

LIFE EXPECTANCY TABLE

Age	Expected Life Remaining		Life Expectancy	
	M	F	M	F
18	57	63	75	81
19	56	62	75	81
20	56	61	76	81
21	55	60	76	81
22	54	59	76	81
23	53	58	76	81
24	52	57	76	81
25	51	56	76	81
26	50	55	76	81
27	49	54	76	81
28	48	53	76	81
29	47	52	76	81
30	46	51	76	81
31	45	50	76	81
32	44	49	76	81
33	43	48	76	81
34	42	47	76	81
35	42	46	77	81
36	41	45	77	81
37	40	44	77	81
38	39	43	77	81
39	38	42	77	81
40	37	41	77	81
41	36	40	77	81
42	35	39	77	81
43	34	39	77	82
44	33	38	77	82
45	32	37	77	82
46	32	36	78	82
47	31	35	78	82
48	30	34	78	82
49	29	33	78	82
50	28	32	78	82
51	27	31	78	82

Age	Expected Life Remaining		Life Expectancy	
	M	F	M	F
52	26	30	78	82
53	26	29	79	82
54	25	29	79	83
55	24	28	79	83
56	23	27	79	83
57	22	26	79	83
58	22	25	80	83
59	21	24	80	83
60	20	23	80	83
61	19	23	80	84
62	19	22	81	84
63	18	21	81	84
64	17	20	81	84
65	16	19	81	84
66	16	19	82	85
67	15	18	82	85
68	14	17	82	85
69	14	16	83	85
70	13	16	83	86
71	13	15	84	86
72	12	14	84	86
73	11	14	84	87
74	11	13	85	87
75	10	12	85	87
76	10	12	86	88
77	9	11	86	88
78	9	11	87	89
79	8	10	87	89
80	8	9	88	89
81	7	9	88	90
82	7	8	89	90
83	6	8	89	91
84	6	7	90	91
85	6	7	91	92

Age	Expected Life Remaining		Life Expectancy	
	M	F	M	F
86	5	6	91	92
87	5	6	92	93
88	5	6	93	94
89	4	5	93	94
90	4	5	94	95
91	4	5	95	96
92	4	4	96	96
93	4	4	97	97
94	3	4	97	98
95	3	4	98	99
96	3	3	99	99
97	3	3	100	100
98	3	3	101	101
99	3	3	102	102
100	2	3	102	103
101	2	3	103	104
102	2	3	104	105
103	2	2	105	105
104	2	2	106	106
105	2	2	107	107
106	2	2	108	108
107	2	2	109	109
108	2	2	110	110
109	2	2	111	111
110	2	2	112	112
111	2	2	113	113
112	2	2	114	114
113	2	2	115	115
114	2	2	116	116
115	2	2	117	117
116	2	2	118	118
117	1	1	118	118
118	1	1	119	119
119	1	1	120	120

Steps to determine exemption from mandatory savings and/or deductions from savings:

1. Determine the individual's age at the Earned Release Date (ERD)

Example 1: DOB 9/4/1957
 ERD 2/15/2045
 (2044-1957) = 87

Example 2: DOB 9/4/1957
 ERD 10/15/2045
 (2045-1957) = 88

2. Determine life expectancy: Match the individual's current age on the table to the number in the "Life Expectancy" column based on the individual's biological sex.

An individual is eligible when life expectancy is less than the individual's age at the ERD.