

**Table of Interest Factors for Calculating Amounts Eligible for Unlocking
in LIRAs, LIFs and LRIFs under Section 18.4 of the Regulation**

Age	Interest Factor
20	13.81
21	13.03
22	12.29
23	11.59
24	10.93
25	10.31
26	9.73
27	9.18
28	8.66
29	8.17
30	7.71
31	7.27
32	6.86
33	6.47
34	6.10
35	5.75
36	5.42
37	5.11
38	4.82
39	4.55
40	4.29
41	4.05
42	3.82
43	3.60
44	3.40
45	3.21
46	3.03
47	2.86
48	2.70
49	2.55
50	2.41
51	2.27
52	2.14
53	2.02
54	1.91
55	1.80
56	1.70
57	1.60
58	1.51
59	1.42
60	1.34
61	1.26
62	1.19
63	1.12
64	1.06

Funds are multiplied by the factor based on the individual's age at the end of the year.
See update 22 to determine application of factors.