	4.91	81
82	5.36	5.25	5.14	5.04	4.94	4.85	4.76	4.67	82
83	5.06	4.96	4.86	4.77	4.68	4.60	4.52	4.44	83
84	4.77	4.68	4.60	4.52	4.44	4.36	4.28	4.21	84
85	4.50	4.42	4.35	4.27	4.20	4.13	4.06	4.00	85
86	4.25	4.17	4.10	4.04	3.97	3.91	3.85	3.79	86
87	4.01	3.94	3.88	3.82	3.76	3.70	3.65	3.59	87
88	3.78	3.72	3.67	3.61	3.56	3.51	3.46	3.41	88
89	3.57	3.52	3.47	3.42	3.37	3.32	3.28	3.24	89
90	3.36	3.31	3.27	3.23	3.18	3.14	3.10	3.06	90
91	3.15	3.11	3.07	3.03	3.00	2.96	2.92	2.89	91
92	2.95	2.92	2.88	2.85	2.81	2.78	2.75	2.72	92
93	2.77	2.74	2.70	2.67	2.64	2.61	2.59	2.56	93
94	2.60	2.57	2.54	2.52	2.49	2.46	2.44	2.41	94
95	2.45	2.42	2.40	2.37	2.35	2.33	2.30	2.28	95
96	2.31	2.29	2.26	2.24	2.22	2.20	2.18	2.16	96
97	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.04	97
98	2.06	2.04	2.02	2.00	1.98	1.97	1.95	1.93	98
99	1.94	1.92	1.91	1.89	1.87	1.86	1.84	1.83	99
100	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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	45.85	39.35	34.21	30.08	26.73	23.99	21.70	19.79	0
1	45.82	39.38	34.27	30.16	26.83	24.08	21.80	19.88	1
2	45.53	39.18	34.14	30.07	26.76	24.04	21.77	19.86	2
3	45.21	38.97	33.99	29.97	26.69	23.99	21.73	19.84	3
4	44.90	38.75	33.83	29.86	26.61	23.93	21.69	19.81	4
5	44.57	38.52	33.67	29.75	26.53	23.87	21.65	19.78	5
6	44.24	38.28	33.51	29.63	26.45	23.81	21.61	19.75	6
7	43.90	38.05	33.34	29.51	26.36	23.75	21.56	19.71	7
8	43.56	37.80	33.16	29.38	26.27	23.68	21.51	19.68	8
9	43.21	37.55	32.98	29.25	26.17	23.61	21.46	19.64	9
10	42.86	37.30	32.80	29.12	26.08	23.54	21.41	19.60	10
11	42.50	37.04	32.61	28.98	25.97	23.47	21.35	19.56	11
12	42.13	36.78	32.42	28.84	25.87	23.39	21.29	19.51	12
13	41.76	36.51	32.22	28.69	25.76	23.31	21.23	19.46	13
14	41.39	36.23	32.02	28.54	25.65	23.22	21.17	19.42	14
15	41.01	35.95	31.81	28.39	25.54	23.14	21.10	19.37	15
16	40.63	35.67	31.60	28.23	25.42	23.05	21.03	19.31	16
17	40.24	35.38	31.39	28.07	25.30	22.95	20.96	19.26	17
18	39.85	35.09	31.17	27.91	25.17	22.86	20.89	19.20	18
19	39.45	34.80	30.95	27.74	25.04	22.76	20.82	19.15	19
20	39.05	34.49	30.72	27.57	24.91	22.66	20.74	19.08	20
21	38.64	34.18	30.48	27.39	24.77	22.55	20.65	19.02	21
22	38.22	33.87	30.24	27.20	24.63	22.44	20.57	18.95	22
23	37.80	33.55	30.00	27.01	24.48	22.33	20.48	18.88	23
24	37.37	33.22	29.74	26.82	24.33	22.21	20.38	18.81	24
25	36.94	32.88	29.49	26.61	24.17	22.09	20.29	18.73	25

26	36.50	32.54	29.22	26.41	24.01	21.96	20.18	18.65	26
27	36.05	32.20	28.95	26.19	23.84	21.82	20.08	18.56	27
28	35.59	31.84	28.67	25.97	23.67	21.68	19.97	18.47	28
29	35.13	31.48	28.39	25.75	23.49	21.54	19.85	18.38	29
30	34.67	31.11	28.09	25.52	23.30	21.39	19.73	18.28	30
31	34.20	30.74	27.80	25.28	23.11	21.23	19.60	18.18	31
32	33.72	30.36	27.49	25.03	22.91	21.07	19.47	18.07	32
33	33.23	29.97	27.18	24.78	22.71	20.91	19.34	17.96	33
34	32.74	29.58	26.86	24.53	22.50	20.74	19.20	17.84	34
35	32.25	29.18	26.54	24.26	22.28	20.56	19.05	17.72	35
36	31.75	28.77	26.21	23.99	22.06	20.38	18.90	17.59	36
37	31.24	28.36	25.87	23.71	21.83	20.19	18.74	17.46	37
38	30.73	27.94	25.53	23.43	21.60	19.99	18.58	17.32	38
39	30.21	27.51	25.18	23.14	21.36	19.79	18.41	17.18	39
40	29.68	27.08	24.82	22.84	21.11	19.58	18.23	17.03	40
41	29.15	26.64	24.45	22.54	20.85	19.37	18.05	16.88	41
42	28.61	26.19	24.08	22.22	20.59	19.14	17.86	16.72	42
43	28.07	25.74	23.70	21.91	20.32	18.92	17.67	16.55	43
44	27.53	25.28	23.31	21.58	20.04	18.68	17.46	16.38	44
45	26.98	24.82	22.92	21.25	19.76	18.44	17.25	16.20	45
46	26.42	24.35	22.52	20.91	19.47	18.19	17.04	16.01	46
47	25.86	23.88	22.12	20.56	19.17	17.93	16.82	15.82	47
48	25.30	23.40	21.71	20.21	18.87	17.67	16.59	15.62	48
49	24.73	22.91	21.29	19.85	18.56	17.40	16.36	15.41	49
50	24.16	22.42	20.87	19.48	18.24	17.12	16.11	15.20	50
51	23.59	21.92	20.44	19.11	17.91	16.84	15.86	14.98	51
52	23.01	21.42	20.00	18.73	17.58	16.55	15.61	14.76	52
53	22.43	20.92	19.56	18.34	17.24	16.25	15.35	14.52	53
54	21.84	20.41	19.12	17.95	16.90	15.94	15.07	14.28	54
55	21.26	19.89	18.66	17.55	16.54	15.63	14.80	14.03	55

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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
56	20.67	19.38	18.21	17.15	16.19	15.31	14.51	13.78	56
57	20.08	18.86	17.75	16.74	15.82	14.98	14.22	13.52	57
58	19.49	18.33	17.28	16.33	15.45	14.65	13.92	13.25	58
59	18.91	17.81	16.82	15.91	15.08	14.32	13.62	12.98	59
60	18.32	17.29	16.35	15.49	14.70	13.98	13.31	12.70	60
61	17.74	16.77	15.88	15.07	14.32	13.63	13.00	12.42	61
62	17.16	16.25	15.41	14.64	13.94	13.29	12.69	12.13	62
63	16.58	15.73	14.94	14.22	13.55	12.93	12.36	11.84	63
64	16.01	15.21	14.47	13.79	13.16	12.58	12.04	11.54	64
65	15.45	14.70	14.00	13.37	12.77	12.22	11.71	11.24	65
66	14.89	14.19	13.54	12.94	12.38	11.87	11.38	10.94	66
67	14.33	13.68	13.07	12.51	11.99	11.50	11.05	10.63	67
68	13.77	13.17	12.61	12.08	11.59	11.14	10.71	10.32	68
69	13.23	12.66	12.14	11.65	11.20	10.77	10.37	10.00	69
70	12.68	12.16	11.68	11.23	10.80	10.40	10.03	9.68	70
71	12.14	11.66	11.21	10.79	10.40	10.03	9.68	9.36	71
72	11.61	11.17	10.75	10.36	10.00	9.65	9.33	9.03	72
73	11.09	10.68	10.30	9.94	9.60	9.28	8.98	8.70	73
74	10.58	10.21	9.86	9.53	9.21	8.92	8.64	8.38	74
75	10.08	9.74	9.42	9.11	8.83	8.56	8.30	8.06	75
76	9.58	9.27	8.98	8.70	8.44	8.19	7.95	7.73	76
77	9.09	8.81	8.54	8.29	8.05	7.82	7.60	7.40	77
78	8.62	8.36	8.12	7.89	7.67	7.46	7.26	7.07	78
79	8.16	7.93	7.71	7.50	7.30	7.11	6.93	6.75	79
80	7.72	7.51	7.31	7.12	6.94	6.76	6.60	6.44	80

81	7.29	7.10	6.92	6.75	6.58	6.43	6.28	6.13	81
82	6.88	6.70	6.54	6.39	6.24	6.10	5.96	5.83	82
83	6.47	6.32	6.18	6.04	5.90	5.77	5.65	5.53	83
84	6.09	5.95	5.82	5.69	5.57	5.46	5.35	5.24	84
85	5.71	5.59	5.48	5.36	5.26	5.15	5.05	4.96	85
86	5.36	5.25	5.15	5.05	4.95	4.86	4.77	4.68	86
87	5.04	4.94	4.85	4.76	4.67	4.59	4.51	4.43	87
88	4.72	4.64	4.56	4.48	4.40	4.32	4.25	4.18	88
89	4.42	4.34	4.27	4.20	4.13	4.06	4.00	3.94	89
90	4.14	4.07	4.00	3.94	3.88	3.82	3.76	3.71	90
91	3.87	3.81	3.75	3.70	3.64	3.59	3.54	3.49	91
92	3.63	3.57	3.52	3.47	3.42	3.37	3.33	3.28	92
93	3.40	3.35	3.31	3.26	3.22	3.18	3.13	3.09	93
94	3.19	3.15	3.11	3.07	3.03	2.99	2.95	2.92	94
95	2.99	2.95	2.92	2.88	2.85	2.81	2.78	2.75	95
96	2.82	2.78	2.75	2.72	2.69	2.66	2.63	2.60	96
97	2.66	2.63	2.60	2.57	2.54	2.52	2.49	2.47	97
98	2.50	2.48	2.45	2.43	2.40	2.38	2.35	2.33	98
99	2.35	2.32	2.30	2.28	2.26	2.23	2.21	2.19	99
100	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 65 (males)

Age at date of trial	Multiplier calculated with allowance for population mortality and rate of return of								Age at date of trial
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	33.54	30.32	27.54	25.14	23.05	21.23	19.63	18.23	16
17	33.05	29.93	27.23	24.89	22.86	21.07	19.51	18.12	17
18	32.56	29.54	26.92	24.65	22.66	20.91	19.38	18.02	18
19	32.07	29.15	26.61	24.39	22.45	20.75	19.24	17.91	19
20	31.57	28.75	26.28	24.13	22.24	20.57	19.10	17.80	20
21	31.07	28.34	25.95	23.86	22.02	20.39	18.96	17.68	21
22	30.55	27.92	25.61	23.58	21.79	20.21	18.80	17.55	22
23	30.03	27.49	25.26	23.29	21.56	20.01	18.64	17.42	23
24	29.50	27.05	24.90	23.00	21.31	19.81	18.48	17.28	24
25	28.96	26.61	24.53	22.69	21.06	19.60	18.30	17.14	25
26	28.41	26.15	24.15	22.38	20.80	19.39	18.12	16.98	26
27	27.85	25.69	23.77	22.05	20.53	19.16	17.93	16.82	27
28	27.29	25.22	23.37	21.72	20.24	18.92	17.73	16.65	28
29	26.71	24.73	22.96	21.38	19.95	18.67	17.52	16.48	29
30	26.13	24.24	22.54	21.02	19.65	18.42	17.30	16.29	30
31	25.54	23.73	22.11	20.66	19.34	18.15	17.07	16.10	31
32	24.94	23.22	21.68	20.28	19.02	17.87	16.84	15.89	32
33	24.33	22.70	21.23	19.89	18.69	17.59	16.59	15.68	33
34	23.71	22.17	20.77	19.50	18.34	17.29	16.33	15.45	34
35	23.08	21.62	20.29	19.09	17.98	16.98	16.06	15.22	35
36	22.45	21.07	19.81	18.67	17.62	16.66	15.78	14.97	36
37	21.81	20.51	19.32	18.24	17.24	16.33	15.49	14.71	37
38	21.16	19.94	18.82	17.79	16.85	15.98	15.18	14.44	38
39	20.50	19.35	18.30	17.34	16.45	15.63	14.87	14.16	39
40	19.83	18.76	17.78	16.87	16.03	15.26	14.54	13.87	40

41	19.15	18.16	17.24	16.39	15.60	14.87	14.19	13.56	41
42	18.47	17.55	16.69	15.90	15.16	14.48	13.84	13.24	42
43	17.78	16.92	16.13	15.39	14.71	14.06	13.47	12.91	43
44	17.07	16.29	15.56	14.87	14.24	13.64	13.08	12.56	44
45	16.36	15.64	14.97	14.34	13.75	13.20	12.68	12.19	45
46	15.64	14.99	14.37	13.79	13.25	12.74	12.26	11.81	46
47	14.92	14.32	13.76	13.23	12.74	12.27	11.83	11.41	47
48	14.18	13.64	13.14	12.66	12.21	11.78	11.37	10.99	48
49	13.44	12.96	12.50	12.07	11.66	11.27	10.91	10.56	49
50	12.69	12.26	11.85	11.47	11.10	10.75	10.42	10.10	50
51	11.93	11.55	11.19	10.85	10.52	10.21	9.92	9.63	51
52	11.16	10.83	10.52	10.22	9.93	9.65	9.39	9.14	52
53	10.38	10.10	9.83	9.56	9.31	9.07	8.84	8.62	53
54	9.60	9.35	9.12	8.90	8.68	8.48	8.28	8.08	54
55	8.80	8.60	8.40	8.21	8.03	7.85	7.68	7.52	55
56	7.99	7.82	7.66	7.51	7.36	7.21	7.07	6.93	56
57	7.17	7.04	6.91	6.78	6.66	6.54	6.43	6.31	57
58	6.34	6.23	6.13	6.04	5.94	5.85	5.76	5.67	58
59	5.49	5.42	5.34	5.27	5.19	5.12	5.05	4.99	59
60	4.63	4.58	4.52	4.47	4.42	4.37	4.32	4.27	60
61	3.75	3.72	3.68	3.65	3.61	3.58	3.55	3.51	61
62	2.85	2.83	2.81	2.79	2.77	2.75	2.73	2.72	62
63	1.93	1.92	1.91	1.90	1.89	1.89	1.88	1.87	63
64	0.98	0.98	0.98	0.97	0.97	0.97	0.97	0.97	64

Table 4 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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	34.08	30.78	27.93	25.47	23.34	21.47	19.84	18.41	16
17	33.59	30.39	27.62	25.23	23.14	21.32	19.72	18.31	17
18	33.10	30.00	27.31	24.98	22.94	21.16	19.59	18.21	18
19	32.60	29.60	26.99	24.72	22.73	20.99	19.46	18.10	19
20	32.09	29.19	26.66	24.45	22.52	20.82	19.31	17.98	20
21	31.57	28.77	26.32	24.18	22.30	20.64	19.17	17.86	21
22	31.05	28.34	25.98	23.90	22.07	20.45	19.01	17.74	22
23	30.52	27.91	25.62	23.61	21.83	20.25	18.85	17.61	23
24	29.98	27.47	25.26	23.31	21.58	20.05	18.69	17.47	24
25	29.43	27.02	24.89	23.00	21.33	19.84	18.51	17.32	25
26	28.87	26.56	24.51	22.69	21.07	19.62	18.33	17.17	26
27	28.31	26.09	24.11	22.36	20.79	19.39	18.14	17.01	27
28	27.74	25.61	23.71	22.02	20.51	19.16	17.94	16.84	28
29	27.16	25.12	23.30	21.68	20.22	18.91	17.73	16.66	29
30	26.57	24.62	22.88	21.32	19.92	18.65	17.51	16.48	30
31	25.97	24.12	22.45	20.96	19.61	18.39	17.29	16.29	31
32	25.36	23.60	22.01	20.58	19.28	18.11	17.05	16.08	32
33	24.75	23.07	21.56	20.19	18.95	17.83	16.80	15.87	33
34	24.13	22.54	21.10	19.79	18.61	17.53	16.55	15.65	34
35	23.50	21.99	20.63	19.39	18.26	17.22	16.28	15.42	35
36	22.86	21.44	20.14	18.97	17.89	16.90	16.00	15.17	36
37	22.21	20.87	19.65	18.53	17.51	16.57	15.71	14.92	37
38	21.55	20.30	19.15	18.09	17.12	16.23	15.41	14.65	38
39	20.89	19.71	18.63	17.63	16.72	15.87	15.09	14.37	39
40	20.22	19.11	18.10	17.17	16.30	15.50	14.77	14.08	40

41	19.53	18.51	17.56	16.68	15.87	15.12	14.42	13.78	41
42	18.84	17.89	17.01	16.19	15.43	14.72	14.07	13.46	42
43	18.14	17.26	16.44	15.68	14.97	14.31	13.70	13.12	43
44	17.43	16.62	15.86	15.16	14.50	13.89	13.31	12.77	44
45	16.71	15.97	15.27	14.62	14.01	13.44	12.91	12.41	45
46	15.98	15.31	14.67	14.07	13.51	12.99	12.49	12.02	46
47	15.25	14.63	14.05	13.51	12.99	12.51	12.05	11.62	47
48	14.50	13.95	13.42	12.93	12.46	12.02	11.60	11.21	48
49	13.75	13.25	12.78	12.33	11.91	11.51	11.13	10.77	49
50	12.98	12.54	12.12	11.72	11.34	10.98	10.64	10.31	50
51	12.20	11.81	11.44	11.09	10.75	10.43	10.12	9.83	51
52	11.42	11.08	10.75	10.44	10.15	9.86	9.59	9.33	52
53	10.62	10.33	10.05	9.78	9.52	9.27	9.03	8.81	53
54	9.81	9.56	9.32	9.09	8.87	8.66	8.45	8.25	54
55	8.99	8.79	8.58	8.39	8.20	8.02	7.85	7.68	55
56	8.16	7.99	7.83	7.66	7.51	7.36	7.21	7.07	56
57	7.32	7.18	7.05	6.92	6.79	6.67	6.55	6.44	57
58	6.46	6.36	6.25	6.15	6.05	5.96	5.86	5.77	58
59	5.59	5.51	5.44	5.36	5.29	5.21	5.14	5.07	59
60	4.71	4.65	4.60	4.54	4.49	4.44	4.39	4.34	60
61	3.81	3.77	3.73	3.70	3.66	3.63	3.60	3.56	61
62	2.89	2.87	2.85	2.83	2.81	2.79	2.77	2.75	62
63	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	63
64	0.99	0.98	0.98	0.98	0.98	0.97	0.97	0.97	64

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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	31.43	28.64	26.20	24.07	22.20	20.55	19.09	17.79	16
17	30.91	28.22	25.86	23.79	21.97	20.36	18.93	17.66	17
18	30.39	27.79	25.51	23.51	21.74	20.17	18.78	17.54	18
19	29.86	27.36	25.16	23.22	21.50	19.98	18.62	17.40	19
20	29.33	26.92	24.80	22.92	21.26	19.77	18.45	17.26	20
21	28.78	26.47	24.43	22.61	21.00	19.56	18.27	17.12	21
22	28.23	26.01	24.05	22.30	20.74	19.34	18.09	16.96	22
23	27.67	25.55	23.66	21.97	20.46	19.11	17.90	16.80	23
24	27.11	25.07	23.26	21.64	20.18	18.87	17.69	16.63	24
25	26.53	24.59	22.85	21.29	19.89	18.62	17.48	16.45	25
26	25.94	24.09	22.43	20.93	19.58	18.37	17.26	16.26	26
27	25.34	23.58	21.99	20.56	19.27	18.10	17.03	16.07	27
28	24.74	23.06	21.55	20.18	18.94	17.82	16.79	15.86	28
29	24.12	22.53	21.09	19.79	18.60	17.52	16.54	15.64	29
30	23.50	21.99	20.63	19.39	18.25	17.22	16.28	15.41	30
31	22.87	21.44	20.15	18.97	17.89	16.91	16.00	15.17	31
32	22.22	20.88	19.66	18.54	17.52	16.58	15.72	14.92	32
33	21.57	20.31	19.16	18.10	17.13	16.24	15.42	14.66	33
34	20.91	19.73	18.64	17.65	16.73	15.88	15.10	14.38	34
35	20.24	19.13	18.12	17.18	16.32	15.52	14.78	14.09	35
36	19.55	18.53	17.58	16.70	15.89	15.14	14.44	13.79	36
37	18.87	17.91	17.03	16.21	15.45	14.74	14.08	13.47	37
38	18.17	17.28	16.47	15.70	14.99	14.33	13.71	13.14	38
39	17.46	16.65	15.89	15.18	14.52	13.91	13.33	12.79	39
40	16.74	16.00	15.30	14.65	14.04	13.46	12.93	12.42	40

41	16.01	15.33	14.70	14.10	13.53	13.01	12.51	12.04	41
42	15.27	14.66	14.08	13.53	13.02	12.53	12.07	11.64	42
43	14.53	13.97	13.44	12.95	12.48	12.04	11.62	11.22	43
44	13.77	13.27	12.80	12.35	11.93	11.53	11.15	10.78	44
45	13.00	12.56	12.14	11.74	11.36	10.99	10.65	10.32	45
46	12.22	11.83	11.46	11.10	10.77	10.44	10.14	9.84	46
47	11.43	11.09	10.77	10.45	10.16	9.87	9.60	9.34	47
48	10.63	10.34	10.06	9.79	9.53	9.28	9.04	8.81	48
49	9.82	9.57	9.33	9.10	8.88	8.67	8.46	8.26	49
50	9.00	8.79	8.59	8.40	8.21	8.03	7.85	7.68	50
51	8.17	8.00	7.83	7.67	7.52	7.37	7.22	7.08	51
52	7.33	7.19	7.05	6.93	6.80	6.68	6.56	6.44	52
53	6.47	6.36	6.26	6.16	6.06	5.96	5.87	5.78	53
54	5.60	5.52	5.44	5.36	5.29	5.22	5.15	5.08	54
55	4.71	4.65	4.60	4.55	4.49	4.44	4.39	4.34	55
56	3.81	3.77	3.74	3.70	3.67	3.63	3.60	3.57	56
57	2.89	2.87	2.85	2.83	2.81	2.79	2.77	2.75	57
58	1.95	1.94	1.93	1.92	1.91	1.90	1.89	1.88	58
59	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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	31.81	28.97	26.50	24.33	22.42	20.74	19.26	17.94	16
17	31.29	28.55	26.15	24.05	22.19	20.56	19.11	17.82	17
18	30.76	28.12	25.80	23.76	21.96	20.37	18.95	17.69	18
19	30.23	27.68	25.44	23.47	21.72	20.17	18.79	17.55	19
20	29.68	27.23	25.07	23.16	21.47	19.96	18.62	17.41	20
21	29.13	26.78	24.70	22.85	21.21	19.75	18.44	17.26	21
22	28.57	26.31	24.31	22.53	20.94	19.52	18.25	17.11	22
23	28.00	25.84	23.91	22.20	20.66	19.29	18.06	16.94	23
24	27.42	25.35	23.51	21.86	20.38	19.05	17.85	16.77	24
25	26.83	24.86	23.09	21.50	20.08	18.80	17.64	16.59	25
26	26.24	24.35	22.66	21.14	19.77	18.53	17.42	16.40	26
27	25.63	23.84	22.22	20.77	19.45	18.26	17.18	16.20	27
28	25.02	23.31	21.77	20.38	19.12	17.98	16.94	15.99	28
29	24.40	22.78	21.31	19.99	18.78	17.69	16.69	15.77	29
30	23.77	22.23	20.84	19.58	18.43	17.38	16.42	15.55	30
31	23.12	21.68	20.36	19.16	18.07	17.06	16.15	15.30	31
32	22.47	21.11	19.87	18.73	17.69	16.73	15.86	15.05	32
33	21.82	20.53	19.36	18.29	17.30	16.39	15.56	14.79	33
34	21.15	19.95	18.84	17.83	16.90	16.04	15.24	14.51	34
35	20.47	19.35	18.32	17.36	16.48	15.67	14.92	14.22	35
36	19.78	18.74	17.77	16.88	16.05	15.29	14.58	13.92	36
37	19.09	18.12	17.22	16.38	15.61	14.89	14.22	13.60	37
38	18.38	17.48	16.65	15.87	15.15	14.48	13.85	13.27	38
39	17.67	16.84	16.07	15.35	14.68	14.05	13.47	12.92	39
40	16.94	16.18	15.47	14.81	14.19	13.61	13.06	12.55	40

41	16.21	15.51	14.86	14.26	13.68	13.15	12.64	12.17	41
42	15.46	14.83	14.24	13.69	13.16	12.67	12.20	11.76	42
43	14.70	14.14	13.60	13.10	12.62	12.17	11.75	11.34	43
44	13.94	13.43	12.95	12.49	12.06	11.66	11.27	10.90	44
45	13.16	12.71	12.28	11.87	11.49	11.12	10.77	10.44	45
46	12.37	11.98	11.60	11.24	10.89	10.56	10.25	9.95	46
47	11.58	11.23	10.90	10.58	10.28	9.99	9.71	9.45	47
48	10.77	10.47	10.18	9.91	9.64	9.39	9.15	8.91	48
49	9.95	9.69	9.45	9.21	8.99	8.77	8.56	8.36	49
50	9.11	8.90	8.69	8.50	8.31	8.12	7.94	7.77	50
51	8.27	8.09	7.92	7.76	7.60	7.45	7.30	7.16	51
52	7.41	7.27	7.14	7.00	6.88	6.75	6.63	6.51	52
53	6.54	6.43	6.33	6.22	6.12	6.03	5.93	5.84	53
54	5.65	5.57	5.49	5.42	5.34	5.27	5.20	5.13	54
55	4.75	4.70	4.64	4.59	4.53	4.48	4.43	4.38	55
56	3.84	3.80	3.77	3.73	3.69	3.66	3.63	3.59	56
57	2.91	2.89	2.86	2.84	2.82	2.80	2.78	2.77	57
58	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.89	58
59	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	59

Table 7 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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	3.76	2.62	1.83	1.28	0.90	0.63	0.45	0.32	0
1	3.85	2.69	1.89	1.33	0.94	0.66	0.47	0.34	1
2	3.91	2.75	1.94	1.37	0.97	0.69	0.49	0.35	2
3	3.97	2.81	1.99	1.41	1.01	0.72	0.52	0.37	3
4	4.03	2.86	2.04	1.46	1.04	0.75	0.54	0.39	4
5	4.09	2.92	2.09	1.50	1.08	0.78	0.56	0.41	5
6	4.15	2.98	2.14	1.55	1.12	0.81	0.59	0.43	6
7	4.22	3.04	2.20	1.59	1.16	0.84	0.62	0.45	7
8	4.28	3.10	2.25	1.64	1.20	0.88	0.64	0.47	8
9	4.34	3.16	2.31	1.69	1.24	0.91	0.67	0.50	9
10	4.41	3.23	2.37	1.74	1.28	0.95	0.70	0.52	10
11	4.48	3.29	2.43	1.79	1.33	0.99	0.73	0.55	11
12	4.55	3.36	2.49	1.85	1.38	1.03	0.77	0.57	12
13	4.61	3.43	2.55	1.90	1.42	1.07	0.80	0.60	13
14	4.68	3.50	2.62	1.96	1.47	1.11	0.84	0.63	14
15	4.76	3.57	2.68	2.02	1.53	1.15	0.88	0.67	15
16	4.83	3.64	2.75	2.08	1.58	1.20	0.92	0.70	16
17	4.90	3.71	2.82	2.15	1.64	1.25	0.96	0.73	17
18	4.98	3.79	2.89	2.21	1.69	1.30	1.00	0.77	18
19	5.06	3.87	2.97	2.28	1.76	1.35	1.05	0.81	19
20	5.14	3.95	3.04	2.35	1.82	1.41	1.10	0.85	20
21	5.22	4.03	3.12	2.42	1.88	1.47	1.15	0.90	21
22	5.31	4.12	3.20	2.50	1.95	1.53	1.20	0.94	22
23	5.39	4.20	3.29	2.57	2.02	1.59	1.25	0.99	23
24	5.48	4.29	3.37	2.65	2.09	1.66	1.31	1.04	24
25	5.56	4.38	3.46	2.74	2.17	1.72	1.37	1.09	25
26	5.65	4.47	3.55	2.82	2.25	1.79	1.43	1.15	26
27	5.74	4.57	3.64	2.91	2.33	1.87	1.50	1.21	27
28	5.83	4.66	3.73	3.00	2.41	1.94	1.57	1.27	28
29	5.92	4.76	3.83	3.09	2.50	2.02	1.64	1.33	29
30	6.02	4.86	3.93	3.19	2.59	2.11	1.72	1.40	30

31	6.11	4.96	4.03	3.28	2.68	2.19	1.79	1.47	31
32	6.21	5.06	4.14	3.39	2.78	2.28	1.88	1.55	32
33	6.31	5.17	4.24	3.49	2.88	2.37	1.96	1.63	33
34	6.41	5.28	4.35	3.60	2.98	2.47	2.05	1.71	34
35	6.52	5.39	4.47	3.71	3.09	2.57	2.15	1.80	35
36	6.62	5.50	4.59	3.83	3.20	2.68	2.25	1.89	36
37	6.73	5.62	4.71	3.95	3.32	2.79	2.35	1.99	37
38	6.84	5.74	4.83	4.07	3.44	2.91	2.46	2.09	38
39	6.95	5.87	4.96	4.20	3.56	3.03	2.58	2.20	39
40	7.07	5.99	5.09	4.33	3.69	3.15	2.70	2.31	40
41	7.19	6.12	5.23	4.47	3.83	3.28	2.82	2.43	41
42	7.31	6.26	5.37	4.61	3.97	3.42	2.96	2.56	42
43	7.43	6.40	5.51	4.76	4.12	3.57	3.09	2.69	43
44	7.56	6.54	5.66	4.91	4.27	3.72	3.24	2.83	44
45	7.69	6.68	5.82	5.07	4.43	3.88	3.39	2.98	45
46	7.83	6.84	5.98	5.24	4.60	4.04	3.56	3.14	46
47	7.97	6.99	6.15	5.41	4.77	4.22	3.73	3.30	47
48	8.12	7.16	6.32	5.59	4.96	4.40	3.91	3.48	48
49	8.27	7.33	6.50	5.78	5.15	4.59	4.10	3.67	49
50	8.43	7.51	6.70	5.98	5.35	4.80	4.30	3.87	50
51	8.59	7.69	6.89	6.19	5.57	5.01	4.52	4.08	51
52	8.77	7.89	7.10	6.41	5.79	5.24	4.74	4.30	52
53	8.95	8.09	7.32	6.64	6.03	5.48	4.99	4.55	53
54	9.14	8.31	7.56	6.88	6.28	5.74	5.25	4.80	54
55	9.35	8.53	7.80	7.14	6.55	6.01	5.52	5.08	55
56	9.56	8.77	8.06	7.41	6.83	6.30	5.82	5.38	56
57	9.79	9.03	8.33	7.70	7.13	6.61	6.13	5.70	57
58	10.04	9.30	8.63	8.02	7.45	6.94	6.47	6.04	58
59	10.31	9.59	8.94	8.35	7.80	7.30	6.84	6.41	59
60	10.59	9.91	9.28	8.71	8.18	7.69	7.24	6.82	60
61	10.90	10.25	9.65	9.10	8.58	8.11	7.67	7.26	61
62	11.24	10.62	10.05	9.52	9.02	8.57	8.14	7.75	62
63	11.61	11.03	10.48	9.98	9.51	9.07	8.66	8.28	63
64	12.02	11.47	10.96	10.48	10.04	9.62	9.23	8.87	64
65	12.48	11.97	11.49	11.04	10.62	10.23	9.86	9.52	65

Table 8 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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	5.11	3.53	2.45	1.70	1.19	0.83	0.58	0.41	0
1	5.22	3.63	2.53	1.77	1.24	0.87	0.61	0.43	1
2	5.30	3.70	2.59	1.82	1.28	0.91	0.64	0.46	2
3	5.38	3.78	2.66	1.88	1.33	0.94	0.67	0.48	3
4	5.47	3.85	2.72	1.93	1.37	0.98	0.70	0.50	4
5	5.55	3.93	2.79	1.99	1.42	1.02	0.73	0.53	5
6	5.63	4.01	2.86	2.05	1.47	1.06	0.77	0.55	6
7	5.72	4.09	2.94	2.11	1.52	1.10	0.80	0.58	7
8	5.80	4.17	3.01	2.18	1.58	1.15	0.84	0.61	8
9	5.89	4.26	3.09	2.24	1.63	1.19	0.87	0.64	9
10	5.98	4.34	3.16	2.31	1.69	1.24	0.91	0.67	10
11	6.07	4.43	3.24	2.38	1.75	1.29	0.96	0.71	11
12	6.16	4.52	3.32	2.45	1.81	1.34	1.00	0.74	12
13	6.26	4.61	3.41	2.52	1.88	1.40	1.04	0.78	13
14	6.35	4.70	3.49	2.60	1.94	1.45	1.09	0.82	14
15	6.45	4.80	3.58	2.68	2.01	1.51	1.14	0.86	15
16	6.55	4.90	3.67	2.76	2.08	1.57	1.19	0.90	16
17	6.65	5.00	3.76	2.84	2.15	1.64	1.25	0.95	17
18	6.75	5.10	3.86	2.93	2.23	1.70	1.30	1.00	18
19	6.85	5.20	3.96	3.02	2.31	1.77	1.36	1.05	19
20	6.96	5.31	4.06	3.11	2.39	1.84	1.42	1.10	20
21	7.06	5.41	4.16	3.20	2.48	1.92	1.49	1.16	21
22	7.17	5.52	4.27	3.30	2.56	1.99	1.55	1.21	22
23	7.28	5.64	4.37	3.40	2.65	2.07	1.62	1.28	23
24	7.39	5.75	4.48	3.51	2.75	2.16	1.70	1.34	24
25	7.51	5.87	4.60	3.61	2.84	2.24	1.78	1.41	25
26	7.62	5.99	4.71	3.72	2.94	2.34	1.86	1.48	26
27	7.74	6.11	4.83	3.83	3.05	2.43	1.94	1.55	27
28	7.86	6.23	4.96	3.95	3.16	2.53	2.03	1.63	28
29	7.98	6.36	5.08	4.07	3.27	2.63	2.12	1.71	29
30	8.10	6.49	5.21	4.19	3.38	2.74	2.22	1.80	30

31	8.23	6.62	5.34	4.32	3.50	2.85	2.32	1.89	31
32	8.35	6.76	5.48	4.45	3.63	2.96	2.42	1.99	32
33	8.48	6.90	5.62	4.59	3.76	3.08	2.53	2.09	33
34	8.62	7.04	5.76	4.73	3.89	3.21	2.65	2.19	34
35	8.75	7.18	5.91	4.88	4.03	3.34	2.77	2.30	35
36	8.89	7.33	6.06	5.03	4.17	3.47	2.90	2.42	36
37	9.03	7.49	6.22	5.18	4.32	3.61	3.03	2.54	37
38	9.17	7.64	6.38	5.34	4.48	3.76	3.17	2.67	38
39	9.32	7.80	6.55	5.51	4.64	3.92	3.31	2.81	39
40	9.47	7.97	6.72	5.68	4.81	4.08	3.47	2.95	40
41	9.62	8.13	6.89	5.85	4.98	4.24	3.63	3.10	41
42	9.77	8.31	7.07	6.03	5.16	4.42	3.79	3.26	42
43	9.93	8.48	7.26	6.22	5.35	4.60	3.97	3.43	43
44	10.10	8.66	7.45	6.42	5.54	4.79	4.15	3.60	44
45	10.26	8.85	7.65	6.62	5.75	4.99	4.35	3.79	45
46	10.44	9.04	7.85	6.83	5.96	5.20	4.55	3.99	46
47	10.61	9.24	8.07	7.05	6.18	5.42	4.76	4.20	47
48	10.80	9.45	8.29	7.28	6.41	5.65	4.99	4.41	48
49	10.99	9.66	8.51	7.52	6.65	5.89	5.23	4.65	49
50	11.18	9.88	8.75	7.76	6.90	6.14	5.48	4.89	50
51	11.38	10.11	9.00	8.02	7.16	6.41	5.74	5.15	51
52	11.59	10.34	9.25	8.29	7.44	6.68	6.02	5.43	52
53	11.81	10.59	9.52	8.57	7.72	6.98	6.31	5.72	53
54	12.03	10.84	9.79	8.86	8.03	7.28	6.62	6.03	54
55	12.26	11.11	10.08	9.16	8.34	7.61	6.95	6.36	55
56	12.51	11.38	10.38	9.48	8.68	7.95	7.30	6.71	56
57	12.76	11.67	10.70	9.82	9.03	8.31	7.67	7.08	57
58	13.03	11.98	11.03	10.17	9.40	8.70	8.06	7.48	58
59	13.31	12.30	11.38	10.55	9.79	9.10	8.48	7.90	59
60	13.61	12.64	11.75	10.95	10.21	9.54	8.92	8.36	60
61	13.93	13.00	12.15	11.37	10.66	10.00	9.40	8.85	61
62	14.27	13.38	12.57	11.82	11.13	10.50	9.92	9.38	62
63	14.64	13.79	13.01	12.30	11.64	11.03	10.47	9.95	63
64	15.03	14.23	13.49	12.81	12.18	11.60	11.07	10.57	64
65	15.45	14.70	14.00	13.37	12.77	12.22	11.71	11.24	65

Table 9 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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	5.40	3.83	2.72	1.94	1.39	0.99	0.71	0.51	0
1	5.53	3.94	2.81	2.01	1.45	1.04	0.75	0.55	1
2	5.62	4.02	2.88	2.08	1.50	1.08	0.79	0.57	2
3	5.70	4.10	2.96	2.14	1.55	1.13	0.82	0.60	3
4	5.79	4.18	3.03	2.20	1.61	1.17	0.86	0.63	4
5	5.88	4.27	3.11	2.27	1.66	1.22	0.90	0.66	5
6	5.97	4.35	3.19	2.34	1.72	1.27	0.94	0.70	6
7	6.06	4.44	3.27	2.41	1.78	1.32	0.98	0.73	7
8	6.15	4.53	3.35	2.48	1.84	1.37	1.03	0.77	8
9	6.24	4.62	3.43	2.56	1.91	1.43	1.07	0.81	9
10	6.34	4.72	3.52	2.63	1.98	1.49	1.12	0.85	10
11	6.43	4.81	3.61	2.71	2.05	1.55	1.17	0.89	11
12	6.53	4.91	3.70	2.80	2.12	1.61	1.22	0.93	12
13	6.63	5.01	3.79	2.88	2.19	1.67	1.28	0.98	13
14	6.73	5.11	3.89	2.97	2.27	1.74	1.34	1.03	14
15	6.84	5.21	3.99	3.06	2.35	1.81	1.40	1.08	15
16	6.94	5.32	4.09	3.15	2.43	1.88	1.46	1.14	16
17	7.05	5.43	4.19	3.25	2.52	1.96	1.53	1.20	17
18	7.16	5.54	4.30	3.35	2.61	2.04	1.60	1.26	18
19	7.27	5.66	4.41	3.45	2.70	2.12	1.67	1.32	19
20	7.39	5.78	4.53	3.56	2.80	2.21	1.75	1.39	20
21	7.51	5.90	4.64	3.67	2.90	2.30	1.83	1.46	21
22	7.63	6.02	4.76	3.78	3.01	2.40	1.91	1.53	22
23	7.75	6.15	4.89	3.90	3.11	2.49	2.00	1.61	23
24	7.87	6.27	5.01	4.02	3.23	2.60	2.09	1.69	24
25	7.99	6.41	5.14	4.14	3.34	2.70	2.19	1.78	25
26	8.12	6.54	5.28	4.27	3.46	2.81	2.29	1.87	26
27	8.25	6.68	5.41	4.40	3.59	2.93	2.39	1.96	27
28	8.38	6.81	5.55	4.54	3.71	3.05	2.50	2.06	28
29	8.51	6.96	5.70	4.68	3.85	3.17	2.62	2.17	29
30	8.65	7.10	5.85	4.82	3.99	3.30	2.74	2.28	30

31	8.79	7.25	6.00	4.97	4.13	3.44	2.87	2.39	31
32	8.93	7.40	6.15	5.12	4.28	3.58	3.00	2.52	32
33	9.07	7.56	6.31	5.28	4.43	3.72	3.14	2.65	33
34	9.22	7.72	6.48	5.45	4.59	3.88	3.28	2.78	34
35	9.36	7.88	6.65	5.62	4.76	4.04	3.43	2.92	35
36	9.52	8.05	6.82	5.79	4.93	4.20	3.59	3.07	36
37	9.67	8.22	7.00	5.97	5.11	4.38	3.76	3.23	37
38	9.83	8.39	7.18	6.16	5.29	4.56	3.93	3.40	38
39	9.99	8.57	7.37	6.36	5.49	4.75	4.11	3.57	39
40	10.16	8.76	7.57	6.56	5.69	4.94	4.31	3.76	40
41	10.33	8.95	7.77	6.76	5.90	5.15	4.51	3.95	41
42	10.50	9.15	7.98	6.98	6.12	5.37	4.72	4.16	42
43	10.68	9.35	8.20	7.20	6.34	5.59	4.94	4.37	43
44	10.87	9.56	8.42	7.44	6.58	5.83	5.17	4.60	44
45	11.05	9.77	8.65	7.68	6.83	6.08	5.42	4.84	45
46	11.25	9.99	8.89	7.93	7.08	6.34	5.68	5.10	46
47	11.45	10.22	9.14	8.19	7.35	6.61	5.95	5.37	47
48	11.66	10.46	9.40	8.47	7.64	6.90	6.24	5.66	48
49	11.88	10.71	9.67	8.75	7.93	7.20	6.55	5.96	49
50	12.11	10.97	9.96	9.05	8.24	7.52	6.87	6.29	50
51	12.35	11.24	10.25	9.37	8.57	7.86	7.21	6.63	51
52	12.60	11.53	10.56	9.70	8.92	8.21	7.58	7.00	52
53	12.86	11.83	10.89	10.05	9.28	8.59	7.96	7.39	53
54	13.14	12.14	11.24	10.42	9.67	8.99	8.38	7.81	54
55	13.43	12.47	11.60	10.81	10.08	9.42	8.82	8.26	55
56	13.75	12.82	11.99	11.22	10.52	9.88	9.29	8.74	56
57	14.08	13.20	12.40	11.66	10.98	10.36	9.79	9.26	57
58	14.43	13.60	12.83	12.13	11.48	10.89	10.33	9.82	58
59	14.81	14.03	13.30	12.63	12.02	11.45	10.92	10.43	59
60	15.22	14.49	13.81	13.18	12.60	12.06	11.56	11.09	60

Table 10 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
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	6.88	4.83	3.41	2.41	1.71	1.22	0.87	0.62	0
1	7.03	4.96	3.52	2.50	1.78	1.28	0.92	0.66	1
2	7.14	5.06	3.61	2.58	1.85	1.33	0.96	0.69	2
3	7.25	5.17	3.70	2.65	1.91	1.38	1.00	0.73	3
4	7.36	5.27	3.79	2.73	1.98	1.44	1.05	0.76	4
5	7.47	5.38	3.89	2.82	2.05	1.49	1.09	0.80	5
6	7.58	5.49	3.98	2.90	2.12	1.55	1.14	0.84	6
7	7.70	5.60	4.08	2.99	2.20	1.62	1.19	0.88	7
8	7.81	5.71	4.19	3.08	2.27	1.68	1.25	0.93	8
9	7.93	5.82	4.29	3.17	2.35	1.75	1.30	0.98	9
10	8.05	5.94	4.40	3.27	2.43	1.82	1.36	1.02	10
11	8.17	6.06	4.51	3.37	2.52	1.89	1.42	1.08	11
12	8.30	6.18	4.62	3.47	2.61	1.97	1.49	1.13	12
13	8.42	6.31	4.74	3.57	2.70	2.05	1.56	1.19	13
14	8.55	6.44	4.86	3.68	2.80	2.13	1.63	1.25	14
15	8.68	6.57	4.98	3.79	2.89	2.22	1.70	1.31	15
16	8.81	6.70	5.11	3.91	3.00	2.30	1.78	1.37	16
17	8.95	6.83	5.24	4.02	3.10	2.40	1.86	1.44	17
18	9.08	6.97	5.37	4.15	3.21	2.49	1.94	1.52	18
19	9.22	7.11	5.50	4.27	3.32	2.59	2.03	1.59	19
20	9.36	7.26	5.64	4.40	3.44	2.70	2.12	1.67	20
21	9.51	7.41	5.79	4.53	3.56	2.81	2.22	1.76	21
22	9.65	7.56	5.93	4.67	3.69	2.92	2.32	1.84	22
23	9.80	7.71	6.08	4.81	3.82	3.04	2.42	1.94	23
24	9.95	7.87	6.24	4.96	3.95	3.16	2.53	2.04	24
25	10.10	8.03	6.40	5.11	4.09	3.29	2.65	2.14	25
26	10.26	8.19	6.56	5.27	4.24	3.42	2.77	2.25	26
27	10.41	8.36	6.72	5.43	4.39	3.56	2.89	2.36	27
28	10.57	8.53	6.90	5.59	4.54	3.70	3.03	2.48	28
29	10.74	8.70	7.07	5.76	4.71	3.85	3.16	2.60	29
30	10.90	8.88	7.25	5.94	4.87	4.01	3.31	2.73	30

31	11.07	9.06	7.43	6.12	5.04	4.17	3.46	2.87	31
32	11.24	9.25	7.62	6.30	5.22	4.34	3.61	3.02	32
33	11.42	9.44	7.82	6.50	5.41	4.52	3.78	3.17	33
34	11.60	9.63	8.02	6.69	5.60	4.70	3.95	3.33	34
35	11.78	9.83	8.22	6.90	5.80	4.89	4.13	3.50	35
36	11.96	10.03	8.44	7.11	6.01	5.09	4.32	3.67	36
37	12.15	10.24	8.65	7.33	6.22	5.30	4.52	3.86	37
38	12.34	10.45	8.88	7.56	6.45	5.51	4.72	4.06	38
39	12.54	10.67	9.11	7.79	6.68	5.74	4.94	4.26	39
40	12.74	10.90	9.34	8.03	6.92	5.97	5.17	4.48	40
41	12.94	11.13	9.59	8.28	7.17	6.22	5.41	4.71	41
42	13.15	11.36	9.84	8.54	7.43	6.48	5.66	4.95	42
43	13.37	11.60	10.10	8.81	7.70	6.74	5.92	5.21	43
44	13.59	11.85	10.36	9.08	7.98	7.02	6.19	5.48	44
45	13.81	12.11	10.64	9.37	8.27	7.32	6.48	5.76	45
46	14.05	12.37	10.93	9.67	8.58	7.62	6.79	6.06	46
47	14.28	12.65	11.22	9.98	8.89	7.94	7.11	6.37	47
48	14.53	12.93	11.53	10.30	9.23	8.28	7.44	6.71	48
49	14.78	13.22	11.84	10.64	9.57	8.63	7.80	7.06	49
50	15.05	13.52	12.17	10.98	9.93	9.00	8.17	7.43	50
51	15.32	13.83	12.51	11.35	10.31	9.39	8.56	7.82	51
52	15.60	14.15	12.87	11.73	10.71	9.79	8.98	8.24	52
53	15.89	14.49	13.24	12.12	11.12	10.22	9.41	8.69	53
54	16.19	14.83	13.62	12.53	11.56	10.67	9.88	9.16	54
55	16.50	15.20	14.02	12.97	12.01	11.15	10.37	9.66	55
56	16.83	15.57	14.44	13.42	12.49	11.65	10.88	10.19	56
57	17.17	15.97	14.88	13.89	13.00	12.18	11.43	10.75	57
58	17.54	16.39	15.34	14.40	13.53	12.74	12.02	11.36	58
59	17.92	16.83	15.83	14.93	14.10	13.34	12.64	12.00	59
60	18.32	17.29	16.35	15.49	14.70	13.98	13.31	12.70	60

Table 11 Multipliers for pecuniary loss for life (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	45.80	39.31	34.17	30.05	26.70	23.96	21.68	19.77	0
1	45.73	39.31	34.20	30.10	26.77	24.04	21.76	19.85	1
2	45.43	39.09	34.06	30.00	26.70	23.99	21.73	19.83	2
3	45.11	38.87	33.90	29.89	26.62	23.93	21.69	19.80	3
4	44.78	38.64	33.74	29.78	26.54	23.87	21.64	19.76	4
5	44.45	38.41	33.57	29.66	26.46	23.81	21.60	19.73	5
6	44.11	38.17	33.40	29.54	26.37	23.74	21.55	19.69	6
7	43.76	37.92	33.22	29.41	26.27	23.67	21.50	19.65	7
8	43.41	37.67	33.04	29.28	26.18	23.60	21.44	19.61	8
9	43.05	37.41	32.86	29.14	26.08	23.53	21.38	19.57	9
10	42.69	37.15	32.67	29.00	25.97	23.45	21.33	19.53	10
11	42.32	36.88	32.47	28.85	25.86	23.37	21.26	19.48	11
12	41.94	36.61	32.27	28.70	25.75	23.28	21.20	19.43	12
13	41.57	36.33	32.06	28.55	25.64	23.20	21.13	19.38	13
14	41.18	36.05	31.85	28.40	25.52	23.11	21.06	19.32	14
15	40.79	35.76	31.64	28.24	25.40	23.01	20.99	19.27	15
16	40.40	35.47	31.42	28.07	25.27	22.92	20.92	19.21	16
17	40.01	35.18	31.20	27.91	25.15	22.82	20.84	19.15	17
18	39.62	34.89	30.98	27.74	25.02	22.72	20.77	19.09	18
19	39.22	34.59	30.76	27.57	24.90	22.63	20.70	19.04	19
20	38.83	34.30	30.54	27.40	24.77	22.53	20.62	18.98	20
21	38.42	33.99	30.31	27.23	24.63	22.43	20.54	18.91	21
22	38.02	33.68	30.08	27.05	24.49	22.32	20.46	18.85	22
23	37.60	33.37	29.83	26.87	24.35	22.21	20.37	18.78	23
24	37.18	33.04	29.59	26.67	24.20	22.09	20.28	18.71	24
25	36.75	32.71	29.33	26.48	24.05	21.97	20.18	18.63	25

26	36.31	32.38	29.07	26.27	23.89	21.85	20.08	18.55	26
27	35.87	32.04	28.80	26.06	23.72	21.72	19.98	18.47	27
28	35.42	31.69	28.53	25.85	23.55	21.58	19.87	18.38	28
29	34.97	31.33	28.25	25.63	23.38	21.44	19.76	18.29	29
30	34.50	30.96	27.96	25.40	23.19	21.29	19.64	18.20	30
31	34.02	30.59	27.66	25.16	23.00	21.14	19.51	18.10	31
32	33.54	30.20	27.36	24.91	22.81	20.98	19.38	17.99	32
33	33.05	29.81	27.04	24.66	22.60	20.81	19.25	17.88	33
34	32.56	29.42	26.72	24.40	22.39	20.64	19.11	17.76	34
35	32.05	29.01	26.39	24.13	22.17	20.46	18.96	17.64	35
36	31.54	28.59	26.05	23.85	21.94	20.27	18.80	17.51	36
37	31.01	28.16	25.70	23.57	21.70	20.07	18.64	17.37	37
38	30.48	27.73	25.34	23.27	21.46	19.87	18.47	17.23	38
39	29.94	27.29	24.98	22.97	21.21	19.66	18.29	17.08	39
40	29.40	26.84	24.61	22.66	20.95	19.44	18.11	16.92	40
41	28.85	26.38	24.23	22.34	20.68	19.22	17.92	16.76	41
42	28.29	25.92	23.84	22.02	20.41	18.98	17.72	16.59	42
43	27.73	25.44	23.44	21.68	20.13	18.74	17.52	16.42	43
44	27.15	24.96	23.04	21.34	19.83	18.49	17.30	16.23	44
45	26.57	24.47	22.62	20.98	19.53	18.23	17.08	16.04	45
46	25.98	23.96	22.19	20.61	19.21	17.96	16.84	15.84	46
47	25.37	23.45	21.75	20.23	18.89	17.68	16.60	15.62	47
48	24.76	22.93	21.30	19.85	18.55	17.39	16.34	15.40	48
49	24.14	22.39	20.84	19.45	18.20	17.08	16.08	15.16	49
50	23.52	21.86	20.37	19.04	17.85	16.78	15.80	14.93	50
51	22.90	21.32	19.90	18.63	17.49	16.46	15.53	14.68	51
52	22.28	20.78	19.43	18.22	17.12	16.14	15.24	14.43	52
53	21.65	20.23	18.95	17.79	16.75	15.80	14.95	14.16	53
54	21.02	19.67	18.46	17.36	16.37	15.46	14.64	13.89	54
55	20.38	19.11	17.96	16.92	15.98	15.12	14.33	13.62	55

Table 11 Multipliers for pecuniary loss for life (males) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
56	19.75	18.55	17.47	16.48	15.58	14.77	14.02	13.33	56
57	19.12	17.99	16.97	16.04	15.19	14.41	13.70	13.04	57
58	18.50	17.44	16.47	15.59	14.78	14.05	13.37	12.74	58
59	17.87	16.87	15.97	15.14	14.38	13.68	13.03	12.44	59
60	17.24	16.31	15.46	14.68	13.96	13.30	12.69	12.13	60
61	16.61	15.74	14.94	14.21	13.54	12.92	12.34	11.81	61
62	15.98	15.17	14.43	13.74	13.11	12.52	11.98	11.48	62
63	15.35	14.60	13.90	13.26	12.67	12.12	11.62	11.14	63
64	14.72	14.02	13.38	12.78	12.23	11.72	11.24	10.80	64
65	14.09	13.45	12.85	12.30	11.78	11.31	10.86	10.45	65
66	13.46	12.87	12.32	11.81	11.33	10.89	10.48	10.09	66
67	12.85	12.30	11.80	11.32	10.88	10.47	10.09	9.73	67
68	12.24	11.74	11.28	10.84	10.44	10.06	9.70	9.36	68
69	11.64	11.19	10.76	10.36	9.99	9.64	9.31	9.00	69
70	11.06	10.65	10.26	9.89	9.55	9.23	8.92	8.64	70
71	10.51	10.13	9.77	9.44	9.12	8.83	8.55	8.29	71
72	9.97	9.63	9.30	9.00	8.71	8.44	8.18	7.94	72
73	9.45	9.14	8.84	8.56	8.30	8.05	7.82	7.59	73
74	8.95	8.67	8.40	8.15	7.91	7.68	7.46	7.26	74
75	8.46	8.21	7.97	7.74	7.52	7.31	7.11	6.93	75
76	8.00	7.77	7.55	7.34	7.14	6.95	6.77	6.60	76
77	7.56	7.35	7.15	6.96	6.78	6.61	6.45	6.29	77
78	7.14	6.95	6.77	6.60	6.43	6.28	6.13	5.99	78
79	6.73	6.56	6.40	6.25	6.10	5.96	5.82	5.70	79
80	6.35	6.20	6.06	5.92	5.78	5.65	5.53	5.41	80

81	6.00	5.86	5.73	5.60	5.48	5.36	5.25	5.14	81
82	5.66	5.54	5.42	5.30	5.19	5.09	4.99	4.89	82
83	5.35	5.24	5.13	5.03	4.93	4.83	4.74	4.65	83
84	5.07	4.97	4.87	4.78	4.69	4.60	4.52	4.43	84
85	4.81	4.72	4.63	4.54	4.46	4.38	4.30	4.23	85
86	4.56	4.48	4.40	4.32	4.24	4.17	4.10	4.04	86
87	4.32	4.24	4.17	4.10	4.03	3.96	3.90	3.84	87
88	4.07	4.01	3.94	3.88	3.82	3.76	3.70	3.64	88
89	3.84	3.78	3.72	3.66	3.61	3.56	3.50	3.45	89
90	3.62	3.56	3.51	3.46	3.41	3.36	3.32	3.27	90
91	3.40	3.35	3.31	3.26	3.22	3.17	3.13	3.09	91
92	3.19	3.14	3.10	3.06	3.02	2.99	2.95	2.91	92
93	2.99	2.96	2.92	2.88	2.85	2.81	2.78	2.75	93
94	2.82	2.78	2.75	2.72	2.69	2.66	2.63	2.60	94
95	2.65	2.62	2.59	2.56	2.53	2.50	2.48	2.45	95
96	2.48	2.45	2.43	2.40	2.38	2.35	2.33	2.31	96
97	2.32	2.29	2.27	2.25	2.23	2.21	2.19	2.16	97
98	2.15	2.13	2.11	2.10	2.08	2.06	2.04	2.02	98
99	1.99	1.98	1.96	1.94	1.93	1.91	1.90	1.88	99
100	1.83	1.82	1.81	1.79	1.78	1.76	1.75	1.74	100

Table 12 Multipliers for pecuniary loss for life (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population mortality and rate of return of								Age at date of trial
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
0	47.34	40.38	34.93	30.59	27.10	24.25	21.90	19.94	0
1	47.25	40.36	34.95	30.64	27.16	24.31	21.97	20.01	1
2	46.97	40.18	34.82	30.55	27.10	24.28	21.94	19.99	2
3	46.67	39.97	34.69	30.46	27.04	24.23	21.91	19.97	3
4	46.37	39.77	34.54	30.36	26.97	24.18	21.88	19.94	4
5	46.06	39.55	34.40	30.26	26.89	24.13	21.84	19.92	5
6	45.74	39.34	34.24	30.15	26.82	24.08	21.80	19.89	6
7	45.42	39.11	34.09	30.04	26.74	24.02	21.76	19.86	7
8	45.09	38.88	33.93	29.93	26.66	23.97	21.72	19.83	8
9	44.76	38.65	33.76	29.81	26.58	23.91	21.68	19.80	9
10	44.42	38.41	33.59	29.69	26.49	23.84	21.63	19.76	10
11	44.08	38.17	33.42	29.56	26.40	23.78	21.58	19.72	11
12	43.73	37.92	33.24	29.44	26.31	23.71	21.53	19.69	12
13	43.38	37.67	33.06	29.30	26.21	23.64	21.48	19.65	13
14	43.02	37.41	32.87	29.17	26.11	23.56	21.42	19.60	14
15	42.65	37.15	32.68	29.03	26.01	23.48	21.36	19.56	15
16	42.29	36.88	32.49	28.89	25.90	23.41	21.30	19.52	16
17	41.91	36.61	32.29	28.74	25.79	23.32	21.24	19.47	17
18	41.54	36.34	32.09	28.59	25.68	23.24	21.18	19.42	18
19	41.15	36.05	31.88	28.43	25.56	23.15	21.11	19.37	19
20	40.77	35.77	31.67	28.28	25.44	23.06	21.04	19.32	20
21	40.37	35.48	31.45	28.11	25.32	22.97	20.97	19.26	21
22	39.97	35.18	31.23	27.94	25.19	22.87	20.90	19.20	22
23	39.57	34.88	31.00	27.77	25.06	22.77	20.82	19.14	23
24	39.16	34.57	30.77	27.59	24.93	22.67	20.74	19.08	24
25	38.74	34.25	30.53	27.41	24.79	22.56	20.65	19.01	25

26	38.32	33.93	30.28	27.22	24.64	22.44	20.56	18.94	26
27	37.89	33.61	30.03	27.03	24.49	22.33	20.47	18.87	27
28	37.46	33.27	29.78	26.83	24.34	22.21	20.38	18.79	28
29	37.01	32.93	29.51	26.63	24.18	22.08	20.28	18.71	29
30	36.57	32.59	29.24	26.42	24.01	21.95	20.17	18.63	30
31	36.11	32.23	28.97	26.20	23.84	21.81	20.06	18.54	31
32	35.65	31.87	28.68	25.98	23.66	21.67	19.95	18.45	32
33	35.18	31.50	28.39	25.75	23.48	21.52	19.83	18.35	33
34	34.70	31.13	28.10	25.51	23.29	21.37	19.71	18.25	34
35	34.22	30.74	27.79	25.26	23.09	21.21	19.58	18.15	35
36	33.73	30.35	27.48	25.01	22.89	21.05	19.44	18.04	36
37	33.23	29.96	27.16	24.75	22.68	20.88	19.30	17.92	37
38	32.72	29.55	26.83	24.49	22.46	20.70	19.16	17.80	38
39	32.21	29.14	26.50	24.22	22.24	20.51	19.00	17.67	39
40	31.69	28.72	26.16	23.94	22.01	20.33	18.85	17.54	40
41	31.17	28.29	25.81	23.65	21.77	20.13	18.68	17.41	41
42	30.64	27.86	25.45	23.36	21.53	19.93	18.51	17.26	42
43	30.10	27.42	25.09	23.06	21.28	19.72	18.34	17.12	43
44	29.56	26.97	24.71	22.75	21.02	19.50	18.16	16.96	44
45	29.00	26.51	24.33	22.43	20.75	19.28	17.97	16.80	45
46	28.44	26.04	23.94	22.10	20.48	19.04	17.77	16.63	46
47	27.88	25.57	23.55	21.77	20.20	18.80	17.56	16.46	47
48	27.30	25.09	23.14	21.42	19.90	18.55	17.35	16.27	48
49	26.72	24.60	22.73	21.07	19.60	18.30	17.13	16.08	49
50	26.14	24.10	22.30	20.71	19.30	18.03	16.90	15.88	50
51	25.54	23.60	21.87	20.34	18.98	17.76	16.66	15.68	51
52	24.95	23.09	21.44	19.97	18.65	17.48	16.42	15.47	52
53	24.36	22.58	21.00	19.59	18.33	17.20	16.17	15.25	53
54	23.78	22.09	20.58	19.22	18.01	16.92	15.93	15.04	54
55	23.21	21.59	20.15	18.85	17.69	16.64	15.68	14.82	55

Table 12 Multipliers for pecuniary loss for life (females) *continued*

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population mortality and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
56	22.63	21.10	19.72	18.47	17.36	16.35	15.43	14.60	56
57	22.05	20.59	19.27	18.09	17.02	16.05	15.16	14.36	57
58	21.46	20.07	18.82	17.69	16.66	15.74	14.89	14.12	58
59	20.85	19.54	18.35	17.27	16.30	15.41	14.60	13.86	59
60	20.22	18.98	17.86	16.84	15.91	15.07	14.29	13.58	60
61	19.57	18.40	17.35	16.38	15.50	14.70	13.97	13.29	61
62	18.90	17.81	16.81	15.91	15.08	14.32	13.62	12.98	62
63	18.21	17.19	16.26	15.41	14.63	13.92	13.26	12.65	63
64	17.52	16.57	15.70	14.90	14.17	13.50	12.88	12.31	64
65	16.81	15.94	15.13	14.39	13.70	13.07	12.49	11.95	65
66	16.11	15.30	14.55	13.86	13.23	12.64	12.09	11.59	66
67	15.42	14.67	13.98	13.34	12.75	12.20	11.69	11.22	67
68	14.75	14.05	13.42	12.82	12.27	11.76	11.29	10.85	68
69	14.08	13.45	12.86	12.31	11.80	11.33	10.89	10.47	69
70	13.44	12.85	12.31	11.81	11.34	10.90	10.49	10.11	70
71	12.8	12.28	11.79	11.32	10.89	10.48	10.10	9.74	71
72	12.2	11.74	11.28	10.85	10.45	10.08	9.72	9.39	72
73	11.7	11.21	10.79	10.40	10.03	9.68	9.35	9.05	73
74	11.1	10.69	10.31	9.94	9.60	9.28	8.98	8.70	74
75	10.6	10.18	9.83	9.50	9.19	8.89	8.61	8.35	75
76	10.0	9.68	9.36	9.06	8.77	8.50	8.25	8.00	76
77	9.5	9.19	8.90	8.62	8.36	8.11	7.88	7.66	77
78	9.0	8.70	8.44	8.19	7.95	7.73	7.51	7.31	78
79	8.5	8.22	7.99	7.76	7.55	7.34	7.15	6.96	79
80	8.0	7.76	7.55	7.34	7.15	6.96	6.79	6.62	80

81	7.5	7.32	7.12	6.94	6.76	6.60	6.44	6.28	81
82	7.1	6.89	6.72	6.55	6.39	6.24	6.10	5.96	82
83	6.7	6.49	6.33	6.19	6.04	5.91	5.78	5.65	83
84	6.3	6.12	5.98	5.85	5.72	5.59	5.47	5.36	84
85	5.9	5.78	5.65	5.53	5.42	5.30	5.20	5.09	85
86	5.6	5.46	5.35	5.24	5.13	5.03	4.93	4.84	86
87	5.3	5.16	5.06	4.96	4.86	4.77	4.68	4.60	87
88	5.0	4.88	4.79	4.70	4.61	4.53	4.45	4.37	88
89	4.7	4.62	4.53	4.45	4.37	4.30	4.22	4.15	89
90	4.5	4.37	4.30	4.22	4.15	4.08	4.02	3.95	90
91	4.2	4.13	4.07	4.00	3.93	3.87	3.81	3.75	91
92	4.0	3.90	3.84	3.78	3.72	3.67	3.61	3.56	92
93	3.7	3.68	3.62	3.57	3.52	3.47	3.42	3.37	93
94	3.5	3.46	3.41	3.36	3.32	3.27	3.23	3.18	94
95	3.3	3.25	3.21	3.16	3.12	3.08	3.04	3.00	95
96	3.1	3.05	3.01	2.97	2.93	2.90	2.86	2.83	96
97	2.9	2.87	2.83	2.80	2.77	2.73	2.70	2.67	97
98	2.7	2.70	2.67	2.64	2.61	2.58	2.55	2.53	98
99	2.6	2.53	2.51	2.48	2.45	2.43	2.40	2.38	99
100	2.4	2.37	2.34	2.32	2.29	2.27	2.25	2.23	100

Table 13 Multipliers for loss of earnings to pension age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population mortality and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	33.83	30.56	27.74	25.30	23.19	21.34	19.72	18.30	16
17	33.34	30.17	27.43	25.05	22.99	21.18	19.59	18.20	17
18	32.85	29.78	27.12	24.80	22.79	21.02	19.47	18.09	18
19	32.36	29.38	26.80	24.55	22.58	20.85	19.33	17.99	19
20	31.86	28.98	26.48	24.29	22.37	20.68	19.19	17.87	20
21	31.35	28.57	26.15	24.02	22.15	20.51	19.05	17.76	21
22	30.84	28.16	25.81	23.75	21.93	20.32	18.90	17.63	22
23	30.32	27.73	25.46	23.46	21.70	20.13	18.74	17.50	23
24	29.78	27.29	25.10	23.17	21.46	19.93	18.58	17.37	24
25	29.25	26.85	24.74	22.87	21.21	19.73	18.41	17.23	25
26	28.70	26.40	24.36	22.56	20.95	19.51	18.23	17.08	26
27	28.15	25.94	23.98	22.24	20.68	19.29	18.04	16.92	27
28	27.58	25.47	23.59	21.91	20.41	19.06	17.85	16.76	28
29	27.01	24.99	23.18	21.57	20.12	18.82	17.64	16.59	29
30	26.43	24.50	22.77	21.22	19.82	18.57	17.43	16.40	30
31	25.84	24.00	22.34	20.86	19.52	18.30	17.21	16.21	31
32	25.24	23.49	21.91	20.49	19.20	18.03	16.98	16.01	32
33	24.63	22.97	21.46	20.10	18.87	17.75	16.73	15.80	33
34	24.02	22.44	21.01	19.71	18.53	17.46	16.48	15.59	34
35	23.39	21.90	20.54	19.30	18.18	17.15	16.21	15.36	35
36	22.76	21.34	20.06	18.89	17.81	16.83	15.94	15.11	36
37	22.11	20.78	19.56	18.45	17.44	16.50	15.65	14.86	37
38	21.45	20.20	19.06	18.01	17.05	16.16	15.34	14.59	38
39	20.79	19.62	18.54	17.55	16.64	15.80	15.03	14.31	39
40	20.12	19.02	18.02	17.09	16.23	15.44	14.70	14.02	40
41	19.44	18.42	17.48	16.61	15.80	15.05	14.36	13.72	41
42	18.75	17.80	16.93	16.12	15.36	14.66	14.01	13.40	42
43	18.05	17.18	16.37	15.61	14.91	14.25	13.64	13.07	43
44	17.34	16.54	15.79	15.09	14.44	13.82	13.25	12.72	44
45	16.63	15.89	15.20	14.55	13.95	13.38	12.85	12.35	45

46	15.90	15.22	14.59	14.00	13.44	12.92	12.43	11.97	46
47	15.15	14.54	13.97	13.43	12.92	12.44	11.99	11.56	47
48	14.40	13.85	13.33	12.84	12.38	11.94	11.53	11.14	48
49	13.64	13.15	12.69	12.24	11.83	11.43	11.05	10.70	49
50	12.88	12.44	12.02	11.63	11.25	10.90	10.56	10.24	50
51	12.10	11.72	11.35	11.00	10.67	10.35	10.04	9.76	51
52	11.32	10.98	10.66	10.35	10.06	9.78	9.51	9.25	52
53	10.52	10.23	9.96	9.69	9.44	9.19	8.96	8.73	53
54	9.72	9.48	9.24	9.01	8.79	8.58	8.38	8.18	54
55	8.91	8.70	8.50	8.31	8.13	7.95	7.78	7.61	55
56	8.09	7.92	7.75	7.59	7.44	7.29	7.15	7.01	56
57	7.25	7.12	6.99	6.86	6.73	6.61	6.50	6.38	57
58	6.41	6.30	6.20	6.10	6.00	5.91	5.81	5.72	58
59	5.55	5.47	5.39	5.32	5.24	5.17	5.10	5.03	59
60	4.67	4.62	4.56	4.51	4.46	4.41	4.36	4.31	60
61	3.78	3.75	3.71	3.67	3.64	3.61	3.57	3.54	61
62	2.87	2.85	2.83	2.81	2.79	2.77	2.75	2.73	62
63	1.94	1.93	1.92	1.91	1.90	1.89	1.89	1.88	63
64	0.98	0.98	0.98	0.98	0.97	0.97	0.97	0.97	64

Table 14 Multipliers for loss of earnings to pension age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	34.22	30.89	28.03	25.55	23.40	21.53	19.89	18.45	16
17	33.73	30.50	27.72	25.31	23.21	21.37	19.76	18.35	17
18	33.23	30.11	27.40	25.05	23.01	21.21	19.63	18.24	18
19	32.73	29.70	27.08	24.79	22.80	21.04	19.50	18.13	19
20	32.22	29.29	26.75	24.53	22.58	20.87	19.36	18.02	20
21	31.70	28.87	26.41	24.25	22.36	20.69	19.21	17.90	21
22	31.17	28.45	26.06	23.97	22.13	20.50	19.06	17.77	22
23	30.64	28.01	25.71	23.68	21.89	20.30	18.90	17.64	23
24	30.10	27.57	25.34	23.38	21.64	20.10	18.73	17.50	24
25	29.55	27.12	24.97	23.07	21.39	19.89	18.55	17.36	25
26	28.99	26.66	24.59	22.76	21.13	19.67	18.37	17.21	26
27	28.43	26.19	24.20	22.43	20.86	19.45	18.18	17.05	27
28	27.86	25.71	23.80	22.10	20.58	19.21	17.99	16.88	28
29	27.28	25.22	23.39	21.75	20.29	18.97	17.78	16.71	29
30	26.69	24.73	22.97	21.40	19.99	18.71	17.56	16.52	30
31	26.09	24.22	22.54	21.03	19.68	18.45	17.34	16.33	31
32	25.48	23.70	22.10	20.66	19.35	18.17	17.10	16.13	32
33	24.87	23.18	21.65	20.27	19.02	17.89	16.86	15.92	33
34	24.24	22.64	21.19	19.87	18.68	17.59	16.60	15.70	34
35	23.61	22.09	20.72	19.47	18.33	17.29	16.33	15.47	35
36	22.97	21.54	20.23	19.04	17.96	16.97	16.06	15.22	36
37	22.32	20.97	19.74	18.61	17.58	16.64	15.77	14.97	37
38	21.66	20.39	19.23	18.17	17.19	16.29	15.46	14.70	38
39	20.99	19.81	18.71	17.71	16.79	15.94	15.15	14.42	39
40	20.32	19.21	18.19	17.24	16.37	15.57	14.82	14.13	40
41	19.63	18.60	17.64	16.76	15.94	15.18	14.48	13.83	41
42	18.94	17.98	17.09	16.27	15.50	14.79	14.13	13.51	42
43	18.24	17.35	16.53	15.76	15.04	14.38	13.76	13.18	43
44	17.53	16.71	15.95	15.24	14.57	13.95	13.37	12.83	44
45	16.81	16.06	15.35	14.70	14.08	13.51	12.97	12.46	45

46	16.08	15.39	14.75	14.15	13.58	13.05	12.55	12.08	46
47	15.33	14.71	14.13	13.58	13.06	12.57	12.11	11.68	47
48	14.58	14.02	13.49	13.00	12.52	12.08	11.66	11.26	48
49	13.82	13.32	12.85	12.40	11.97	11.57	11.18	10.82	49
50	13.05	12.61	12.18	11.78	11.40	11.03	10.69	10.36	50
51	12.27	11.88	11.50	11.15	10.81	10.48	10.17	9.88	51
52	11.48	11.14	10.81	10.49	10.20	9.91	9.64	9.37	52
53	10.68	10.38	10.10	9.83	9.57	9.32	9.08	8.85	53
54	9.87	9.62	9.38	9.14	8.92	8.70	8.50	8.30	54
55	9.05	8.84	8.63	8.44	8.25	8.07	7.89	7.72	55
56	8.21	8.04	7.87	7.71	7.55	7.40	7.26	7.11	56
57	7.37	7.23	7.09	6.96	6.84	6.71	6.59	6.48	57
58	6.50	6.40	6.29	6.19	6.09	5.99	5.90	5.81	58
59	5.63	5.55	5.47	5.39	5.32	5.24	5.17	5.10	59
60	4.73	4.68	4.62	4.57	4.51	4.46	4.41	4.36	60
61	3.82	3.79	3.75	3.72	3.68	3.65	3.61	3.58	61
62	2.90	2.88	2.86	2.84	2.82	2.80	2.78	2.76	62
63	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.89	63
64	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	64

Table 15 Multipliers for loss of earnings to pension age 60 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
16	31.58	28.77	26.31	24.16	22.28	20.61	19.14	17.84	16
17	31.06	28.34	25.97	23.88	22.05	20.42	18.99	17.71	17
18	30.53	27.91	25.62	23.60	21.81	20.23	18.83	17.58	18
19	30.00	27.48	25.26	23.30	21.57	20.04	18.67	17.45	19
20	29.47	27.04	24.90	23.01	21.33	19.83	18.50	17.31	20
21	28.92	26.59	24.53	22.70	21.07	19.62	18.32	17.16	21
22	28.37	26.13	24.15	22.38	20.81	19.40	18.14	17.01	22
23	27.81	25.67	23.76	22.06	20.54	19.17	17.95	16.85	23
24	27.24	25.19	23.36	21.72	20.25	18.94	17.75	16.68	24
25	26.66	24.70	22.95	21.38	19.96	18.69	17.54	16.50	25
26	26.08	24.21	22.53	21.02	19.66	18.43	17.32	16.31	26
27	25.48	23.70	22.10	20.65	19.35	18.17	17.09	16.12	27
28	24.88	23.19	21.66	20.28	19.02	17.89	16.86	15.92	28
29	24.27	22.66	21.21	19.89	18.69	17.60	16.61	15.70	29
30	23.64	22.12	20.74	19.49	18.34	17.30	16.35	15.48	30
31	23.01	21.57	20.26	19.07	17.98	16.99	16.08	15.24	31
32	22.37	21.01	19.78	18.65	17.61	16.66	15.79	14.99	32
33	21.72	20.44	19.28	18.21	17.23	16.32	15.49	14.73	33
34	21.06	19.86	18.77	17.76	16.83	15.97	15.18	14.46	34
35	20.38	19.27	18.24	17.29	16.42	15.61	14.86	14.17	35
36	19.70	18.66	17.70	16.81	15.99	15.23	14.52	13.86	36
37	19.01	18.04	17.15	16.32	15.55	14.83	14.17	13.55	37
38	18.30	17.41	16.58	15.81	15.09	14.42	13.80	13.21	38
39	17.59	16.77	16.00	15.29	14.62	14.00	13.41	12.87	39
40	16.87	16.12	15.41	14.75	14.13	13.55	13.01	12.50	40

41	16.14	15.45	14.81	14.20	13.63	13.10	12.59	12.12	41
42	15.40	14.77	14.19	13.63	13.11	12.62	12.16	11.72	42
43	14.65	14.08	13.55	13.05	12.58	12.13	11.70	11.30	43
44	13.89	13.38	12.90	12.45	12.02	11.62	11.23	10.86	44
45	13.11	12.66	12.24	11.83	11.45	11.08	10.73	10.40	45
46	12.33	11.93	11.55	11.19	10.85	10.53	10.22	9.92	46
47	11.53	11.18	10.85	10.54	10.24	9.95	9.67	9.41	47
48	10.72	10.42	10.13	9.86	9.60	9.35	9.11	8.88	48
49	9.90	9.64	9.40	9.17	8.94	8.73	8.52	8.32	49
50	9.07	8.85	8.65	8.45	8.26	8.08	7.90	7.73	50
51	8.22	8.05	7.88	7.72	7.56	7.41	7.26	7.12	51
52	7.37	7.23	7.10	6.97	6.84	6.72	6.60	6.48	52
53	6.50	6.40	6.29	6.19	6.09	5.99	5.90	5.81	53
54	5.62	5.54	5.47	5.39	5.32	5.24	5.17	5.10	54
55	4.73	4.67	4.62	4.57	4.51	4.46	4.41	4.36	55
56	3.82	3.79	3.75	3.71	3.68	3.65	3.61	3.58	56
57	2.90	2.88	2.85	2.83	2.81	2.79	2.78	2.76	57
58	1.95	1.94	1.93	1.92	1.92	1.91	1.90	1.89	58
59	0.99	0.99	0.98	0.98	0.98	0.98	0.97	0.97	59

Table 16 Multipliers for loss of earnings to pension age 60 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of								Age at date of trial
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
16	31.88	29.03	26.55	24.37	22.46	20.77	19.28	17.96	16
17	31.36	28.61	26.20	24.09	22.23	20.59	19.13	17.84	17
18	30.83	28.17	25.85	23.80	21.99	20.40	18.98	17.71	18
19	30.29	27.73	25.49	23.50	21.75	20.19	18.81	17.57	19
20	29.74	27.28	25.11	23.20	21.50	19.99	18.64	17.43	20
21	29.18	26.82	24.73	22.88	21.24	19.77	18.46	17.28	21
22	28.62	26.35	24.35	22.56	20.97	19.55	18.27	17.12	22
23	28.05	25.88	23.95	22.23	20.69	19.31	18.07	16.96	23
24	27.47	25.39	23.54	21.88	20.40	19.07	17.87	16.79	24
25	26.88	24.90	23.12	21.53	20.10	18.82	17.66	16.61	25
26	26.28	24.39	22.69	21.17	19.80	18.56	17.43	16.42	26
27	25.68	23.88	22.26	20.80	19.48	18.28	17.20	16.22	27
28	25.06	23.35	21.81	20.41	19.15	18.00	16.96	16.01	28
29	24.44	22.82	21.35	20.02	18.81	17.71	16.71	15.79	29
30	23.81	22.27	20.88	19.61	18.46	17.41	16.44	15.56	30
31	23.17	21.72	20.40	19.19	18.09	17.09	16.17	15.32	31
32	22.52	21.15	19.90	18.76	17.72	16.76	15.88	15.07	32
33	21.86	20.57	19.40	18.32	17.33	16.42	15.58	14.81	33
34	21.19	19.98	18.88	17.86	16.93	16.06	15.27	14.53	34
35	20.51	19.38	18.35	17.39	16.51	15.69	14.94	14.24	35
36	19.82	18.77	17.80	16.91	16.08	15.31	14.60	13.94	36
37	19.12	18.15	17.25	16.41	15.64	14.91	14.24	13.62	37
38	18.42	17.52	16.68	15.90	15.18	14.50	13.87	13.28	38
39	17.70	16.87	16.10	15.38	14.70	14.07	13.48	12.93	39
40	16.97	16.21	15.50	14.84	14.21	13.63	13.08	12.57	40

41	16.24	15.54	14.89	14.28	13.71	13.17	12.66	12.18	41
42	15.49	14.86	14.27	13.71	13.18	12.69	12.22	11.78	42
43	14.73	14.17	13.63	13.12	12.64	12.19	11.77	11.36	43
44	13.97	13.46	12.98	12.52	12.09	11.68	11.29	10.92	44
45	13.19	12.74	12.31	11.90	11.51	11.14	10.79	10.46	45
46	12.40	12.00	11.62	11.26	10.91	10.59	10.27	9.97	46
47	11.60	11.25	10.92	10.60	10.30	10.01	9.73	9.46	47
48	10.79	10.49	10.20	9.93	9.66	9.41	9.16	8.93	48
49	9.97	9.71	9.46	9.23	9.00	8.78	8.57	8.37	49
50	9.13	8.92	8.71	8.51	8.32	8.14	7.96	7.79	50
51	8.28	8.11	7.94	7.77	7.62	7.46	7.31	7.17	51
52	7.42	7.28	7.15	7.01	6.89	6.76	6.64	6.52	52
53	6.55	6.44	6.34	6.23	6.13	6.03	5.94	5.85	53
54	5.66	5.58	5.50	5.43	5.35	5.28	5.21	5.13	54
55	4.76	4.71	4.65	4.59	4.54	4.49	4.44	4.39	55
56	3.84	3.81	3.77	3.74	3.70	3.67	3.63	3.60	56
57	2.91	2.89	2.87	2.85	2.83	2.81	2.79	2.77	57
58	1.96	1.95	1.94	1.93	1.92	1.91	1.90	1.90	58
59	0.99	0.99	0.98	0.98	0.98	0.98	0.98	0.97	59

Table 17 Multipliers for loss of pension commencing age 65 (males)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	5.17	3.58	2.48	1.72	1.20	0.84	0.59	0.42	0
1	5.28	3.67	2.55	1.79	1.25	0.88	0.62	0.44	1
2	5.36	3.74	2.62	1.84	1.30	0.91	0.65	0.46	2
3	5.44	3.81	2.68	1.89	1.34	0.95	0.68	0.48	3
4	5.52	3.89	2.75	1.95	1.39	0.99	0.71	0.51	4
5	5.60	3.97	2.82	2.01	1.44	1.03	0.74	0.53	5
6	5.68	4.05	2.89	2.07	1.48	1.07	0.77	0.56	6
7	5.77	4.13	2.96	2.13	1.54	1.11	0.81	0.59	7
8	5.85	4.21	3.03	2.19	1.59	1.16	0.84	0.62	8
9	5.94	4.29	3.11	2.26	1.64	1.20	0.88	0.65	9
10	6.02	4.37	3.18	2.32	1.70	1.25	0.92	0.68	10
11	6.11	4.46	3.26	2.39	1.76	1.30	0.96	0.71	11
12	6.20	4.55	3.34	2.46	1.82	1.35	1.00	0.75	12
13	6.29	4.63	3.42	2.54	1.88	1.40	1.05	0.78	13
14	6.38	4.73	3.51	2.61	1.95	1.46	1.09	0.82	14
15	6.48	4.82	3.59	2.69	2.02	1.52	1.14	0.86	15
16	6.57	4.91	3.68	2.77	2.09	1.58	1.19	0.91	16
17	6.67	5.01	3.77	2.85	2.16	1.64	1.25	0.95	17
18	6.77	5.11	3.87	2.94	2.23	1.70	1.30	1.00	18
19	6.87	5.21	3.96	3.02	2.31	1.77	1.36	1.05	19
20	6.97	5.31	4.06	3.11	2.39	1.84	1.42	1.10	20
21	7.07	5.42	4.17	3.21	2.48	1.92	1.49	1.16	21
22	7.18	5.53	4.27	3.30	2.56	1.99	1.56	1.22	22
23	7.29	5.64	4.38	3.40	2.65	2.07	1.63	1.28	23
24	7.39	5.75	4.48	3.50	2.75	2.16	1.70	1.34	24
25	7.50	5.86	4.60	3.61	2.84	2.24	1.77	1.41	25
26	7.61	5.98	4.71	3.72	2.94	2.33	1.85	1.48	26
27	7.73	6.10	4.83	3.83	3.04	2.43	1.94	1.55	27
28	7.84	6.22	4.94	3.94	3.15	2.52	2.02	1.63	28
29	7.95	6.34	5.07	4.06	3.26	2.62	2.11	1.71	29
30	8.07	6.46	5.19	4.18	3.37	2.73	2.21	1.79	30

31	8.18	6.59	5.32	4.30	3.49	2.83	2.31	1.88	31
32	8.30	6.72	5.45	4.43	3.61	2.94	2.41	1.97	32
33	8.42	6.85	5.58	4.56	3.73	3.06	2.52	2.07	33
34	8.54	6.98	5.72	4.69	3.86	3.18	2.63	2.17	34
35	8.66	7.11	5.85	4.83	3.99	3.31	2.74	2.28	35
36	8.78	7.25	5.99	4.97	4.13	3.44	2.87	2.39	36
37	8.90	7.39	6.14	5.11	4.27	3.57	2.99	2.51	37
38	9.03	7.53	6.29	5.26	4.41	3.71	3.12	2.64	38
39	9.15	7.67	6.44	5.41	4.56	3.85	3.26	2.77	39
40	9.28	7.81	6.59	5.57	4.72	4.01	3.41	2.90	40
41	9.41	7.96	6.75	5.73	4.88	4.16	3.56	3.04	41
42	9.54	8.11	6.91	5.90	5.05	4.33	3.71	3.19	42
43	9.67	8.27	7.08	6.07	5.22	4.49	3.88	3.35	43
44	9.81	8.42	7.25	6.25	5.40	4.67	4.05	3.52	44
45	9.94	8.58	7.42	6.43	5.58	4.85	4.23	3.69	45
46	10.08	8.74	7.60	6.61	5.77	5.04	4.41	3.87	46
47	10.22	8.91	7.78	6.80	5.96	5.24	4.61	4.06	47
48	10.36	9.07	7.96	7.00	6.17	5.44	4.81	4.26	48
49	10.50	9.24	8.15	7.20	6.38	5.65	5.02	4.47	49
50	10.65	9.42	8.35	7.42	6.60	5.88	5.25	4.69	50
51	10.80	9.60	8.56	7.64	6.83	6.11	5.48	4.92	51
52	10.96	9.79	8.77	7.86	7.07	6.36	5.73	5.17	52
53	11.12	9.99	8.99	8.10	7.31	6.61	5.99	5.43	53
54	11.29	10.20	9.22	8.35	7.58	6.88	6.27	5.71	54
55	11.47	10.41	9.46	8.61	7.85	7.17	6.56	6.01	55
56	11.67	10.64	9.71	8.89	8.14	7.47	6.87	6.32	56
57	11.87	10.88	9.98	9.18	8.45	7.80	7.20	6.66	57
58	12.09	11.13	10.27	9.49	8.78	8.14	7.55	7.02	58
59	12.32	11.41	10.57	9.82	9.13	8.50	7.93	7.41	59
60	12.57	11.69	10.90	10.17	9.50	8.89	8.34	7.82	60
61	12.83	12.00	11.23	10.54	9.90	9.31	8.77	8.27	61
62	13.11	12.32	11.60	10.93	10.32	9.75	9.23	8.75	62
63	13.41	12.67	11.98	11.35	10.77	10.23	9.73	9.27	63
64	13.73	13.04	12.40	11.81	11.26	10.75	10.27	9.83	64
65	14.09	13.45	12.85	12.30	11.78	11.31	10.86	10.45	65

Table 18 Multipliers for loss of pension commencing age 65 (females)

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	6.35	4.36	3.00	2.08	1.44	1.00	0.70	0.49	0
1	6.47	4.47	3.09	2.15	1.50	1.05	0.73	0.52	1
2	6.57	4.56	3.17	2.21	1.55	1.09	0.77	0.54	2
3	6.67	4.65	3.25	2.28	1.60	1.13	0.80	0.57	3
4	6.77	4.74	3.33	2.35	1.66	1.18	0.84	0.60	4
5	6.87	4.83	3.41	2.42	1.72	1.22	0.87	0.63	5
6	6.97	4.93	3.50	2.49	1.78	1.27	0.91	0.66	6
7	7.07	5.03	3.58	2.56	1.84	1.32	0.95	0.69	7
8	7.18	5.13	3.67	2.64	1.90	1.38	1.00	0.73	8
9	7.28	5.23	3.76	2.72	1.97	1.43	1.04	0.76	9
10	7.39	5.33	3.86	2.80	2.04	1.49	1.09	0.80	10
11	7.50	5.43	3.95	2.88	2.11	1.55	1.14	0.84	11
12	7.61	5.54	4.05	2.97	2.18	1.61	1.19	0.88	12
13	7.72	5.65	4.15	3.05	2.26	1.67	1.24	0.92	13
14	7.83	5.76	4.25	3.14	2.33	1.74	1.30	0.97	14
15	7.95	5.87	4.35	3.24	2.41	1.81	1.35	1.02	15
16	8.07	5.99	4.46	3.33	2.50	1.88	1.41	1.07	16
17	8.18	6.11	4.57	3.43	2.58	1.95	1.48	1.12	17
18	8.30	6.23	4.69	3.53	2.67	2.03	1.54	1.18	18
19	8.43	6.35	4.80	3.64	2.77	2.11	1.61	1.24	19
20	8.55	6.48	4.92	3.75	2.86	2.19	1.69	1.30	20
21	8.67	6.60	5.04	3.86	2.96	2.28	1.76	1.36	21
22	8.80	6.73	5.16	3.97	3.07	2.37	1.84	1.43	22
23	8.93	6.86	5.29	4.09	3.17	2.47	1.92	1.50	23
24	9.06	7.00	5.42	4.21	3.28	2.56	2.01	1.58	24
25	9.19	7.14	5.56	4.34	3.40	2.66	2.10	1.65	25
26	9.33	7.28	5.69	4.47	3.51	2.77	2.19	1.74	26
27	9.46	7.42	5.83	4.60	3.63	2.88	2.29	1.82	27
28	9.60	7.56	5.98	4.73	3.76	2.99	2.39	1.91	28
29	9.74	7.71	6.12	4.87	3.89	3.11	2.50	2.01	29
30	9.88	7.86	6.27	5.02	4.02	3.24	2.61	2.11	30

31	10.02	8.01	6.43	5.17	4.16	3.36	2.72	2.21	31
32	10.17	8.17	6.58	5.32	4.31	3.50	2.85	2.32	32
33	10.31	8.33	6.74	5.47	4.45	3.63	2.97	2.44	33
34	10.46	8.49	6.91	5.63	4.61	3.78	3.10	2.56	34
35	10.61	8.65	7.07	5.80	4.77	3.93	3.24	2.68	35
36	10.76	8.82	7.25	5.97	4.93	4.08	3.38	2.81	36
37	10.91	8.99	7.42	6.14	5.10	4.24	3.53	2.95	37
38	11.06	9.16	7.60	6.32	5.27	4.41	3.69	3.10	38
39	11.22	9.33	7.78	6.51	5.45	4.58	3.85	3.25	39
40	11.38	9.51	7.97	6.70	5.64	4.76	4.02	3.41	40
41	11.54	9.69	8.16	6.89	5.83	4.95	4.20	3.58	41
42	11.70	9.88	8.36	7.09	6.03	5.14	4.39	3.76	42
43	11.86	10.06	8.56	7.30	6.24	5.34	4.58	3.94	43
44	12.03	10.26	8.77	7.51	6.45	5.55	4.79	4.14	44
45	12.20	10.45	8.98	7.73	6.67	5.77	5.00	4.34	45
46	12.37	10.65	9.20	7.96	6.90	5.99	5.22	4.55	46
47	12.54	10.86	9.42	8.19	7.14	6.23	5.45	4.78	47
48	12.72	11.06	9.65	8.43	7.38	6.48	5.69	5.02	48
49	12.90	11.28	9.88	8.68	7.63	6.73	5.95	5.26	49
50	13.08	11.50	10.12	8.93	7.90	7.00	6.21	5.53	50
51	13.27	11.72	10.37	9.20	8.17	7.28	6.49	5.80	51
52	13.47	11.95	10.63	9.47	8.46	7.57	6.78	6.09	52
53	13.68	12.20	10.90	9.77	8.76	7.88	7.10	6.40	53
54	13.92	12.47	11.20	10.08	9.09	8.21	7.44	6.74	54
55	14.16	12.76	11.52	10.42	9.44	8.57	7.79	7.10	55
56	14.42	13.05	11.84	10.76	9.80	8.94	8.17	7.48	56
57	14.68	13.36	12.18	11.13	10.18	9.33	8.57	7.89	57
58	14.95	13.67	12.53	11.50	10.57	9.74	8.99	8.31	58
59	15.22	13.99	12.88	11.88	10.98	10.17	9.43	8.76	59
60	15.49	14.30	13.24	12.27	11.40	10.60	9.88	9.22	60
61	15.75	14.62	13.59	12.67	11.82	11.05	10.35	9.71	61
62	16.00	14.93	13.96	13.07	12.26	11.52	10.84	10.22	62
63	16.26	15.25	14.33	13.49	12.72	12.01	11.36	10.76	63
64	16.53	15.58	14.72	13.92	13.20	12.52	11.91	11.33	64
65	16.81	15.94	15.13	14.39	13.70	13.07	12.49	11.95	65

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

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	6.94	4.88	3.44	2.43	1.73	1.23	0.88	0.63	0
1	7.08	5.00	3.54	2.52	1.80	1.28	0.92	0.66	1
2	7.19	5.10	3.63	2.59	1.86	1.34	0.96	0.70	2
3	7.30	5.20	3.72	2.67	1.92	1.39	1.01	0.73	3
4	7.41	5.31	3.81	2.75	1.99	1.44	1.05	0.77	4
5	7.52	5.41	3.91	2.83	2.06	1.50	1.10	0.81	5
6	7.63	5.52	4.01	2.92	2.13	1.56	1.15	0.85	6
7	7.74	5.63	4.10	3.00	2.20	1.62	1.20	0.89	7
8	7.85	5.74	4.21	3.09	2.28	1.69	1.25	0.93	8
9	7.97	5.85	4.31	3.18	2.36	1.75	1.31	0.98	9
10	8.08	5.97	4.42	3.28	2.44	1.82	1.37	1.03	10
11	8.20	6.08	4.52	3.38	2.53	1.90	1.43	1.08	11
12	8.32	6.20	4.64	3.48	2.61	1.97	1.49	1.13	12
13	8.44	6.32	4.75	3.58	2.71	2.05	1.56	1.19	13
14	8.57	6.45	4.87	3.69	2.80	2.13	1.63	1.25	14
15	8.69	6.57	4.99	3.80	2.90	2.22	1.70	1.31	15
16	8.82	6.70	5.11	3.91	3.00	2.30	1.78	1.37	16
17	8.95	6.84	5.24	4.02	3.10	2.40	1.86	1.44	17
18	9.08	6.97	5.37	4.14	3.21	2.49	1.94	1.51	18
19	9.22	7.11	5.50	4.27	3.32	2.59	2.03	1.59	19
20	9.36	7.26	5.64	4.40	3.44	2.70	2.12	1.67	20
21	9.50	7.40	5.78	4.53	3.56	2.80	2.21	1.75	21
22	9.65	7.55	5.93	4.67	3.68	2.92	2.31	1.84	22
23	9.79	7.70	6.08	4.81	3.81	3.03	2.42	1.93	23
24	9.94	7.86	6.23	4.95	3.95	3.16	2.53	2.03	24
25	10.08	8.01	6.38	5.10	4.09	3.28	2.64	2.13	25

26	10.24	8.17	6.54	5.25	4.23	3.41	2.76	2.24	26
27	10.39	8.33	6.71	5.41	4.38	3.55	2.89	2.35	27
28	10.54	8.50	6.87	5.57	4.53	3.69	3.02	2.47	28
29	10.70	8.67	7.04	5.74	4.69	3.84	3.15	2.59	29
30	10.86	8.84	7.22	5.91	4.85	3.99	3.29	2.72	30
31	11.01	9.01	7.40	6.09	5.02	4.15	3.44	2.86	31
32	11.18	9.19	7.58	6.27	5.19	4.32	3.59	3.00	32
33	11.34	9.37	7.77	6.45	5.37	4.49	3.75	3.15	33
34	11.50	9.55	7.96	6.64	5.56	4.67	3.92	3.31	34
35	11.67	9.74	8.15	6.84	5.75	4.85	4.10	3.47	35
36	11.84	9.93	8.35	7.04	5.95	5.04	4.28	3.64	36
37	12.01	10.12	8.56	7.25	6.16	5.24	4.47	3.82	37
38	12.18	10.32	8.76	7.46	6.37	5.45	4.67	4.01	38
39	12.35	10.52	8.98	7.68	6.59	5.66	4.88	4.21	39
40	12.53	10.72	9.20	7.91	6.82	5.89	5.10	4.42	40
41	12.71	10.93	9.42	8.14	7.05	6.12	5.32	4.64	41
42	12.89	11.14	9.65	8.38	7.30	6.36	5.56	4.87	42
43	13.08	11.36	9.89	8.63	7.55	6.62	5.81	5.11	43
44	13.27	11.58	10.13	8.89	7.81	6.88	6.07	5.37	44
45	13.46	11.81	10.38	9.15	8.08	7.15	6.34	5.64	45
46	13.65	12.03	10.64	9.42	8.36	7.44	6.63	5.92	46
47	13.84	12.27	10.89	9.70	8.65	7.73	6.92	6.21	47
48	14.04	12.51	11.16	9.98	8.95	8.04	7.23	6.52	48
49	14.25	12.75	11.44	10.28	9.26	8.36	7.56	6.85	49
50	14.46	13.01	11.72	10.59	9.59	8.70	7.90	7.19	50
51	14.68	13.27	12.02	10.91	9.93	9.05	8.26	7.56	51
52	14.91	13.54	12.33	11.25	10.29	9.42	8.64	7.95	52
53	15.14	13.83	12.65	11.60	10.66	9.81	9.05	8.36	53
54	15.39	14.13	12.99	11.97	11.05	10.22	9.47	8.79	54
55	15.65	14.44	13.34	12.36	11.47	10.66	9.92	9.26	55
56	15.93	14.77	13.72	12.77	11.91	11.12	10.41	9.75	56
57	16.23	15.12	14.12	13.20	12.37	11.61	10.92	10.28	57
58	16.54	15.49	14.54	13.67	12.87	12.14	11.47	10.86	58
59	16.88	15.89	14.98	14.16	13.40	12.70	12.06	11.47	59
60	17.24	16.31	15.46	14.68	13.96	13.30	12.69	12.13	60

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

Age at date of trial	Multiplier calculated with allowance for projected mortality from the 1996-based population projections and rate of return of 1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Age at date of trial
0	8.19	5.71	4.00	2.81	1.98	1.40	1.00	0.71	0
1	8.34	5.85	4.12	2.91	2.06	1.47	1.05	0.75	1
2	8.47	5.97	4.22	2.99	2.13	1.52	1.09	0.79	2
3	8.60	6.09	4.32	3.08	2.21	1.59	1.14	0.83	3
4	8.73	6.21	4.43	3.18	2.28	1.65	1.19	0.87	4
5	8.85	6.33	4.54	3.27	2.36	1.71	1.25	0.91	5
6	8.99	6.46	4.65	3.37	2.45	1.78	1.30	0.96	6
7	9.12	6.58	4.77	3.47	2.53	1.85	1.36	1.00	7
8	9.25	6.71	4.89	3.57	2.62	1.93	1.42	1.05	8
9	9.39	6.85	5.01	3.68	2.71	2.00	1.49	1.11	9
10	9.53	6.98	5.13	3.79	2.80	2.08	1.55	1.16	10
11	9.67	7.12	5.26	3.90	2.90	2.17	1.62	1.22	11
12	9.81	7.26	5.39	4.02	3.00	2.25	1.69	1.28	12
13	9.96	7.40	5.52	4.14	3.11	2.34	1.77	1.34	13
14	10.10	7.55	5.66	4.26	3.21	2.43	1.85	1.41	14
15	10.25	7.70	5.80	4.39	3.33	2.53	1.93	1.48	15
16	10.40	7.85	5.94	4.52	3.44	2.63	2.02	1.55	16
17	10.55	8.00	6.09	4.65	3.56	2.74	2.11	1.63	17
18	10.71	8.16	6.24	4.79	3.69	2.85	2.20	1.71	18
19	10.87	8.32	6.40	4.93	3.81	2.96	2.30	1.80	19
20	11.03	8.49	6.55	5.08	3.95	3.08	2.41	1.89	20
21	11.19	8.65	6.72	5.23	4.08	3.20	2.51	1.98	21
22	11.35	8.83	6.88	5.38	4.23	3.33	2.63	2.08	22
23	11.52	9.00	7.05	5.54	4.37	3.46	2.74	2.18	23
24	11.69	9.18	7.23	5.71	4.52	3.60	2.87	2.29	24
25	11.86	9.36	7.41	5.88	4.68	3.74	2.99	2.40	25

26	12.04	9.54	7.59	6.05	4.84	3.89	3.13	2.52	26
27	12.21	9.73	7.78	6.23	5.01	4.04	3.27	2.65	27
28	12.39	9.92	7.97	6.42	5.19	4.20	3.41	2.78	28
29	12.57	10.12	8.16	6.61	5.37	4.37	3.57	2.92	29
30	12.76	10.31	8.37	6.81	5.55	4.54	3.73	3.07	30
31	12.94	10.52	8.57	7.01	5.74	4.72	3.89	3.22	31
32	13.13	10.72	8.78	7.21	5.94	4.91	4.07	3.38	32
33	13.32	10.93	9.00	7.43	6.15	5.10	4.25	3.55	33
34	13.51	11.14	9.22	7.65	6.36	5.31	4.44	3.72	34
35	13.71	11.36	9.44	7.87	6.58	5.52	4.64	3.91	35
36	13.91	11.58	9.67	8.10	6.81	5.73	4.84	4.10	36
37	14.11	11.81	9.91	8.34	7.04	5.96	5.06	4.30	37
38	14.31	12.03	10.15	8.59	7.29	6.20	5.28	4.52	38
39	14.51	12.27	10.40	8.84	7.54	6.44	5.52	4.74	39
40	14.72	12.51	10.66	9.10	7.80	6.70	5.77	4.98	40
41	14.93	12.75	10.92	9.37	8.07	6.96	6.02	5.22	41
42	15.15	13.00	11.18	9.65	8.35	7.24	6.29	5.48	42
43	15.37	13.25	11.46	9.93	8.64	7.52	6.57	5.76	43
44	15.59	13.51	11.74	10.23	8.93	7.82	6.87	6.04	44
45	15.81	13.77	12.03	10.53	9.24	8.13	7.18	6.34	45
46	16.04	14.04	12.32	10.84	9.57	8.46	7.50	6.66	46
47	16.28	14.32	12.63	11.17	9.90	8.80	7.83	6.99	47
48	16.51	14.60	12.94	11.50	10.24	9.15	8.19	7.34	48
49	16.76	14.89	13.26	11.84	10.60	9.51	8.56	7.71	49
50	17.01	15.18	13.59	12.20	10.98	9.90	8.94	8.10	50
51	17.26	15.49	13.94	12.57	11.36	10.30	9.35	8.51	51
52	17.52	15.80	14.29	12.95	11.77	10.72	9.78	8.94	52
53	17.81	16.14	14.67	13.36	12.20	11.16	10.24	9.40	53
54	18.12	16.51	15.07	13.80	12.66	11.64	10.73	9.90	54
55	18.45	16.89	15.50	14.26	13.15	12.15	11.25	10.43	55
56	18.79	17.29	15.94	14.74	13.66	12.68	11.80	11.00	56
57	19.14	17.70	16.40	15.24	14.19	13.24	12.38	11.59	57
58	19.50	18.12	16.88	15.76	14.74	13.82	12.99	12.22	58
59	19.86	18.55	17.36	16.29	15.32	14.43	13.62	12.89	59
60	20.22	18.98	17.86	16.84	15.91	15.07	14.29	13.58	60

Table 21 Discounting factors for term certain

	Factor to discount value of multiplier for a period of deferment								
Term	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	0.9852	0.9804	0.9756	0.9709	0.9662	0.9615	0.9569	0.9524	1
2	0.9707	0.9612	0.9518	0.9426	0.9335	0.9246	0.9157	0.9070	2
3	0.9563	0.9423	0.9286	0.9151	0.9019	0.8890	0.8763	0.8638	3
4	0.9422	0.9238	0.9060	0.8885	0.8714	0.8548	0.8386	0.8227	4
5	0.9283	0.9057	0.8839	0.8626	0.8420	0.8219	0.8025	0.7835	5
6	0.9145	0.8880	0.8623	0.8375	0.8135	0.7903	0.7679	0.7462	6
7	0.9010	0.8706	0.8413	0.8131	0.7860	0.7599	0.7348	0.7107	7
8	0.8877	0.8535	0.8207	0.7894	0.7594	0.7307	0.7032	0.6768	8
9	0.8746	0.8368	0.8007	0.7664	0.7337	0.7026	0.6729	0.6446	9
10	0.8617	0.8203	0.7812	0.7441	0.7089	0.6756	0.6439	0.6139	10
11	0.8489	0.8043	0.7621	0.7224	0.6849	0.6496	0.6162	0.5847	11
12	0.8364	0.7885	0.7436	0.7014	0.6618	0.6246	0.5897	0.5568	12
13	0.8240	0.7730	0.7254	0.6810	0.6394	0.6006	0.5643	0.5303	13
14	0.8118	0.7579	0.7077	0.6611	0.6178	0.5775	0.5400	0.5051	14
15	0.7999	0.7430	0.6905	0.6419	0.5969	0.5553	0.5167	0.4810	15
16	0.7880	0.7284	0.6736	0.6232	0.5767	0.5339	0.4945	0.4581	16
17	0.7764	0.7142	0.6572	0.6050	0.5572	0.5134	0.4732	0.4363	17
18	0.7649	0.7002	0.6412	0.5874	0.5384	0.4936	0.4528	0.4155	18
19	0.7536	0.6864	0.6255	0.5703	0.5202	0.4746	0.4333	0.3957	19
20	0.7425	0.6730	0.6103	0.5537	0.5026	0.4564	0.4146	0.3769	20
21	0.7315	0.6598	0.5954	0.5375	0.4856	0.4388	0.3968	0.3589	21
22	0.7207	0.6468	0.5809	0.5219	0.4692	0.4220	0.3797	0.3418	22
23	0.7100	0.6342	0.5667	0.5067	0.4533	0.4057	0.3634	0.3256	23
24	0.6995	0.6217	0.5529	0.4919	0.4380	0.3901	0.3477	0.3101	24
25	0.6892	0.6095	0.5394	0.4776	0.4231	0.3751	0.3327	0.2953	25
26	0.6790	0.5976	0.5262	0.4637	0.4088	0.3607	0.3184	0.2812	26
27	0.6690	0.5859	0.5134	0.4502	0.3950	0.3468	0.3047	0.2678	27
28	0.6591	0.5744	0.5009	0.4371	0.3817	0.3335	0.2916	0.2551	28
29	0.6494	0.5631	0.4887	0.4243	0.3687	0.3207	0.2790	0.2429	29
30	0.6398	0.5521	0.4767	0.4120	0.3563	0.3083	0.2670	0.2314	30

Table 22 Multipliers for pecuniary loss for term certain

	Multiplier for regular frequent payments for a term certain at rate of return of								
Term	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	Term
1	0.99	0.99	0.99	0.99	0.98	0.98	0.98	0.98	1
2	1.97	1.96	1.95	1.94	1.93	1.92	1.91	1.91	2
3	2.93	2.91	2.89	2.87	2.85	2.83	2.81	2.79	3
4	3.88	3.85	3.81	3.77	3.74	3.70	3.67	3.63	4
5	4.82	4.76	4.70	4.65	4.59	4.54	4.49	4.44	5
6	5.74	5.66	5.58	5.50	5.42	5.35	5.27	5.20	6
7	6.65	6.54	6.43	6.32	6.22	6.12	6.02	5.93	7
8	7.54	7.40	7.26	7.12	6.99	6.87	6.74	6.62	8
9	8.42	8.24	8.07	7.90	7.74	7.58	7.43	7.28	9
10	9.29	9.07	8.86	8.66	8.46	8.27	8.09	7.91	10
11	10.15	9.88	9.63	9.39	9.16	8.93	8.72	8.51	11
12	10.99	10.68	10.39	10.10	9.83	9.57	9.32	9.08	12
13	11.82	11.46	11.12	10.79	10.48	10.18	9.90	9.63	13
14	12.64	12.23	11.84	11.46	11.11	10.77	10.45	10.14	14
15	13.44	12.98	12.54	12.12	11.72	11.34	10.98	10.64	15
16	14.24	13.71	13.22	12.75	12.30	11.88	11.48	11.11	16
17	15.02	14.43	13.88	13.36	12.87	12.41	11.97	11.55	17
18	15.79	15.14	14.53	13.96	13.42	12.91	12.43	11.98	18
19	16.55	15.83	15.17	14.54	13.95	13.39	12.87	12.38	19
20	17.30	16.51	15.78	15.10	14.46	13.86	13.30	12.77	20
21	18.03	17.18	16.39	15.65	14.95	14.31	13.70	13.14	21
22	18.76	17.83	16.97	16.17	15.43	14.74	14.09	13.49	22
23	19.48	18.47	17.55	16.69	15.89	15.15	14.46	13.82	23
24	20.18	19.10	18.11	17.19	16.34	15.55	14.82	14.14	24
25	20.87	19.72	18.65	17.67	16.77	15.93	15.16	14.44	25
26	21.56	20.32	19.19	18.14	17.18	16.30	15.48	14.73	26
27	22.23	20.91	19.71	18.60	17.59	16.65	15.80	15.01	27
28	22.90	21.49	20.21	19.04	17.97	16.99	16.09	15.27	28
29	23.55	22.06	20.71	19.47	18.35	17.32	16.38	15.52	29
30	24.20	22.62	21.19	19.89	18.71	17.64	16.65	15.75	30

Table 22 Multipliers for pecuniary loss for term certain *continued*

Term	Multiplier for regular frequent payments for a term certain at rate of return of								Term
	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	
31	24.83	23.17	21.66	20.30	19.06	17.94	16.91	15.98	31
32	25.46	23.70	22.12	20.69	19.40	18.23	17.16	16.19	32
33	26.07	24.23	22.57	21.08	19.73	18.51	17.40	16.40	33
34	26.68	24.74	23.01	21.45	20.04	18.78	17.63	16.59	34
35	27.28	25.25	23.43	21.81	20.35	19.04	17.85	16.78	35
36	27.87	25.74	23.85	22.16	20.64	19.28	18.06	16.96	36
37	28.45	26.23	24.26	22.50	20.93	19.52	18.26	17.13	37
38	29.02	26.70	24.65	22.83	21.20	19.75	18.45	17.29	38
39	29.58	27.17	25.04	23.15	21.47	19.97	18.64	17.44	39
40	30.14	27.63	25.42	23.46	21.73	20.19	18.81	17.58	40

ACTUARIAL FORMULAE AND BASIS

The functions tabulated are:

Tables 1, 2, 11 and 12	$\bar{a}_x$
Tables 3, 4, 13 and 14	$\bar{a}_{x:\overline{65-x}\rceil}$
Tables 5, 6 , 15 and 16	$\bar{a}_{x:\overline{60-x}\rceil}$
Tables 7, 8, 17 and 18	$(65-x)\vert\bar{a}_{65}$
Tables 9, 10, 19 and 20	$(60-x)\vert\bar{a}_{60}$
Table 21:	$1 / (1+i)^n$
Table 22:	$\bar{a}_{\overline{n}\rceil}$

Mortality: English Life Tables No. 15 (Tables 1 to 10)
Mortality assumptions for 1996-based official population projections for England and Wales (Tables 11 to 20)

Loadings: None

Rate of return: As stated in the Tables

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