

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 2.5% PER ANNUM									
TO AGE	AGE AT START (CURRENT AGE)								
	16	18	22	25	30	35	40	45	55
20	3.803	1.950							
25	8.041	6.409	2.888						
30	11.769	10.332	7.235	4.694					
35	15.049	13.783	11.058	8.823	4.692				
40	17.930	16.815	14.417	12.450	8.813	4.689			
45	20.456	19.473	17.361	15.629	12.426	8.799	4.683		
50	22.663	21.794	19.933	18.407	15.582	12.390	8.774	4.673	
55	24.579	23.811	22.168	20.820	18.324	15.510	12.328	8.733	
60	26.227	25.545	24.089	22.895	20.682	18.192	15.384	12.223	4.655
65	27.619	27.010	25.711	24.647	22.672	20.457	17.964	15.171	8.648
70	28.761	28.211	27.042	26.084	24.305	22.315	20.081	17.589	12.024

FEMALES

PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 2.5% PER ANNUM									
TO AGE	AGE AT START (CURRENT AGE)								
	16	18	22	25	30	35	40	45	55
20	3.806	1.951							
25	8.057	6.420	2.890						
30	11.808	10.363	7.250	4.700					
35	15.116	13.841	11.094	8.845	4.698				
40	18.029	16.904	14.480	12.496	8.835	4.695			
45	20.591	19.597	17.458	15.706	12.474	8.824	4.691		
50	22.839	21.960	20.071	18.523	15.666	12.446	8.806	4.684	
55	24.802	24.025	22.353	20.983	18.455	15.611	12.401	8.777	
60	26.506	25.817	24.334	23.119	20.876	18.357	15.521	12.328	4.655
65	27.968	27.354	26.033	24.951	22.952	20.713	18.198	15.375	8.648
70	29.204	28.653	27.470	26.500	24.708	22.705	20.461	17.951	12.024