

ASSOCIATED ECONOMIC CONSULTANTS LTD.

LOSS APPROXIMATOR

Multiplier factors below may be used to derive approximate present values of future incomes for males and females in Alberta, over the time periods specified.

MALES

PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 2.0% PER ANNUM										
TO AGE	AGE AT START (CURRENT AGE)									
	16	18	22	25	30	35	40	45	55	
20	3.840	1.959								
25	8.213	6.516	2.909							
30	12.157	10.625	7.373	4.751						
35	15.711	14.329	11.397	9.033	4.748					
40	18.911	17.663	15.019	12.887	9.022	4.745				
45	21.785	20.658	18.273	16.350	12.862	9.008	4.740			
50	24.358	23.339	21.186	19.450	16.300	12.825	8.982	4.730		
55	26.649	25.726	23.779	22.209	19.359	16.221	12.759	8.939		
60	28.667	27.829	26.064	24.641	22.055	19.215	16.087	12.649	4.686	
65	30.414	29.649	28.041	26.744	24.388	21.805	18.966	15.858	8.740	
70	31.882	31.178	29.703	28.513	26.349	23.982	21.386	18.556	12.149	

FEMALES

PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 2.0% PER ANNUM										
TO AGE	AGE AT START (CURRENT AGE)									
	16	18	22	25	30	35	40	45	55	
20	3.843	1.960								
25	8.230	6.528	2.911							
30	12.197	10.658	7.388	4.757						
35	15.782	14.390	11.434	9.055	4.754					
40	19.017	17.758	15.086	12.935	9.045	4.751				
45	21.933	20.794	18.377	16.432	12.913	9.034	4.747			
50	24.554	23.523	21.336	19.575	16.389	12.883	9.015	4.741		
55	26.901	25.966	23.985	22.389	19.502	16.329	12.836	8.985		
60	28.988	28.139	26.341	24.891	22.269	19.394	16.234	12.759	4.711	
65	30.822	30.049	28.411	27.091	24.703	22.088	19.221	16.077	8.852	
70	32.412	31.704	30.205	28.998	26.811	24.423	21.809	18.952	12.440	