

# IRS Unisex Table VI (First Age 40-80; Second Age 60-69)

## IRS Unisex Table VI Joint Life Expectancy (Two Lives) (First Age 40-80; Second Age 60-69)

### Joint Life Expectancy (in years)

Ages	60	61	62	63	64	65	66	67	68	69
40	43.6	43.5	43.4	43.3	43.2	43.1	43.1	43.0	42.9	42.9
41	42.7	42.6	42.5	42.4	42.3	42.2	42.2	42.1	42.0	42.0
42	41.9	41.7	41.6	41.5	41.4	41.3	41.3	41.2	41.1	41.1
43	41.0	40.9	40.8	40.6	40.5	40.4	40.4	40.3	40.2	40.2
44	40.2	40.0	39.9	39.8	39.7	39.6	39.5	39.4	39.3	39.3
45	39.4	39.2	39.1	38.9	38.8	38.7	38.6	38.5	38.4	38.4
46	38.6	38.4	38.3	38.1	38.0	37.9	37.8	37.7	37.6	37.5
47	37.8	37.6	37.5	37.3	37.2	37.0	36.9	36.8	36.7	36.6
48	37.1	36.9	36.7	36.5	36.3	36.2	36.1	36.0	35.8	35.7
49	36.3	36.1	35.9	35.7	35.5	35.4	35.2	35.1	35.0	34.9
50	35.6	35.4	35.1	34.9	34.8	34.6	34.4	34.3	34.2	34.1
51	34.9	34.6	34.4	34.2	34.0	33.8	33.6	33.5	33.4	33.2
52	34.2	33.9	33.7	33.5	33.2	33.0	32.9	32.7	32.5	32.4
53	33.6	33.3	33.0	32.7	32.5	32.3	32.1	31.9	31.8	31.6
54	32.9	32.6	32.3	32.0	31.8	31.6	31.4	31.2	31.0	30.8
55	32.3	32.0	31.7	31.4	31.1	30.9	30.6	30.4	30.2	30.1
56	31.7	31.4	31.0	30.7	30.4	30.2	29.9	29.7	29.5	29.3
57	31.2	30.8	30.4	30.1	29.8	29.5	29.2	29.0	28.8	28.6
58	30.6	30.2	29.9	29.5	29.2	28.9	28.6	28.3	28.1	27.8
59	30.1	29.7	29.3	28.9	28.6	28.2	27.9	27.6	27.4	27.1
60	29.7	29.2	28.8	28.4	28.0	27.6	27.3	27.0	26.7	26.5
61	29.2	28.7	28.3	27.8	27.4	27.1	26.7	26.4	26.1	25.8
62	28.8	28.3	27.8	27.3	26.9	26.5	26.1	25.8	25.5	25.2
63	28.4	27.8	27.3	26.9	26.4	26.0	25.6	25.2	24.9	24.6
64	28.0	27.4	26.9	26.4	25.9	25.5	25.1	24.7	24.3	24.0
65	27.6	27.1	26.5	26.0	25.5	25.0	24.6	24.2	23.8	23.4
66	27.3	26.7	26.1	25.6	25.1	24.6	24.1	23.7	23.3	22.9
67	27.0	26.4	25.8	25.2	24.7	24.2	23.7	23.2	22.8	22.4
68	26.7	26.1	25.5	24.9	24.3	23.8	23.3	22.8	22.3	21.9
69	26.5	25.8	25.2	24.6	24.0	23.4	22.9	22.4	21.9	21.5
70	26.2	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.5	21.1
71	26.0	25.3	24.7	24.0	23.4	22.8	22.2	21.7	21.2	20.7
72	25.8	25.1	24.4	23.8	23.1	22.5	21.9	21.3	20.8	20.3
73	25.6	24.9	24.2	23.5	22.9	22.2	21.6	21.0	20.5	20.0
74	25.5	24.7	24.0	23.3	22.7	22.0	21.4	20.8	20.2	19.6
75	25.3	24.6	23.8	23.1	22.4	21.8	21.1	20.5	19.9	19.3
76	25.2	24.4	23.7	23.0	22.3	21.6	20.9	20.3	19.7	19.1
77	25.1	24.3	23.6	22.8	22.1	21.4	20.7	20.1	19.4	18.8
78	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.9	19.2	18.6
79	24.9	24.1	23.3	22.6	21.8	21.1	20.4	19.7	19.0	18.4
80	24.8	24.0	23.2	22.4	21.7	21.0	20.2	19.5	18.9	18.2