

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 3.0% PER ANNUM								
TO AGE	AGE AT START (CURRENT AGE)									
	16	18	22	25	30	35	40	45	55	
20	3.767	1.940								
25	7.874	6.304	2.867							
30	11.401	10.052	7.100	4.639						
35	14.429	13.269	10.735	8.621	4.636					
40	17.024	16.026	13.850	12.035	8.611	4.633				
45	19.245	18.386	16.516	14.956	12.012	8.598	4.628			
50	21.139	20.398	18.789	17.446	14.912	11.978	8.574	4.618		
55	22.744	22.104	20.716	19.558	17.370	14.844	11.919	8.534		
60	24.091	23.535	22.333	21.329	19.433	17.249	14.726	11.819	4.576	
65	25.201	24.715	23.665	22.790	21.133	19.231	17.040	14.527	8.347	
70	26.090	25.659	24.732	23.959	22.495	20.818	18.892	16.695	11.367	

FEMALES

		PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 3.0% PER ANNUM								
TO AGE	AGE AT START (CURRENT AGE)									
	16	18	22	25	30	35	40	45	55	
20	3.770	1.941								
25	7.890	6.315	2.869							
30	11.438	10.082	7.115	4.645						
35	14.491	13.323	10.769	8.642	4.642					
40	17.116	16.110	13.910	12.078	8.633	4.640				
45	19.369	18.501	16.607	15.028	12.058	8.622	4.636			
50	21.297	20.549	18.915	17.553	14.991	12.031	8.604	4.629		
55	22.942	22.295	20.883	19.706	17.491	14.939	11.989	8.576		
60	24.335	23.774	22.550	21.530	19.609	17.401	14.855	11.919	4.600	
65	25.501	25.012	23.946	23.057	21.382	19.462	17.255	14.718	8.452	
70	26.464	26.034	25.098	24.317	22.846	21.164	19.236	17.028	11.630	