LIFE EXPECTANCY TABLE

Age	Expected Life Remaining M	Expected Life Remaining F	Life Expectancy M	Life Expectancy F	Age	Expected Life Remaining M	Expected Life Remaining F	Life Expectancy M	Life Expectancy F	Age	Expected Life Remaining M	Expected Life Remaining F	Life Expectancy M	Life Expectancy F
18	57	63	75	81	52	26	30	78	82	86	5	6	91	92
19	56	62	75	81	53	26	29	79	82	87	5	6	92	93
20	56	61	76	81	54	25	29	79	83	88	5	6	93	94
21	55	60	76	81	55	24	28	79	83	89	4	5	93	94
22	54	59	76	81	56	23	27	79	83	90	4	5	94	95
23	53	58	76	81	57	22	26	79	83	91	4	5	95	96
24	52	57	76	81	58	22	25	80	83	92	4	4	96	96
25	51	56	76	81	59	21	24	80	83	93	4	4	97	97
26	50	55	76	81	60	20	23	80	83	94	3	4	97	98
27	49	54	76	81	61	19	23	80	84	95	3	4	98	99
28	48	53	76	81	62	19	22	81	84	96	3	3	99	99
29	47	52	76	81	63	18	21	81	84	97	3	3	100	100
30	46	51	76	81	64	17	20	81	84	98	3	3	101	101
31	45	50	76	81	65	16	19	81	84	99	3	3	102	102
32	44	49	76	81	66	16	19	82	85	100	2	3	102	103
33	43	48	76	81	67	15	18	82	85	101	2	3	103	104
34	42	47	76	81	68	14	17	82	85	102	2	3	104	105
35	42	46	77	81	69	14	16	83	85	103	2	2	105	105
36	41	45	77	81	70	13	16	83	86	104	2	2	106	106
37	40	44	77	81	71	13	15	84	86	105	2	2	107	107
38	39	43	77	81	72	12	14	84	86	106	2	2	108	108
39	38	42	77	81	73	11	14	84	87	107	2	2	109	109
40	37	41	77	81	74	11	13	85	87	108	2	2	110	110
41	36	40	77	81	75	10	12	85	87	109	2	2	111	111
42	35	39	77	81	76	10	12	86	88	110	2	2	112	112
43	34	39	77	82	77	9	11	86	88	111	2	2	113	113
44	33	38	77	82	78	9	11	87	89	112	2	2	114	114
45	32	37	77	82	79	8	10	87	89	113	2	2	115	115
46	32	36	78	82	80	8	9	88	89	114	2	2	116	116
47	31	35	78	82	81	7	9	88	90	115	2	2	117	117
48	30	34	78	82	82	7	8	89	90	116	2	2	118	118
49	29	33	78	82	83	6	8	89	91	117	1	1	118	118
50	28	32	78	82	84	6	7	90	91	118	1	1	119	119
51	27	31	78	82	85	6	7	91	92	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:   DOC 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.