**Section 1540.TABLE A Optional Forms of Benefits - Basis of Computation**

|  |  |  |
| --- | --- | --- |
| AGE | A | B |
|  |  |  |
| 1 | 0.000342 | 0.000171 |
| 2 | 0.000342 | 0.000171 |
| 3 | 0.000342 | 0.000171 |
| 4 | 0.000342 | 0.000171 |
| 5 | 0.000342 | 0.000171 |
| 6 | 0.000342 | 0.000140 |
| 7 | 0.000318 | 0.000118 |
| 8 | 0.000302 | 0.000104 |
| 9 | 0.000294 | 0.000097 |
| 10 | 0.000292 | 0.000096 |
| 11 | 0.000293 | 0.000104 |
| 12 | 0.000298 | 0.000113 |
| 13 | 0.000304 | 0.000121 |
| 14 | 0.000310 | 0.000131 |
| 15 | 0.000317 | 0.000140 |
| 16 | 0.000325 | 0.000149 |
| 17 | 0.000333 | 0.000159 |
| 18 | 0.000343 | 0.000168 |
| 19 | 0.000353 | 0.000179 |
| 20 | 0.000365 | 0.000189 |
| 21 | 0.000377 | 0.000201 |
| 22 | 0.000392 | 0.000212 |
| 23 | 0.000408 | 0.000225 |
| 24 | 0.000424 | 0.000239 |
| 25 | 0.000444 | 0.000253 |
| 26 | 0.000464 | 0.000268 |
| 27 | 0.000488 | 0.000284 |
| 28 | 0.000513 | 0.000302 |
| 29 | 0.000542 | 0.000320 |
| 30 | 0.000572 | 0.000342 |
| 31 | 0.000607 | 0.000364 |
| 32 | 0.000645 | 0.000388 |
| 33 | 0.000687 | 0.000414 |
| 34 | 0.000734 | 0.000443 |
| 35 | 0.000785 | 0.000476 |
| 36 | 0.000860 | 0.000502 |
| 37 | 0.000907 | 0.000536 |
| 38 | 0.000966 | 0.000573 |
| 39 | 0.001039 | 0.000617 |
| 40 | 0.001128 | 0.000665 |
| 41 | 0.001238 | 0.000716 |
| AGE | A | B |
|  |  |  |
| 42 | 0.001370 | 0.000775 |
| 43 | 0.001527 | 0.000842 |
| 44 | 0.001715 | 0.000919 |
| 45 | 0.001932 | 0.001010 |
| 46 | 0.002183 | 0.001117 |
| 47 | 0.002471 | 0.001237 |
| 48 | 0.002790 | 0.001366 |
| 49 | 0.003138 | 0.001505 |
| 50 | 0.003513 | 0.001647 |
| 51 | 0.003909 | 0.001793 |
| 52 | 0.004324 | 0.001949 |
| 53 | 0.004755 | 0.002120 |
| 54 | 0.005200 | 0.002315 |
| 55 | 0.005660 | 0.002541 |
| 56 | 0.006131 | 0.002803 |
| 57 | 0.006618 | 0.003103 |
| 58 | 0.007139 | 0.003443 |
| 59 | 0.007719 | 0.003821 |
| 60 | 0.008384 | 0.004241 |
| 61 | 0.009158 | 0.004703 |
| 62 | 0.010064 | 0.005210 |
| 63 | 0.011133 | 0.005769 |
| 64 | 0.012391 | 0.006386 |
| 65 | 0.013868 | 0.007064 |
| 66 | 0.015592 | 0.007817 |
| 67 | 0.017579 | 0.008681 |
| 68 | 0.019804 | 0.009702 |
| 69 | 0.022229 | 0.010922 |
| 70 | 0.024817 | 0.012385 |
| 71 | 0.027530 | 0.014128 |
| 72 | 0.030354 | 0.016160 |
| 73 | 0.033370 | 0.018481 |
| 74 | 0.036680 | 0.021092 |
| 75 | 0.040388 | 0.023992 |
| 76 | 0.044597 | 0.027185 |
| 77 | 0.049388 | 0.030672 |
| 78 | 0.054758 | 0.034459 |
| 79 | 0.060678 | 0.038549 |
| 80 | 0.067125 | 0.042945 |
| 81 | 0.074070 | 0.047655 |
| 82 | 0.081484 | 0.052691 |
| 83 | 0.089320 | 0.058071 |
| 84 | 0.097525 | 0.063807 |
| 85 | 0.106047 | 0.069918 |
| AGE | A | B |
|  |  |  |
| 86 | 0.114836 | 0.076570 |
| 87 | 0.124170 | 0.083870 |
| 88 | 0.133870 | 0.091935 |
| 89 | 0.144073 | 0.101354 |
| 90 | 0.154859 | 0.111750 |
| 91 | 0.166307 | 0.123076 |
| 92 | 0.178214 | 0.135630 |
| 93 | 0.190460 | 0.149577 |
| 94 | 0.203007 | 0.165103 |
| 95 | 0.217904 | 0.182419 |
| 96 | 0.234086 | 0.201757 |
| 97 | 0.248436 | 0.222044 |
| 98 | 0.263954 | 0.243899 |
| 99 | 0.280803 | 0.268185 |
| 100 | 0.299154 | 0.295187 |
| 101 | 0.319185 | 0.325225 |
| 102 | 0.341086 | 0.358897 |
| 103 | 0.365052 | 0.395843 |
| 104 | 0.393102 | 0.438360 |
| 105 | 0.427255 | 0.487816 |
| 106 | 0.469531 | 0.545886 |
| 107 | 0.521945 | 0.614309 |
| 108 | 0.586518 | 0.694885 |
| 109 | 0.665268 | 0.789474 |
| 110 | 1.000000 | 1.000000 |

(Source: Amended at 23 Ill. Reg. 3824, effective March 9, 1999)