

Life Expectancy Table*

AGE	FEMALE	MALE	JOINT**
60	24.3	21.3	30.9
61	23.5	20.5	29.9
62	22.6	19.7	29.0
63	21.8	19.0	28.1
64	21.0	18.2	27.1
65	20.2	17.5	26.2
66	19.4	16.8	25.3
67	18.6	16.1	24.4
68	17.8	15.4	23.5
69	17.1	14.7	22.6
70	16.3	14.0	21.8
71	15.6	13.4	20.9
72	14.9	12.7	20.0
73	14.2	12.1	19.2
74	13.5	11.5	18.4
75	12.8	10.9	17.6

*Source: IRS PUB No. 590 (2012).

**At least one spouse is expected to live this long.