

Figure: 34 TAC §29.21

**Teacher Retirement System of Texas  
Unisex Joint Beneficiary Life Expectancies**

Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
1	88.84	29	59.02	57	29.81	85	6.91
2	87.78	30	57.95	58	28.85	86	6.38
3	86.72	31	56.89	59	27.89	87	5.88
4	85.65	32	55.82	60	26.94	88	5.42
5	84.59	33	54.76	61	26.01	89	4.99
6	83.52	34	53.69	62	25.08	90	4.60
7	82.45	35	52.63	63	24.15	91	4.25
8	81.39	36	51.57	64	23.23	92	3.94
9	80.32	37	50.51	65	22.32	93	3.66
10	79.25	38	49.44	66	21.42	94	3.39
11	78.18	39	48.38	67	20.52	95	3.13
12	77.11	40	47.32	68	19.63	96	2.89
13	76.04	41	46.27	69	18.75	97	2.65
14	74.97	42	45.21	70	17.87	98	2.42
15	73.91	43	44.15	71	17.01	99	2.21
16	72.84	44	43.10	72	16.15	100	2.03
17	71.78	45	42.05	73	15.31	101	1.86
18	70.72	46	41.00	74	14.48	102	1.73
19	69.66	47	39.95	75	13.68	103	1.61
20	68.60	48	38.91	76	12.89	104	1.51
21	67.54	49	37.87	77	12.12	105	1.43
22	66.48	50	36.83	78	11.37	106	1.38
23	65.42	51	35.80	79	10.65	107	1.35
24	64.35	52	34.78	80	9.96	108	1.35
25	63.29	53	33.77	81	9.29	109	1.35
26	62.22	54	32.76	82	8.66	110	1.34
27	61.15	55	31.77	83	8.05		
28	60.09	56	30.78	84	7.47		