



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South ▪ Suite 450
Minneapolis, MN 55435-3200

February 25, 2004

To: ALL ASSOCIATION MEMBERS

Circular Letter No. 04-1416

RE: Minnesota's Statistical Plan Annuity Tables

The Minnesota Department of Commerce has approved the above filing to become effective April 1, 2004.

NCCI recently released Item U-1386—URE Pension Table Revisions to update their pension tables replacing the existing tables to incorporate updated mortality figures. MWCIA has also undertaken a review of the annuity tables contained in the Minnesota Statistical Plan Manual. As a result, Minnesota's Annuity Tables have been recalculated. The revised Minnesota Annuity Tables improve on those currently in use in Minnesota by updating all annuity values so that they are now based on the latest 2000 U.S. Life Tables.

The attached exhibit illustrates the revised Minnesota Annuity Tables for the ***Minnesota Statistical Plan Manual***. Annuity tables identified with the letter A are applicable to accidents occurring prior to October 1, 1992; B tables are applicable to accidents arising from October 1, 1992 through September 30, 1995; and C and D tables are applicable to accidents occurring on or after October 1, 1995. For your convenience, the following provides a brief summary of the revised tables:

Accidents Prior to October 1, 1992

Tables A-1, A-2 and A-3 provide annuity values based on a lifetime award and an annual 6.0% escalation rate effective on the first and subsequent anniversaries of the accident. Table A-1 (male lives) and Table A-2 (female lives) are to be used for claimants receiving lifetime permanent total benefits. Table A-3 (based on total population) is to be used for beneficiaries receiving lifetime fatal dependency benefits.

Accidents Between October 1, 1992 and September 30, 1995

Tables B-1, B-2 and B-3 provide annuity values based on a lifetime award and an annual escalation rate of 4.0%. Since escalation is deferred until the second anniversary of the accident date, separate annuity values were derived for (1) the initial valuation and (2) all subsequent valuations. As with Table A, separate tables have been prepared for male permanent total claims (Table B-1), female permanent total claims (Table B-2) and lifetime fatal dependency claims (Table B-3).

Accidents On or After October 1, 1995

Tables C-1 and C-2 provide annuity values for permanent total disabilities assuming that benefits cease at age 67. As the footnote on Table C indicates, the statute does permit benefits to continue beyond age 67 if the presumption of retirement at age 67 can be rebutted. Separate tables are included for male (Table C-1) and female (Table C-2) claimants. Since the escalation rate of 2.0% is deferred until the fourth anniversary of the accident date, separate annuity values were derived for (1) the initial valuation; (2) the valuation at the first accident anniversary; (3) the valuation at the second accident anniversary; and (4) valuations at the third and subsequent accident anniversaries.

Table D provides annuity values for lifetime awards for dependents and an escalation rate of 2.0%, deferred until the fourth anniversary. The Table D values reflect the maturity of the claim and the impact of the deferment for escalation, as described above for Tables C-1 and C-2

Please direct any questions you may have regarding this item to MWCIA's Actuarial Services Department at 952.897.1737 or by sending an email to info@mwcia.org.

A NOTICE TO MEMBERSHIP:

The Minnesota Department of Commerce requests that MWCIA remind its members that the above filing only applies automatically to insurance companies who have filed a Limited Power of Attorney agreement with our Commerce Department. A properly executed Limited Power of Attorney authorizes MWCIA to make filings on behalf of individual insurance companies. Any insurance company who has not filed a Limited Power of Attorney must independently submit the changes represented in each filing item to the Minnesota Department of Commerce for their approval.

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents Prior to October 1, 1992**

<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>
11	155.541	31	83.030	51	38.847	71	14.456	91	3.969
12	150.938	32	80.235	52	37.208	72	13.647	92	3.725
13	146.455	33	77.506	53	35.616	73	12.869	93	3.499
14	142.098	34	74.845	54	34.070	74	12.124	94	3.288
15	137.865	35	72.249	55	32.572	75	11.408	95	3.091
16	133.754	36	69.717	56	31.122	76	10.720	96	2.906
17	129.757	37	67.249	57	29.718	77	10.058	97	2.727
18	125.867	38	64.843	58	28.361	78	9.423	98	2.554
19	122.079	39	62.499	59	27.049	79	8.816	99	2.380
20	118.389	40	60.216	60	25.779	80	8.242	100	2.232
21	114.792	41	57.993	61	24.552	81	7.702	101	2.109
22	111.284	42	55.828	62	23.368	82	7.199	102	1.985
23	107.859	43	53.721	63	22.226	83	6.731	103	1.862
24	104.510	44	51.672	64	21.124	84	6.292	104	1.745
25	101.234	45	49.681	65	20.059	85	5.883	105	1.617
26	98.027	46	47.746	66	19.031	86	5.502	106	1.503
27	94.890	47	45.867	67	18.040	87	5.148	107	1.310
28	91.821	48	44.040	68	17.086	88	4.819	108	1.039
29	88.822	49	42.262	69	16.173	89	4.514	109	0.705
30	85.893	50	40.531	70	15.297	90	4.231	110	0.246

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

6.0% annual escalation beginning on first anniversary of accident

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents Prior to October 1, 1992**

<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>
11	179.213	31	96.657	51	46.330	71	17.685	91	4.641
12	174.050	32	93.485	52	44.444	72	16.690	92	4.334
13	169.014	33	90.391	53	42.609	73	15.732	93	4.049
14	164.103	34	87.374	54	40.825	74	14.812	94	3.785
15	159.318	35	84.432	55	39.092	75	13.929	95	3.538
16	154.654	36	81.564	56	37.411	76	13.081	96	3.308
17	150.106	37	78.767	57	35.780	77	12.265	97	3.091
18	145.669	38	76.040	58	34.199	78	11.483	98	2.883
19	141.337	39	73.382	59	32.666	79	10.737	99	2.680
20	137.107	40	70.792	60	31.180	80	10.026	100	2.498
21	132.976	41	68.268	61	29.741	81	9.353	101	2.340
22	128.941	42	65.808	62	28.349	82	8.719	102	2.187
23	125.002	43	63.409	63	27.002	83	8.124	103	2.037
24	121.155	44	61.072	64	25.698	84	7.571	104	1.891
25	117.398	45	58.795	65	24.435	85	7.056	105	1.743
26	113.730	46	56.576	66	23.211	86	6.576	106	1.584
27	110.148	47	54.415	67	22.028	87	6.130	107	1.394
28	106.652	48	52.311	68	20.885	88	5.715	108	1.146
29	103.240	49	50.263	69	19.781	89	5.330	109	0.748
30	99.908	50	48.270	70	18.715	90	4.972	110	0.246

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

6.0% annual escalation beginning on first anniversary of accident

**Minnesota
Annuity Table +
Fatal Dependency Benefits *
Accidents Prior to October 1, 1992**

<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Age</u>	<u>Annuity Value</u>
0	229.053	25	109.659	50	44.656	75	12.920	100	2.439
1	223.535	26	106.217	51	42.842	76	12.151	101	2.287
2	217.398	27	102.853	52	41.079	77	11.411	102	2.141
3	211.374	28	99.566	53	39.364	78	10.701	103	1.997
4	205.475	29	96.356	54	37.698	79	10.023	104	1.856
5	199.708	30	93.220	55	36.081	80	9.379	105	1.713
6	194.074	31	90.158	56	34.515	81	8.770	106	1.555
7	188.569	32	87.170	57	32.997	82	8.198	107	1.374
8	183.192	33	84.254	58	31.528	83	7.663	108	1.143
9	177.937	34	81.410	59	30.104	84	7.163	109	0.752
10	172.804	35	78.637	60	28.727	85	6.697	110	0.246
11	167.790	36	75.933	61	27.394	86	6.262		
12	162.897	37	73.296	62	26.106	87	5.855		
13	158.129	38	70.726	63	24.862	88	5.475		
14	153.487	39	68.222	64	23.659	89	5.121		
15	148.971	40	65.782	65	22.496	90	4.791		
16	144.578	41	63.405	66	21.371	91	4.484		
17	140.300	42	61.089	67	20.284	92	4.198		
18	136.133	43	58.834	68	19.236	93	3.930		
19	132.070	44	56.639	69	18.228	94	3.680		
20	128.105	45	54.502	70	17.257	95	3.446		
21	124.238	46	52.423	71	16.322	96	3.225		
22	120.464	47	50.401	72	15.420	97	3.016		
23	116.780	48	48.434	73	14.553	98	2.813		
24	113.179	49	46.519	74	13.719	99	2.615		

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

6.0% annual escalation beginning on first anniversary of accident

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	70.659	12	72.126
12	12	69.390	13	70.819
13	13	68.133	14	69.528
14	14	66.892	15	68.255
15	15	65.668	16	66.999
16	16	64.460	17	65.758
17	17	63.267	18	64.531
18	18	62.087	19	63.315
19	19	60.918	20	62.111
20	20	59.760	21	60.917
21	21	58.612	22	59.732
22	22	57.472	23	58.553
23	23	56.339	24	57.379
24	24	55.210	25	56.207
25	25	54.083	26	55.038
26	26	52.959	27	53.872
27	27	51.838	28	52.709
28	28	50.720	29	51.551
29	29	49.606	30	50.399
30	30	48.498	31	49.252
31	31	47.395	32	48.110
32	32	46.298	33	46.976
33	33	45.207	34	45.850
34	34	44.124	35	44.731
35	35	43.048	36	43.621
36	36	41.981	37	42.519
37	37	40.922	38	41.426
38	38	39.871	39	40.343
39	39	38.829	40	39.270
40	40	37.797	41	38.207

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
41	41	36.775	42	37.153
42	42	35.762	43	36.111
43	43	34.760	44	35.081
44	44	33.769	45	34.063
45	45	32.790	46	33.057
46	46	31.824	47	32.065
47	47	30.870	48	31.085
48	48	29.927	49	30.115
49	49	28.995	50	29.156
50	50	28.072	51	28.206
51	51	27.159	52	27.267
52	52	26.256	53	26.340
53	53	25.365	54	25.426
54	54	24.485	55	24.526
55	55	23.620	56	23.642
56	56	22.770	57	22.774
57	57	21.936	58	21.922
58	58	21.117	59	21.086
59	59	20.313	60	20.266
60	60	19.524	61	19.462
61	61	18.751	62	18.676
62	62	17.995	63	17.906
63	63	17.255	64	17.154
64	64	16.531	65	16.417
65	65	15.823	66	15.696
66	66	15.129	67	14.991
67	67	14.451	68	14.304
68	68	13.791	69	13.638
69	69	13.151	70	12.992
70	70	12.530	71	12.364

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
71	71	11.926	72	11.752
72	72	11.338	73	11.158
73	73	10.766	74	10.581
74	74	10.211	75	10.020
75	75	9.672	76	9.475
76	76	9.148	77	8.944
77	77	8.637	78	8.429
78	78	8.142	79	7.931
79	79	7.663	80	7.455
80	80	7.205	81	7.004
81	81	6.771	82	6.580
82	82	6.363	83	6.182
83	83	5.980	84	5.806
84	84	5.619	85	5.453
85	85	5.279	86	5.122
86	86	4.960	87	4.812
87	87	4.662	88	4.522
88	88	4.383	89	4.251
89	89	4.122	90	3.999
90	90	3.879	91	3.763
91	91	3.653	92	3.544
92	92	3.441	93	3.339
93	93	3.244	94	3.147
94	94	3.059	95	2.966
95	95	2.885	96	2.796
96	96	2.721	97	2.631
97	97	2.563	98	2.470
98	98	2.407	99	2.307
99	99	2.250	100	2.168
100	100	2.116	101	2.053

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
101	101	2.005	102	1.936
102	102	1.893	103	1.821
103	103	1.781	104	1.710
104	104	1.674	105	1.588
105	105	1.556	106	1.481
106	106	1.453	107	1.295
107	107	1.274	108	1.032
108	108	1.019	109	0.703
109	109	0.699	110	0.246
110	110	0.246		

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	77.329	12	79.029
12	12	76.028	13	77.684
13	13	74.734	14	76.349
14	14	73.451	15	75.025
15	15	72.177	16	73.712
16	16	70.915	17	72.408
17	17	69.661	18	71.112
18	18	68.415	19	69.824
19	19	67.176	20	68.542
20	20	65.943	21	67.265
21	21	64.716	22	65.995
22	22	63.495	23	64.732
23	23	62.280	24	63.474
24	24	61.071	25	62.223
25	25	59.867	26	60.978
26	26	58.671	27	59.740
27	27	57.480	28	58.508
28	28	56.296	29	57.284
29	29	55.118	30	56.066
30	30	53.947	31	54.855
31	31	52.783	32	53.652
32	32	51.626	33	52.457
33	33	50.477	34	51.270
34	34	49.336	35	50.092
35	35	48.204	36	48.923
36	36	47.079	37	47.762
37	37	45.963	38	46.611
38	38	44.856	39	45.467
39	39	43.757	40	44.334
40	40	42.666	41	43.209

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
41	41	41.585	42	42.094
42	42	40.512	43	40.987
43	43	39.448	44	39.889
44	44	38.393	45	38.800
45	45	37.346	46	37.721
46	46	36.308	47	36.652
47	47	35.280	48	35.592
48	48	34.261	49	34.543
49	49	33.253	50	33.505
50	50	32.254	51	32.478
51	51	31.266	52	31.461
52	52	30.289	53	30.456
53	53	29.322	54	29.463
54	54	28.367	55	28.482
55	55	27.424	56	27.515
56	56	26.494	57	26.562
57	57	25.578	58	25.624
58	58	24.676	59	24.699
59	59	23.787	60	23.790
60	60	22.912	61	22.896
61	61	22.053	62	22.018
62	62	21.208	63	21.155
63	63	20.379	64	20.307
64	64	19.564	65	19.474
65	65	18.763	66	18.655
66	66	17.975	67	17.851
67	67	17.202	68	17.063
68	68	16.444	69	16.292
69	69	15.703	70	15.536
70	70	14.976	71	14.796

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
71	71	14.264	72	14.070
72	72	13.566	73	13.362
73	73	12.886	74	12.673
74	74	12.223	75	12.004
75	75	11.579	76	11.352
76	76	10.952	77	10.717
77	77	10.342	78	10.101
78	78	9.750	79	9.506
79	79	9.177	80	8.933
80	80	8.626	81	8.384
81	81	8.098	82	7.861
82	82	7.595	83	7.366
83	83	7.119	84	6.901
84	84	6.672	85	6.465
85	85	6.253	86	6.056
86	86	5.859	87	5.671
87	87	5.489	88	5.311
88	88	5.143	89	4.975
89	89	4.819	90	4.661
90	90	4.516	91	4.367
91	91	4.234	92	4.093
92	92	3.971	93	3.838
93	93	3.725	94	3.600
94	94	3.495	95	3.377
95	95	3.281	96	3.167
96	96	3.078	97	2.968
97	97	2.887	98	2.776
98	98	2.702	99	2.588
99	99	2.521	100	2.419
100	100	2.358	101	2.272

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

**Minnesota
Annuity Table +
Permanent Total Benefits
Accidents From October 1, 1992 through September 30, 1995**

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
101	101	2.216	102	2.128
102	102	2.078	103	1.987
103	103	1.942	104	1.849
104	104	1.809	105	1.710
105	105	1.674	106	1.559
106	106	1.528	107	1.377
107	107	1.353	108	1.137
108	108	1.122	109	0.745
109	109	0.740	110	0.246
110	110	0.246		

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents From October 1, 1992 through September 30, 1995

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
0	0	88.263	1	90.676
1	1	87.227	2	89.301
2	2	85.904	3	87.920
3	3	84.576	4	86.538
4	4	83.248	5	85.161
5	5	81.923	6	83.788
6	6	80.604	7	82.422
7	7	79.289	8	81.060
8	8	77.980	9	79.704
9	9	76.676	10	78.353
10	10	75.377	11	77.008
11	11	74.084	12	75.671
12	12	72.798	13	74.345
13	13	71.523	14	73.032
14	14	70.261	15	71.733
15	15	69.012	16	70.449
16	16	67.777	17	69.178
17	17	66.555	18	67.918
18	18	65.343	19	66.667
19	19	64.141	20	65.425
20	20	62.947	21	64.191
21	21	61.760	22	62.966
22	22	60.582	23	61.746
23	23	59.409	24	60.532
24	24	58.242	25	59.322
25	25	57.078	26	58.116
26	26	55.918	27	56.914
27	27	54.763	28	55.718
28	28	53.613	29	54.527
29	29	52.468	30	53.343

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents From October 1, 1992 through September 30, 1995

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
30	30	51.329	31	52.164
31	31	50.195	32	50.992
32	32	49.069	33	49.828
33	33	47.950	34	48.672
34	34	46.838	35	47.525
35	35	45.735	36	46.386
36	36	44.640	37	45.255
37	37	43.553	38	44.134
38	38	42.474	39	43.021
39	39	41.405	40	41.919
40	40	40.344	41	40.826
41	41	39.293	42	39.743
42	42	38.252	43	38.669
43	43	37.220	44	37.606
44	44	36.198	45	36.554
45	45	35.186	46	35.514
46	46	34.186	47	34.485
47	47	33.196	48	33.466
48	48	32.217	49	32.459
49	49	31.248	50	31.462
50	50	30.289	51	30.475
51	51	29.340	52	29.499
52	52	28.402	53	28.534
53	53	27.475	54	27.582
54	54	26.559	55	26.644
55	55	25.657	56	25.721
56	56	24.769	57	24.813
57	57	23.896	58	23.920
58	58	23.038	59	23.042
59	59	22.194	60	22.180

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents From October 1, 1992 through September 30, 1995

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
60	60	21.364	61	21.334
61	61	20.551	62	20.504
62	62	19.753	63	19.691
63	63	18.971	64	18.894
64	64	18.205	65	18.112
65	65	17.453	66	17.345
66	66	16.715	67	16.593
67	67	15.993	68	15.859
68	68	15.286	69	15.143
69	69	14.598	70	14.445
70	70	13.927	71	13.764
71	71	13.271	72	13.098
72	72	12.631	73	12.449
73	73	12.007	74	11.818
74	74	11.401	75	11.205
75	75	10.811	76	10.608
76	76	10.237	77	10.027
77	77	9.679	78	9.463
78	78	9.136	79	8.918
79	79	8.611	80	8.394
80	80	8.108	81	7.894
81	81	7.627	82	7.420
82	82	7.171	83	6.972
83	83	6.740	84	6.551
84	84	6.335	85	6.155
85	85	5.954	86	5.781
86	86	5.595	87	5.430
87	87	5.257	88	5.100
88	88	4.939	89	4.790
89	89	4.641	90	4.499

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents From October 1, 1992 through September 30, 1995

Age at Accident	<i>Initial</i>		<i>1st and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
90	90	4.361	91	4.226
91	91	4.098	92	3.971
92	92	3.852	93	3.731
93	93	3.621	94	3.505
94	94	3.404	95	3.293
95	95	3.200	96	3.091
96	96	3.006	97	2.899
97	97	2.820	98	2.712
98	98	2.640	99	2.527
99	99	2.462	100	2.363
100	100	2.304	101	2.222
101	101	2.168	102	2.085
102	102	2.036	103	1.949
103	103	1.905	104	1.817
104	104	1.777	105	1.681
105	105	1.646	106	1.531
106	106	1.502	107	1.358
107	107	1.334	108	1.135
108	108	1.120	109	0.750
109	109	0.745	110	0.246
110	110	0.246		

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

4.0% annual escalation beginning on the second anniversary of accident date

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	33.888	12	34.062	13	34.246	14	34.441
12	12	33.450	13	33.612	14	33.785	15	33.970
13	13	33.009	14	33.160	15	33.323	16	33.497
14	14	32.566	15	32.707	16	32.860	17	33.023
15	15	32.122	16	32.253	17	32.394	18	32.545
16	16	31.677	17	31.797	18	31.926	19	32.063
17	17	31.229	18	31.338	19	31.454	20	31.578
18	18	30.779	19	30.875	20	30.978	21	31.087
19	19	30.325	20	30.408	21	30.497	22	30.591
20	20	29.868	21	29.937	22	30.011	23	30.089
21	21	29.405	22	29.460	23	29.518	24	29.578
22	22	28.938	23	28.977	24	29.017	25	29.059
23	23	28.465	24	28.486	25	28.508	26	28.530
24	24	27.984	25	27.987	26	27.990	27	27.992
25	25	27.494	26	27.479	27	27.463	28	27.446
26	26	26.996	27	26.962	28	26.927	29	26.891
27	27	26.489	28	26.437	29	26.383	30	26.328
28	28	25.974	29	25.903	30	25.831	31	25.756
29	29	25.451	30	25.362	31	25.270	32	25.176
30	30	24.921	31	24.813	32	24.702	33	24.589
31	31	24.382	32	24.256	33	24.126	34	23.994
32	32	23.836	33	23.691	34	23.543	35	23.392
33	33	23.282	34	23.119	35	22.953	36	22.783
34	34	22.722	35	22.541	36	22.355	37	22.166
35	35	22.154	36	21.955	37	21.750	38	21.541

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
36	36	21.580	37	21.362	38	21.138	39	20.910
37	37	20.998	38	20.762	39	20.519	40	20.272
38	38	20.410	39	20.155	40	19.894	41	19.627
39	39	19.815	40	19.541	41	19.261	42	18.974
40	40	19.214	41	18.921	42	18.621	43	18.315
41	41	18.606	42	18.294	43	17.975	44	17.648
42	42	17.991	43	17.660	44	17.322	45	16.976
43	43	17.369	44	17.020	45	16.662	46	16.296
44	44	16.742	45	16.373	46	15.996	47	15.610
45	45	16.108	46	15.720	47	15.324	48	14.917
46	46	15.467	47	15.061	48	14.644	49	14.215
47	47	14.821	48	14.394	49	13.955	50	13.504
48	48	14.167	49	13.719	50	13.258	51	12.783
49	49	13.506	50	13.036	51	12.551	52	12.052
50	50	12.835	51	12.343	52	11.835	53	11.312
51	51	12.156	52	11.641	53	11.110	54	10.563
52	52	11.468	53	10.930	54	10.375	55	9.803
53	53	10.770	54	10.209	55	9.630	56	9.034
54	54	10.064	55	9.479	56	8.876	57	8.253
55	55	9.348	56	8.739	57	8.111	58	7.461
56	56	8.623	57	7.989	58	7.334	59	6.655
57	57	7.887	58	7.227	59	6.544	60	5.835
58	58	7.141	59	6.453	60	5.739	61	4.998
59	59	6.381	60	5.664	61	4.919	62	4.143
60	60	5.608	61	4.860	62	4.081	63	3.267

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

<u>Age at Accident</u>	<u>Initial</u>		<u>1st Anniversary of Accident</u>		<u>2nd Anniversary of Accident</u>		<u>3rd and Subsequent Accident Anniversaries</u>	
	<u>Current Age</u>	<u>Escalation Deferred 4 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 3 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 2 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 1 Year</u>
61	61	4.819	62	4.038	63	3.222	64	2.368
62	62	4.013	63	3.196	64	2.341	65	1.442
63	63	3.188	64	2.332	65	1.433	66	0.486
64	64	2.332	65	1.433	66	0.486	67	0.000
65	65	1.433	66	0.486	67	0.000	68	0.000
66	66	0.486	67	0.000	68	0.000	69	0.000

+ Based on 2000 U.S. Life Tables for male population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
11	11	34.685	12	34.887	13	35.096	14	35.315
12	12	34.258	13	34.446	14	34.642	15	34.847
13	13	33.826	14	34.000	15	34.183	16	34.374
14	14	33.390	15	33.551	16	33.719	17	33.896
15	15	32.949	16	33.096	17	33.250	18	33.411
16	16	32.503	17	32.636	18	32.775	19	32.920
17	17	32.052	18	32.171	19	32.294	20	32.422
18	18	31.596	19	31.699	20	31.806	21	31.916
19	19	31.133	20	31.220	21	31.310	22	31.404
20	20	30.663	21	30.734	22	30.807	23	30.883
21	21	30.187	22	30.241	23	30.297	24	30.355
22	22	29.704	23	29.741	24	29.780	25	29.820
23	23	29.214	24	29.234	25	29.255	26	29.277
24	24	28.716	25	28.719	26	28.722	27	28.726
25	25	28.212	26	28.197	27	28.182	28	28.168
26	26	27.700	27	27.667	28	27.635	29	27.601
27	27	27.181	28	27.131	29	27.079	30	27.027
28	28	26.654	29	26.586	30	26.517	31	26.445
29	29	26.121	30	26.034	31	25.946	32	25.856
30	30	25.580	31	25.475	32	25.368	33	25.259
31	31	25.031	32	24.908	33	24.783	34	24.654
32	32	24.476	33	24.334	34	24.190	35	24.042
33	33	23.913	34	23.753	35	23.590	36	23.422
34	34	23.343	35	23.165	36	22.982	37	22.795
35	35	22.767	36	22.569	37	22.367	38	22.159

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
36	36	22.183	37	21.966	38	21.744	39	21.516
37	37	21.591	38	21.356	39	21.114	40	20.865
38	38	20.993	39	20.737	40	20.475	41	20.206
39	39	20.387	40	20.112	41	19.829	42	19.539
40	40	19.773	41	19.478	42	19.175	43	18.864
41	41	19.152	42	18.837	43	18.513	44	18.179
42	42	18.524	43	18.188	44	17.842	45	17.487
43	43	17.887	44	17.530	45	17.163	46	16.785
44	44	17.242	45	16.864	46	16.475	47	16.075
45	45	16.589	46	16.190	47	15.779	48	15.355
46	46	15.928	47	15.507	48	15.074	49	14.627
47	47	15.259	48	14.816	49	14.360	50	13.890
48	48	14.581	49	14.116	50	13.637	51	13.143
49	49	13.895	50	13.407	51	12.904	52	12.386
50	50	13.200	51	12.689	52	12.163	53	11.620
51	51	12.496	52	11.962	53	11.411	54	10.843
52	52	11.783	53	11.225	54	10.649	55	10.055
53	53	11.060	54	10.478	55	9.877	56	9.257
54	54	10.328	55	9.722	56	9.095	57	8.448
55	55	9.586	56	8.954	57	8.302	58	7.627
56	56	8.834	57	8.177	58	7.497	59	6.793
57	57	8.072	58	7.387	59	6.679	60	5.945
58	58	7.298	59	6.586	60	5.848	61	5.083
59	59	6.512	60	5.771	61	5.002	62	4.204
60	60	5.713	61	4.942	62	4.140	63	3.307

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

**Minnesota
Annuity Table +
Permanent Total Benefits
Through Age 67
Accidents On or After October 1, 1995**

<u>Age at Accident</u>	<u>Initial</u>		<u>1st Anniversary of Accident</u>		<u>2nd Anniversary of Accident</u>		<u>3rd and Subsequent Accident Anniversaries</u>	
	<u>Current Age</u>	<u>Escalation Deferred 4 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 3 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 2 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 1 Year</u>
61	61	4.900	62	4.097	63	3.261	64	2.390
62	62	4.071	63	3.235	64	2.362	65	1.451
63	63	3.226	64	2.354	65	1.442	66	0.488
64	64	2.354	65	1.442	66	0.488	67	0.000
65	65	1.442	66	0.488	67	0.000	68	0.000
66	66	0.488	67	0.000	68	0.000	69	0.000

+ Based on 2000 U.S. Life Tables for female population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

Benefits terminate at age 67 (note: statute allows benefits to continue beyond age 67 if presumption of retirement is successfully rebutted)

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents On or After October 1, 1995

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
0	0	42.483	1	43.115	2	43.626	3	44.149
1	1	42.326	2	42.809	3	43.303	4	43.811
2	2	42.025	3	42.491	4	42.971	5	43.466
3	3	41.714	4	42.166	5	42.633	6	43.116
4	4	41.395	5	41.835	6	42.290	7	42.760
5	5	41.071	6	41.498	7	41.941	8	42.398
6	6	40.741	7	41.156	8	41.586	9	42.031
7	7	40.405	8	40.809	9	41.226	10	41.657
8	8	40.064	9	40.455	10	40.859	11	41.277
9	9	39.718	10	40.096	11	40.487	12	40.893
10	10	39.366	11	39.731	12	40.111	13	40.506
11	11	39.008	12	39.362	13	39.731	14	40.117
12	12	38.646	13	38.990	14	39.349	15	39.727
13	13	38.281	14	38.616	15	38.967	16	39.335
14	14	37.914	15	38.241	16	38.583	17	38.942
15	15	37.547	16	37.865	17	38.198	18	38.546
16	16	37.178	17	37.487	18	37.810	19	38.147
17	17	36.807	18	37.106	19	37.418	20	37.743
18	18	36.435	19	36.723	20	37.023	21	37.336
19	19	36.058	20	36.335	21	36.623	22	36.923
20	20	35.678	21	35.943	22	36.219	23	36.506
21	21	35.294	22	35.546	23	35.809	24	36.081
22	22	34.905	23	35.145	24	35.393	25	35.650
23	23	34.511	24	34.737	25	34.971	26	35.212
24	24	34.112	25	34.323	26	34.541	27	34.767

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents On or After October 1, 1995

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
25	25	33.706	26	33.902	27	34.105	28	34.315
26	26	33.293	27	33.474	28	33.662	29	33.857
27	27	32.873	28	33.040	29	33.213	30	33.393
28	28	32.447	29	32.599	30	32.757	31	32.922
29	29	32.016	30	32.153	31	32.296	32	32.445
30	30	31.578	31	31.700	32	31.829	33	31.963
31	31	31.134	32	31.242	33	31.356	34	31.476
32	32	30.685	33	30.779	34	30.878	35	30.984
33	33	30.231	34	30.311	35	30.396	36	30.487
34	34	29.772	35	29.838	36	29.909	37	29.985
35	35	29.308	36	29.360	37	29.417	38	29.479
36	36	28.840	37	28.878	38	28.920	39	28.968
37	37	28.367	38	28.391	39	28.419	40	28.453
38	38	27.890	39	27.900	40	27.914	41	27.933
39	39	27.408	40	27.404	41	27.405	42	27.410
40	40	26.923	41	26.905	42	26.892	43	26.883
41	41	26.434	42	26.402	43	26.375	44	26.352
42	42	25.940	43	25.896	44	25.855	45	25.818
43	43	25.444	44	25.386	45	25.331	46	25.282
44	44	24.943	45	24.872	46	24.805	47	24.743
45	45	24.440	46	24.357	47	24.277	48	24.201
46	46	23.935	47	23.838	48	23.745	49	23.656
47	47	23.427	48	23.317	49	23.211	50	23.107
48	48	22.916	49	22.794	50	22.673	51	22.556
49	49	22.402	50	22.267	51	22.133	52	22.002

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents On or After October 1, 1995

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
50	50	21.885	51	21.737	52	21.590	53	21.446
51	51	21.366	52	21.204	53	21.044	54	20.888
52	52	20.844	53	20.670	54	20.498	55	20.331
53	53	20.320	54	20.134	55	19.951	56	19.774
54	54	19.794	55	19.598	56	19.405	57	19.218
55	55	19.269	56	19.062	57	18.860	58	18.664
56	56	18.744	57	18.528	58	18.317	59	18.112
57	57	18.220	58	17.996	59	17.776	60	17.561
58	58	17.698	59	17.465	60	17.236	61	17.013
59	59	17.177	60	16.935	61	16.699	62	16.469
60	60	16.658	61	16.409	62	16.166	63	15.929
61	61	16.142	62	15.886	63	15.636	64	15.392
62	62	15.629	63	15.367	64	15.109	65	14.858
63	63	15.120	64	14.850	65	14.586	66	14.327
64	64	14.614	65	14.337	66	14.065	67	13.800
65	65	14.110	66	13.827	67	13.548	68	13.278
66	66	13.610	67	13.320	68	13.037	69	12.763
67	67	13.113	68	12.818	69	12.532	70	12.255
68	68	12.621	69	12.323	70	12.034	71	11.753
69	69	12.136	70	11.835	71	11.541	72	11.256
70	70	11.656	71	11.352	72	11.054	73	10.765
71	71	11.183	72	10.874	73	10.573	74	10.283
72	72	10.714	73	10.403	74	10.100	75	9.809
73	73	10.252	74	9.939	75	9.636	76	9.342
74	74	9.797	75	9.483	76	9.178	77	8.882

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents On or After October 1, 1995

Age at Accident	<i>Initial</i>		<i>1st Anniversary of Accident</i>		<i>2nd Anniversary of Accident</i>		<i>3rd and Subsequent Accident Anniversaries</i>	
	Current Age	Escalation Deferred 4 Years	Current Age	Escalation Deferred 3 Years	Current Age	Escalation Deferred 2 Years	Current Age	Escalation Deferred 1 Year
75	75	9.350	76	9.034	77	8.726	78	8.430
76	76	8.909	77	8.591	78	8.283	79	7.988
77	77	8.475	78	8.157	79	7.850	80	7.559
78	78	8.048	79	7.732	80	7.429	81	7.146
79	79	7.631	80	7.319	81	7.024	82	6.750
80	80	7.226	81	6.922	82	6.636	83	6.374
81	81	6.836	82	6.541	83	6.267	84	6.017
82	82	6.463	83	6.179	84	5.917	85	5.678
83	83	6.107	84	5.836	85	5.585	86	5.357
84	84	5.769	85	5.510	86	5.270	87	5.052
85	85	5.449	86	5.201	87	4.972	88	4.764
86	86	5.146	87	4.907	88	4.689	89	4.492
87	87	4.857	88	4.630	89	4.422	90	4.234
88	88	4.585	89	4.367	90	4.169	91	3.992
89	89	4.326	90	4.120	91	3.931	92	3.763
90	90	4.083	91	3.886	92	3.707	93	3.547
91	91	3.853	92	3.665	93	3.495	94	3.343
92	92	3.635	93	3.457	94	3.295	95	3.150
93	93	3.430	94	3.261	95	3.105	96	2.966
94	94	3.237	95	3.074	96	2.925	97	2.789
95	95	3.053	96	2.897	97	2.751	98	2.616
96	96	2.878	97	2.726	98	2.582	99	2.444
97	97	2.710	98	2.560	99	2.413	100	2.291
98	98	2.546	99	2.393	100	2.263	101	2.159
99	99	2.381	100	2.245	101	2.133	102	2.031

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

* This table is to be used for Lifetime Fatal Dependency Benefits only in cases where there is no surviving spouse or children, but there is a dependent parent or sibling eligible for lifetime benefits.

**Minnesota
Annuity Table +
Lifetime Fatal Dependency Benefits *
Accidents On or After October 1, 1995**

<u>Age at Accident</u>	<u>Initial</u>		<u>1st Anniversary of Accident</u>		<u>2nd Anniversary of Accident</u>		<u>3rd and Subsequent Accident Anniversaries</u>	
	<u>Current Age</u>	<u>Escalation Deferred 4 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 3 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 2 Years</u>	<u>Current Age</u>	<u>Escalation Deferred 1 Year</u>
100	100	2.235	101	2.118	102	2.007	103	1.903
101	101	2.109	102	1.994	103	1.882	104	1.778
102	102	1.986	103	1.870	104	1.759	105	1.650
103	103	1.864	104	1.749	105	1.633	106	1.507
104	104	1.744	105	1.624	106	1.493	107	1.341
105	105	1.621	106	1.487	107	1.330	108	1.126
106	106	1.484	107	1.326	108	1.119	109	0.747
107	107	1.325	108	1.117	109	0.745	110	0.246
108	108	1.117	109	0.745	110	0.246		
109	109	0.745	110	0.246				
110	110	0.246						

+ Based on 2000 U.S. Life Tables for total population

3.5% annual interest rate

2.0% annual escalation beginning on fourth anniversary of accident

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