Life Estate and Remainder Interest Tables

Purpose: The Life Estate and Remainder Interest Table are used to determine the value of life estate or remainder interest held in real property.

Instructions:

1. Find the line for the individual's age as of their last birthday.

2. For the life estate interest, multiply the figure in the life estate column for the individual's age by the equity value of the property.

3. For the remainder interest, multiply the figure in the remainder interest column for the individual's age by the equity value of the property.

Note: Since the value ascribed is based on the changing factors of age and equity value, a new value based on current information must be determined at the time of each complete eligibility review if the individual's total assets are within $100 of the program limits.

Life Estate and Remainder Interest Tables

	LIFE ESTATE	REMAINDER	AGE	LIFE ESTATE	REMAINDER
0	.97188	.02812	55	.80046	.19954
1	.98988	.01012	56	.79006	.20994
2	.99017	.00983	57	.77931	.22069
3	.99008	.00992	58	.76822	.23178
4	.98981	.01019	59	.75675	.24325
5	.98938	.01062	60	.74491	.25509
6	.98884	.01116	61	.73267	.26733
7	.98822	.01178	62	.72002	.27998
8	.98748	.01252	63	.70696	.29304
9	.98663	.01337	64	.69352	.30648
10	.98565	.01435	65	.67970	.32030
11	.98453	.01547	66	.66551	.33449
12	.98329	.01671	67	.65098	.34902
13	.98198	.01802	68	.63610	.36390
14	.98066	.01934	69	.62086	.37914
15	.97937	.02063	70	.60522	.39478
16	.97815	.02185	71	.58914	.41086
17	.97700	.02300	72	.57261	.42739
18	.97590	.02410	73	.55571	.44429
19	.97480	.02520	74	.53862	.46138
20	.97365	.02635	75	.52149	.47851
21	.97245	.02755	76	.50441	.49559
22	.97120	.02880	77	.48742	.51258
23	.96986	.03014	78	.47049	.52951
24	.96841	.03159	79	.45357	.54643
25	.96678	.03322	80	.43659	.56341
26	.96495	.03505	81	.41967	.58033
27	.96290	.03710	82	.40295	.59705
28	.96062	.03938	83	.38642	.61358
29	.95813	.04187	84	.36998	.63002
30	.95543	.04457	85	.35359	.64641
31	.95254	.04746	86	.33764	.66236
32	.94942	.05058	87	.32262	.67738
33	.94608	.05392	88	.30859	.69141
34	.94250	.05750	89	.29526	.70474
35	.93868	.06132	90	.28221	.71779
36	.93460	.06540	91	.26955	.73045
37	.93026	.06974	92	.25771	.74229
38	.92567	.07433	93	.24692	.75308
39	.92083	.07917	94	.23728	.76272
40	.91571	.08429	95	.22887	.77113
41	.91030	.08970	96	.22181	.77819
42	.90457	.09543	97	.21550	.78450
43	.89855	.10145	98	.21000	.79000
44	.89221	.10779	99	.20486	.79514
45	.88558	.11442	100	.19975	.80025
46	.87863	.12137	101	.19532	.80468
47	.87137	.12863	102	.19054	.80946
48	.86374	.13626	103	.18437	.81563
49	.85578	.14422	104	.17856	.82144
50	.84743	.15257	105	.16962	.83038
51	.83674	.16126	106	.15488	.84512
52	.82969	.17031	107	.13409	.86591
53	.82028	.17972	108	.10068	.89932
54	.81054	.18946	109	.04545	.95455