**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)