



IMWA AGE FACTORS 2025



| age | agefactor women 2025 | agefactor men 2025 |
|-----|-------------------------|-----------------------|
| 30 | 1.000 | 1.000 |
| 31 | 1.010 | 1.010 |
| 32 | 1.021 | 1.018 |
| 33 | 1.031 | 1.026 |
| 34 | 1.042 | 1.038 |
| 35 | 1.052 | 1.052 |
| 36 | 1.063 | 1.064 |
| 37 | 1.073 | 1.076 |
| 38 | 1.084 | 1.088 |
| 39 | 1.096 | 1.100 |
| 40 | 1.108 | 1.112 |
| 41 | 1.122 | 1.124 |
| 42 | 1.138 | 1.136 |
| 43 | 1.155 | 1.148 |
| 44 | 1.173 | 1.160 |
| 45 | 1.194 | 1.173 |
| 46 | 1.216 | 1.187 |
| 47 | 1.240 | 1.201 |
| 48 | 1.265 | 1.215 |
| 49 | 1.292 | 1.230 |
| 50 | 1.321 | 1.247 |
| 51 | 1.352 | 1.264 |
| 52 | 1.384 | 1.283 |
| 53 | 1.419 | 1.304 |
| 54 | 1.456 | 1.327 |
| 55 | 1.494 | 1.351 |
| 56 | 1.534 | 1.376 |
| 57 | 1.575 | 1.401 |
| 58 | 1.617 | 1.425 |
| 59 | 1.660 | 1.451 |
| 60 | 1.704 | 1.477 |
| 61 | 1.748 | 1.504 |
| 62 | 1.794 | 1.531 |
| 63 | 1.841 | 1.560 |
| 64 | 1.890 | 1.589 |
| 65 | 1.942 | 1.620 |
| 66 | 1.996 | 1.654 |
| 67 | 2.052 | 1.693 |
| 68 | 2.109 | 1.736 |
| 69 | 2.168 | 1.784 |
| 70 | 2.226 | 1.833 |
| 71 | 2.285 | 1.883 |
| 72 | 2.343 | 1.932 |
| 73 | 2.402 | 1.981 |
| 74 | 2.464 | 2.031 |
| 75 | 2.528 | 2.083 |
| 76 | 2.597 | 2.139 |
| 77 | 2.670 | 2.202 |
| 78 | 2.749 | 2.271 |
| 79 | 2.831 | 2.348 |
| 80 | 2.918 | 2.430 |
| 81 | 3.009 | 2.524 |
| 82 | 3.104 | 2.635 |
| 83 | 3.201 | 2.755 |
| 84 | 3.301 | 2.877 |
| 85 | 3.403 | 3.008 |
| 86 | 3.507 | 3.168 |
| 87 | 3.613 | 3.356 |
| 88 | 3.720 | 3.545 |
| 89 | 3.827 | 3.709 |
| 90 | 3.935 | 3.880 |
| 91 | | 4.059 |
| 92 | | 4.247 |
| 93 | | 4.443 |
| 94 | | 4.648 |
| 95 | | 4.863 |