

Ms Joan Sample
Effects of a 2009 accident

Earning capacity — Average BC female without high-school graduation

Birthdays		1-Jan	Weight [Sched 2]	Annual potential	Contingency-adjusted present value		
Anniversaries		1-Jan			Annual	From	Remains
Year at start	From start	Age at start			start	31-Dec	
2011	1	30	98.8%	23,722	23,426	23,426	642,003
2012	2	31	96.3%	24,475	23,572	46,998	618,431
2013	3	32	93.9%	25,229	23,695	70,693	594,736
2014	4	33	91.6%	25,567	23,417	94,110	571,319
2015	5	34	89.3%	25,906	23,137	117,247	548,182
2016	6	35	87.1%	26,245	22,855	140,102	525,327
2017	7	36	84.9%	26,583	22,572	162,674	502,755
2018	8	37	82.8%	26,922	22,288	184,962	480,467
2019	9	38	80.7%	27,317	22,048	207,010	458,419
2020	10	39	78.7%	27,712	21,805	228,815	436,614
2021	11	40	76.7%	28,108	21,560	250,375	415,054
2022	12	41	74.8%	28,503	21,311	271,686	393,743
2023	13	42	72.9%	28,898	21,060	292,746	372,683
2024	14	43	71.0%	29,440	20,911	313,657	351,772
2025	15	44	69.2%	29,982	20,753	334,410	331,019
2026	16	45	67.4%	30,524	20,588	354,998	310,431
2027	17	46	65.7%	31,066	20,415	375,413	290,016
2028	18	47	64.0%	31,608	20,235	395,648	269,781
2029	19	48	62.4%	31,890	19,885	415,533	249,896
2030	20	49	60.7%	32,171	19,537	435,070	230,359
2031	21	50	59.1%	32,453	19,190	454,260	211,169
2032	22	51	57.6%	32,735	18,845	473,105	192,324
2033	23	52	56.0%	33,016	18,501	491,606	173,823
2034	24	53	54.5%	32,536	17,742	509,348	156,081
2035	25	54	53.1%	32,056	17,006	526,354	139,075
2036	26	55	51.6%	31,576	16,292	542,646	122,783
2037	27	56	50.2%	31,095	15,600	558,246	107,183
2038	28	57	48.8%	30,615	14,929	573,175	92,254
2039	29	58	47.4%	30,545	14,473	587,648	77,781
2040	30	59	46.0%	30,475	14,024	601,672	63,757
2041	31	60	44.7%	30,404	13,584	615,256	50,173
2045	35	64	39.5%	30,264	11,955	665,429	
Total working life				665,429	Average full-time, full-year		28,888

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Earnings multipliers and present-value weights

Birthdays			Actuarial multiplier and factors						
Anniversaries		01-Jan	Annual value per \$1,000	Actuarial factors		Actuarial weights per \$1,000			
Year at start	From ref date	Age at start		Survival	Discount	Annual	From ref date	Remains 31-Dec	
2011	1	30	1,000	100.0%	98.8%	988	988	22,048	
2012	2	31	1,000	99.9%	96.4%	963	1,951	21,085	
2013	3	32	1,000	99.9%	94.0%	939	2,890	20,146	
2014	4	33	1,000	99.9%	91.7%	916	3,806	19,230	
2015	5	34	1,000	99.8%	89.5%	893	4,699	18,337	
2016	6	35	1,000	99.8%	87.3%	871	5,570	17,466	
2017	7	36	1,000	99.7%	85.2%	849	6,419	16,617	
2018	8	37	1,000	99.6%	83.1%	828	7,247	15,789	
2019	9	38	1,000	99.6%	81.1%	807	8,054	14,982	
2020	10	39	1,000	99.5%	79.1%	787	8,841	14,195	
2021	11	40	1,000	99.4%	77.2%	767	9,608	13,428	
2022	12	41	1,000	99.3%	75.3%	748	10,355	12,680	
2023	13	42	1,000	99.2%	73.4%	729	11,084	11,951	
2024	14	43	1,000	99.1%	71.7%	710	11,794	11,241	
2025	15	44	1,000	99.0%	69.9%	692	12,487	10,549	
2026	16	45	1,000	98.9%	68.2%	674	13,161	9,874	
2027	17	46	1,000	98.8%	66.5%	657	13,818	9,217	
2028	18	47	1,000	98.6%	64.9%	640	14,458	8,577	
2029	19	48	1,000	98.5%	63.3%	624	15,082	7,953	
2030	20	49	1,000	98.3%	61.8%	607	15,689	7,346	
2031	21	50	1,000	98.1%	60.3%	591	16,281	6,755	
2032	22	51	1,000	97.9%	58.8%	576	16,856	6,179	
2033	23	52	1,000	97.7%	57.4%	560	17,417	5,619	
2034	24	53	1,000	97.4%	56.0%	545	17,962	5,073	
2035	25	54	1,000	97.1%	54.6%	531	18,492	4,543	
2036	26	55	1,000	96.8%	53.3%	516	19,008	4,027	
2041	31	60	1,000	94.9%	47.1%	447	21,379	1,657	
2045	35	64	1,000	92.6%	42.7%	395	23,035		
Working life expectancy [Years] 34.3			Multiplier to 65th birthday —					Actuarial 23,035	

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Future domestic capacity— multipliers and present-value weights

Birthdays		01-Jan	Common factors				Multipliers @ 2 1/2%			Multipliers @ 3 1/2%			
Years begin		01-Jan	Annual @ \$1,000 per year	Survival	Actuarial factors		Annual	From start	Remains 31-Dec	Annual	From start	Remains 31-Dec	
Years begin	From ref date	Age at start			Discount @ 2 1/2%	Discount @ 3 1/2%							
2011	1	30	1,000	100.0%	98.8%	98.3%	988	988	28,340	983	983	23,091	
2012	2	31	1,000	99.9%	96.4%	95.0%	963	1,951	27,376	949	1,932	22,142	
2013	3	32	1,000	99.9%	94.0%	91.8%	939	2,890	26,437	917	2,849	21,225	
2014	4	33	1,000	99.9%	91.7%	88.7%	916	3,806	25,521	885	3,734	20,340	
2015	5	34	1,000	99.8%	89.5%	85.7%	893	4,699	24,628	855	4,589	19,485	
2016	6	35	1,000	99.8%	87.3%	82.8%	871	5,570	23,757	826	5,414	18,660	
2017	7	36	1,000	99.7%	85.2%	80.0%	849	6,419	22,908	797	6,212	17,862	
2018	8	37	1,000	99.6%	83.1%	77.3%	828	7,247	22,080	770	6,981	17,093	
2019	9	38	1,000	99.6%	81.1%	74.6%	807	8,054	21,273	743	7,724	16,350	
2020	10	39	1,000	99.5%	79.1%	72.1%	787	8,841	20,486	718	8,442	15,632	
2021	11	40	1,000	99.4%	77.2%	69.7%	767	9,608	19,719	693	9,135	14,939	
2022	12	41	1,000	99.3%	75.3%	67.3%	748	10,355	18,972	669	9,803	14,271	
2023	13	42	1,000	99.2%	73.4%	65.0%	729	11,084	18,243	645	10,449	13,625	
2024	14	43	1,000	99.1%	71.7%	62.8%	710	11,794	17,533	623	11,072	13,002	
2025	15	44	1,000	99.0%	69.9%	60.7%	692	12,487	16,840	601	11,673	12,401	
2026	16	45	1,000	98.9%	68.2%	58.7%	674	13,161	16,166	580	12,253	11,821	
2027	17	46	1,000	98.8%	66.5%	56.7%	657	13,818	15,509	560	12,813	11,261	
2028	18	47	1,000	98.6%	64.9%	54.8%	640	14,458	14,869	540	13,353	10,721	
2029	19	48	1,000	98.5%	63.3%	52.9%	624	15,082	14,245	521	13,875	10,199	
2030	20	49	1,000	98.3%	61.8%	51.1%	607	15,689	13,638	503	14,377	9,697	
2031	21	50	1,000	98.1%	60.3%	49.4%	591	16,281	13,046	485	14,862	9,212	
2036	26	55	1,000	96.8%	53.3%	41.6%	516	19,008	10,319	403	17,034	7,040	
2041	31	60	1,000	94.9%	47.1%	35.0%	447	21,379	7,948	332	18,833	5,241	
2045	35	64	1,000	92.6%	42.7%	30.5%	395	23,035	6,292	283	20,036	4,038	
2051	41	70	1,000	87.4%	36.8%	24.8%	322	25,147	4,180	217	21,498	2,576	
2061	51	80	1,000	69.8%	28.7%	17.6%	201	27,701	1,626	123	23,139	935	
2071	61	90	1,000	33.5%	22.4%	12.5%	75	29,008	319	42	23,904	170	
2081	71	100	1,000	4.2%	17.5%	8.8%	7	29,313	14	4	24,067	7	
2089	79	108	1,000	0.1%	14.4%	6.7%	0	29,327		0	24,074		
<i>Life expectancy 54.2 years</i>			Lifetime multipliers					29,327			24,074		