

# Actuarial Tables

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**Actuarial Tables** (also called life expectancy tables, mortality tables, and life tables) are statistical tools used by companies, scientists, courts, and government agencies to predict the life expectancy of a person by their age, gender, and other factors. The tables most often give life expectancy based by year and gender. For example, the life expectancy for women maybe 9.9 years at age 75, 9.5 at age 76, etc. Actuarial tables serve many useful purposes such as creating insurance prices or establishing in court the life expectancy of someone. Many government agencies use actuarial tables to regulate such as the Internal Revenue Service (IRS) for 401k distributions.

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