

Article 5.

Life Tables.

§ 8-46. Mortality tables as evidence.

Whenever it is necessary to establish the expectancy of continued life of any person from any period of the person's life, whether the person is living at the time or not, the table hereto appended shall be received in all courts and by all persons having power to determine litigation, as evidence, with other evidence as to the health, constitution and habits of the person, of such expectancy represented by the figures in the columns headed by the words "completed age" and "expectation" respectively:

| Completed Age | Expectation |
|---------------|-------------|
| 0 | 75.8 |
| 1 | 75.4 |
| 2 | 74.5 |
| 3 | 73.5 |
| 4 | 72.5 |
| 5 | 71.6 |
| 6 | 70.6 |
| 7 | 69.6 |
| 8 | 68.6 |
| 9 | 67.6 |
| 10 | 66.6 |
| 11 | 65.6 |
| 12 | 64.6 |
| 13 | 63.7 |
| 14 | 62.7 |
| 15 | 61.7 |
| 16 | 60.7 |
| 17 | 59.8 |
| 18 | 58.8 |
| 19 | 57.9 |
| 20 | 56.9 |
| 21 | 56.0 |
| 22 | 55.1 |
| 23 | 54.1 |
| 24 | 53.2 |
| 25 | 52.2 |
| 26 | 51.3 |
| 27 | 50.4 |
| 28 | 49.4 |
| 29 | 48.5 |
| 30 | 47.5 |
| 31 | 46.6 |
| 32 | 45.7 |
| 33 | 44.7 |
| 34 | 43.8 |
| 35 | 42.9 |

| | |
|----|------|
| 36 | 42.0 |
| 37 | 41.0 |
| 38 | 40.1 |
| 39 | 39.2 |
| 40 | 38.3 |
| 41 | 37.4 |
| 42 | 36.5 |
| 43 | 35.6 |
| 44 | 34.7 |
| 45 | 33.8 |
| 46 | 32.9 |
| 47 | 32.0 |
| 48 | 31.1 |
| 49 | 30.2 |
| 50 | 29.3 |
| 51 | 28.5 |
| 52 | 27.6 |
| 53 | 26.8 |
| 54 | 25.9 |
| 55 | 25.1 |
| 56 | 24.3 |
| 57 | 23.5 |
| 58 | 22.7 |
| 59 | 21.9 |
| 60 | 21.1 |
| 61 | 20.4 |
| 62 | 19.7 |
| 63 | 18.9 |
| 64 | 18.2 |
| 65 | 17.5 |
| 66 | 16.8 |
| 67 | 16.1 |
| 68 | 15.5 |
| 69 | 14.8 |
| 70 | 14.2 |
| 71 | 13.5 |
| 72 | 12.9 |
| 73 | 12.3 |
| 74 | 11.7 |
| 75 | 11.2 |
| 76 | 10.6 |
| 77 | 10.0 |
| 78 | 9.5 |
| 79 | 9.0 |
| 80 | 8.5 |
| 81 | 8.0 |

| | |
|-------------|-----|
| 82 | 7.5 |
| 83 | 7.1 |
| 84 | 6.6 |
| 85 and over | 6.6 |

(1883, c. 225; Code, s. 1352; Rev., s. 1626; C.S., s. 1790; 1955, c. 870; 1971, c. 968; 1997-133, s. 1.)

§ 8-47. Present worth of annuities.

Whenever it is necessary to establish the present worth or cash value of an annuity to a person, payable annually during the person's life, such present worth or cash value may be ascertained by the use of the following table in connection with the mortality tables established by law, the first column representing the number of years the annuity is to run and the second column representing the present cash value of an annuity of one dollar for such number of years, respectively:

| No. of Years Annuity is to Run | Cash Value of the Annuity of \$1 |
|-----------------------------------|-------------------------------------|
| 1 | \$ 0.943 |
| 2 | 1.833 |
| 3 | 2.673 |
| 4 | 3.465 |
| 5 | 4.212 |
| 6 | 4.917 |
| 7 | 5.582 |
| 8 | 6.210 |
| 9 | 6.802 |
| 10 | 7.360 |
| 11 | 7.887 |
| 12 | 8.384 |
| 13 | 8.853 |
| 14 | 9.295 |
| 15 | 9.712 |
| 16 | 10.106 |
| 17 | 10.477 |
| 18 | 10.828 |
| 19 | 11.158 |
| 20 | 11.470 |
| 21 | 11.764 |
| 22 | 12.042 |
| 23 | 12.303 |
| 24 | 12.550 |
| 25 | 12.783 |
| 26 | 13.003 |
| 27 | 13.211 |
| 28 | 13.406 |
| 29 | 13.591 |
| 30 | 13.765 |

| | | |
|----|-------|--------|
| 31 | ..... | 13.929 |
| 32 | ..... | 14.084 |
| 33 | ..... | 14.230 |
| 34 | ..... | 14.368 |
| 35 | ..... | 14.498 |
| 36 | ..... | 14.621 |
| 37 | ..... | 14.737 |
| 38 | ..... | 14.846 |
| 39 | ..... | 14.949 |
| 40 | ..... | 15.046 |
| 41 | ..... | 15.138 |
| 42 | ..... | 15.225 |
| 43 | ..... | 15.306 |
| 44 | ..... | 15.383 |
| 45 | ..... | 15.456 |
| 46 | ..... | 15.524 |
| 47 | ..... | 15.589 |
| 48 | ..... | 15.650 |
| 49 | ..... | 15.708 |
| 50 | ..... | 15.762 |
| 51 | ..... | 15.813 |
| 52 | ..... | 15.861 |
| 53 | ..... | 15.907 |
| 54 | ..... | 15.950 |
| 55 | ..... | 15.991 |
| 56 | ..... | 16.029 |
| 57 | ..... | 16.065 |
| 58 | ..... | 16.099 |
| 59 | ..... | 16.131 |
| 60 | ..... | 16.161 |
| 61 | ..... | 16.190 |
| 62 | ..... | 16.217 |
| 63 | ..... | 16.242 |
| 64 | ..... | 16.266 |
| 65 | ..... | 16.289 |
| 66 | ..... | 16.310 |
| 67 | ..... | 16.331 |

The present cash value of the annuity for a fraction of a year may be ascertained as follows: Multiply the difference between the cash value of the annuities for the preceding and succeeding full years by the fraction of the year in decimals and add the sum to the present cash value for the preceding full year. When a person is entitled to the use of a sum of money for life, or for a given time, the interest thereon for one year, computed at four and one half percent (4 1/2%), may be considered as an annuity and the present cash value be ascertained as herein provided: Provided, the interest rate in computing the present cash value of a life interest in land shall be six percent (6%).

Whenever the mortality tables set out in G.S. 8-46 are admissible in evidence in any action or proceeding to establish the expectancy of continued life of any person from any period of the person's life, whether the person is living at the time or not, the annuity tables herein set forth shall be evidence, but not conclusive, of the loss of income during the period of life expectancy of the person. (1905, c. 347; Rev., s. 1627; C.S., s. 1791; 1927, c. 215; 1943, c. 543; 1957, c. 497; 1959, c. 879, s. 3; 1965, c. 991; 1997-133, s. 2.)