

Present Value, Future Value and Amortization

Formulas and Tables

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Present Value, Future Value and Amortization Formulas and Tables

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Financial analysis frequently requires calculations that make use of future value, present value or amortization values. This publication is designed to be a reference for those calculations. The equations and a few examples are provided below for each of six frequently used calculations. The remainder of the publication (colored pages) presents tabled values for representative rates and periods.

Many calculators and most microcomputer spreadsheets have these functions built in. For those that do not, the equations contained in this publication can be used to program these functions for frequent use.

The tables present values for \$1 or \$1 per period. Tables are used by multiplying the sum or payment by the coefficient from the table. This is equivalent to substituting the table value for the large square bracketed part of the equation. Use of table values may result in some degree of rounding because of the limited number of digits in the table. Tabled values are presented only for annual or monthly values. However, the equations apply to periods of any length as long as the rate is appropriate for that period. For example, quarterly values could be used as long as i = the rate for three months (normally the annual rate divided by four) and n = the number of quarters involved (number of years multiplied by four).

The Equations

For the equations shown below, the following notation will be used:

- V_n = Value at the end of period n .
- V_0 = Value at the beginning of period 1 (end of period 0).
- P = Payment occurring at end of each period.
- i = Interest or discount rate for the period (true rate) expressed in decimal form. For monthly payments i = annual rate/12.
- n = Number of periods (years, months, etc.).

1. FUTURE VALUE OF A SUM (COMPOUND INTEREST). (See pink pages, Table 1.)

$$V_n = V_0[(1+i)^n]$$

Example 1: \$10,000 will be invested at nine percent interest with annual compounding for seven years.

$$10,000[(1+.09)^7] = 10,000 \times 1.880391 = \$18,803.91$$

or

$$\text{From Table 1 (7 yrs., 9\%): } 1.88039 \times 10,000 = \$18,803.90$$

¹ Eddy L. LaDue is Professor of Agricultural Finance at Cornell University. The author would like to thank Wayne Knoblauch and George Casler for helpful reviews of this publication.

Example 2: \$10,000 will be invested at 12 percent interest with quarterly compounding for three years. (Note: $i = .12/4 = .03$ and $n = 3 \times 4 = 12$.)

$$10,000[(1+.03)^{12}] = 10,000(1.425761) = \$14,257.61$$

2. **PRESENT VALUE OF A SUM.** (See yellow pages, Table 2.)

$$V_o = V_n \left[\frac{1}{(1+i)^n} \right]$$

Example 3: \$10,000 will be invested at 12 percent interest with daily compounding for three years (note: $i = .12/365$ and $n = 3 \times 365 = 1,095$).

$$\begin{aligned} & \$10,000[(1 + (.12/365))^{1095}] \\ & \$10,000 (1.433244) = \$14,332.44 \end{aligned}$$

Example 4: What is the present value of \$10,000 to be received in five years with a discount rate of nine percent?

$$10,000 \left[\frac{1}{(1+.09)^5} \right] = 10,000(1/1.538624) = 10,000(.649931) = \$6,499.31$$

or

$$\text{From Table 2 (5 yrs., 9\%): } .649931 \times 10,000 = 6,499.31$$

Example 5: What is the present value of \$10,000 to be received in five years if the funds could be invested in a nine percent interest bearing account that will be compounded monthly ($i = 9/12 = .0075$ and $n = 5 \times 12 = 60$)?

$$10,000 \left[\frac{1}{(1+.0075)^{60}} \right] = 10,000(1/1.565681) = 10,000(.638699) = \$6,386.99$$

3. **PRESENT VALUE OF A UNIFORM SERIES OF PAYMENTS.** (See salmon pages, Table 3, for annual values, and green pages, Table 5, for monthly values).

$$V_o = P \left[\frac{1 - \left[\frac{1}{(1+i)^n} \right]}{i} \right]$$

Example 6: What is the present value of \$1,000 received at the end of each year for six years discounted at 12 percent?

$$1,000 \left[\frac{1 - \left[\frac{1}{(1+.12)^6} \right]}{.12} \right] = 1,000 \left[\frac{1 - .506631}{.12} \right] = 1,000(4.111407) = \$4,111.41$$

or

$$\text{From Table 3 (6 yrs., 12\%): } 4.11141 \times 1,000 = \$4,111.41$$

Example 7: What is the present value of \$1,000 received at the end of each month for 40 months discounted at an annual rate of 12 percent? (Note: $i = .12/12 = .01$.)

$$1,000 \left[\frac{1 - \left[\frac{1}{(1+.01)^{40}} \right]}{.01} \right] = 1,000 \left[\frac{1 - .671653}{.01} \right] = 1,000(32.83468) \\ \text{or} = \$32,834.68$$

From Table 5 (40 months, 12%): $32.8347 \times 1,000 = \$32,834.70$

Example 8: What is the present value of \$1,000 received at the end of each quarter for 10 years discounted at an annual rate of 14 percent? (Note: $i = .14/4 = .035$, and $n = 10 \times 4 = 40$.)

$$1,000 \left[\frac{1 - \left[\frac{1}{(1+.035)^{40}} \right]}{.035} \right] = 1,000 \left[\frac{1 - .252572}{.035} \right] = 1,000(21.35507) \\ = \$21,355.07$$

Example 9: When payments occur at the beginning of each period (such as with a lease) rather than at the end, the present value equation is referred to as the present value of an "annuity due" (rather than an ordinary annuity) and can be calculated by multiplying the normal present value factor or equation by $1 + i$.

Example 9a: A lease with five remaining annual payments of \$1,000 discounted at 11 percent has a present value on the date of the first payment of:

$$1,000(1+.11)3.69590 = \$4,102.45$$

Where 3.69590 comes from Table 3 (5 yrs., 11%)

The same result can also be obtained by adding 1.0 to the bracketed part of the normal present value equation, or the tabled value, for $n-1$ periods. The Table 3 value for four years at 11 percent is 3.10245. Thus, the present value equals $4.10245(\$1,000) = \$4,102.45$.

Example 9b: A lease with 67 monthly payments of \$100 discounted at an annual rate of nine percent has a present value as of the date of the first payment of (note: $i = .09/12 = .0075$):

$$100(1+.0075)52.5131 = \$5,290.69$$

Where 52.5131 comes from Table 5 (67 months, 9%)

Alternately, the Table 5 value for 66 months is 51.9070. Adding 1.0 results in 52.9070, and $52.9070(100) = \$5,290.70$.

Example 9c: What is the present value of \$1,000 received at the beginning of each quarter for 10 years discounted at an annual rate of 14 percent? (Note: $i = .14/4 = .035$ and $n = 10 \times 4 = 40$).

$$\begin{aligned}
 1,000(1+.035) \left[\frac{1 - \left[\frac{1}{(1+.035)^{40}} \right]}{.035} \right] &= 1,000(1.035) \left[\frac{1 - .252572}{.035} \right] \\
 &= 1,000(1.035)(21.35501) \\
 &= \$22,102.50
 \end{aligned}$$

4. **FUTURE VALUE OF A UNIFORM SERIES OF PAYMENTS.** (See purple pages, Table 4, for annual values, and goldenrod pages, Table 6, for monthly values.)

$$V_n = P \left[\frac{(1+i)^n - 1}{i} \right]$$

Example 10: \$1,000 will be invested in an interest bearing account at the end of each year for the next eight years. The account will earn 11 percent interest (compounded annually). How much will be in the account at the end of the eight years?

$$\begin{aligned}
 1,000 \left[\frac{(1+.11)^8 - 1}{.11} \right] &= 100 \left[\frac{1.270489 - 1}{.11} \right] = 1,000(11.85943) \\
 &= \$11,859.43
 \end{aligned}$$

or

$$\text{From Table 4 (8 yrs., 11\%): } 11.8594 \times 1,000 = \$11,859.40$$

Example 11: \$100 will be invested in an interest bearing account at the end of each month for four years. The account will earn six percent interest and will be compounded monthly (interest will be credited to the account monthly). (Note: $i = .06/12 = .005$, and $n = 4 \times 12 = 48$.)

$$\begin{aligned}
 10,000 \left[\frac{(1+.005)^{48} - 1}{.005} \right] &= 100 \left[\frac{1.270489 - 1}{.005} \right] = 100(54.09783) \\
 &= \$5,409.78
 \end{aligned}$$

or

$$\text{From Table 6 (48 months, 6\%): } 54.0978 \times 100 = \$5,409.78$$

Example 12: \$100 will be invested in an interest bearing account at the end of each quarter for the next three and one-half years. The account will earn interest at an annual rate and will be compounded quarterly. What is the balance in the account at the end of the three and one-half year period? (Note: $i = 9/12 = .0075$ and $n = 3.5 \times 4 = 14$.)

$$\begin{aligned}
 100 \left[\frac{(1 + .0075)^{14} - 1}{.0075} \right] &= \left[\frac{1.1102755 - 1}{.0075} \right] = 100(14.70340) \\
 &= \$1,470.34
 \end{aligned}$$

Example 13: When payments are made at the beginning of each period rather than at the end, the calculation is referred to as the future value of an "annuity due" (rather than an ordinary annuity). The equation is modified by using $n+1$ instead of n and subtracting 1.0 from the coefficient. If P_b represents payments made at the beginning of the period, the equation is:

$$V_n = P_b \left[\left[\frac{(1+i)^{n+1} - 1}{i} \right] - 1.0 \right]$$

Example 13a: \$1,000 is being invested in a savings account at the beginning of each year for a seven year period. If interest is compounded annually at 12 percent, how much will be in the account at the end of seven years?

$$\begin{aligned} 1,000 \left[\left[\frac{(1+.07)^8 - 1}{.07} \right] - 1.0 \right] &= 1,000 \left[\left[\frac{1.718186 - 1}{.07} \right] - 1.0 \right] \\ &= 1,000(10.25986-1) \\ &= 1,000(9.25980) \\ &= \$9,259.80 \end{aligned}$$

From Table 4 (8 yrs., 7%): $10.2598 - 1 = 9.2598$
and $9.2598 \times \$1,000 = \$9,259.80$.

Example 13b: \$1,000 is invested in an account earning 12 percent interest at the beginning of each month for 59 months. How much is in the account at the end of 59 months (note: $i = .01$ and $n = 59$).

$$\begin{aligned} 1,000 \left[\left[\frac{(1+.01)^{60} - 1}{.01} \right] - 1.0 \right] &= 1,000 \left[\left[\frac{1.816696 - 1}{.01} \right] - 1.0 \right] \\ &= 1,000(81.6696-1.0) \\ &= 1,000(80.6697) \\ &= \$80,669.70 \end{aligned}$$

From Table 6 (60 months, 12%): $81.6697 - 1 = 80.6697$
and $80.6697 \times \$1,000 = \$80,669.70$.

5. **PAYMENT REQUIRED TO AMORTIZE A SUM.** (See ivory pages, Table 7, for annual payments, and tan pages, Table 8, for monthly payments. Values in Tables 6 and 7 are rounded up so that the last payment is always equal to or smaller than other payments.)

$$P = V_0 \left[\frac{i}{1 - \left[\frac{1}{(1+i)^n} \right]} \right]$$

Example 14: What are the annual payments on a \$10,000 loan at 13 percent interest for 12 years?

$$\begin{aligned}
 P &= 10,000 \left[\frac{.13}{1 - \left[\frac{1}{(1+.13)^{12}} \right]} \right] = 10,000 \left[\frac{.13}{1 - .230706} \right] \\
 &= 10,000(.168986) \\
 &= \$1,689.86
 \end{aligned}$$

or

From Table 7 (12 yrs., 13%): $.168987 \times 10,000 = \$1,689.87$

Example 15: What are the monthly payments on a \$10,000 loan for five years with an annual interest rate of 15 percent? (Note: $i = .15/12 = .0125$, and $n = 5 \times 12 = 60$.)

$$\begin{aligned}
 P &= 10,000 \left[\frac{.0125}{1 - \left[\frac{1}{(1+.0125)^{60}} \right]} \right] = 10,000 \left[\frac{.0125}{1 - .474567} \right] \\
 &= 10,000(.023789) \\
 &= \$237.89
 \end{aligned}$$

or

From Table 8 (5 yrs., 15%): $.023790 \times 10,000 = \237.90

Example 16: What are the quarterly payments on a \$10,000 loan for three and a half years with an annual interest rate of 8.2 percent? (Note: $i = .082/4 = .0205$, and $n = 4 \times 3.5 = 14$.)

$$\begin{aligned}
 P &= 10,000 \left[\frac{.0205}{1 - \left[\frac{1}{(1+.0205)^{14}} \right]} \right] = 10,000 \left[\frac{.0205}{1 - .752692} \right] \\
 &= 10,000(.082892) \\
 &= \$828.92
 \end{aligned}$$

6. PRESENT VALUE OF AN INFINITE UNIFORM SERIES OF PAYMENTS (no tables are presented because values are calculated easily).

$$V_0 = P/i$$

Example 17: What is the value of land that will generate \$100 of net income per year when the normal rate of return on such land is eight percent?

$$\frac{\$100}{.08} = \$1,250$$

Table 1. Future Value of \$1 (Compound Interest)

Interest Rate (%)	Years						
	1	2	3	4	5	6	7
1.0	1.01	1.0201	1.030301	1.040604	1.051010	1.061520	1.072135
1.5	1.015	1.030225	1.045678	1.061363	1.077284	1.093443	1.109844
2.0	1.02	1.0404	1.061208	1.082432	1.104080	1.126162	1.148685
2.5	1.025	1.050625	1.076890	1.103812	1.131408	1.159693	1.188685
3.0	1.03	1.0609	1.092727	1.125508	1.159274	1.194052	1.229873
3.5	1.035	1.071225	1.108717	1.147523	1.187686	1.229255	1.272279
4.0	1.04	1.0816	1.124864	1.169858	1.216652	1.265319	1.315931
4.5	1.045	1.092025	1.141166	1.192518	1.246181	1.302260	1.360861
5.0	1.05	1.1025	1.157625	1.215506	1.276281	1.340095	1.407100
5.5	1.055	1.113025	1.174241	1.238824	1.306960	1.378842	1.454679
6.0	1.06	1.1236	1.191016	1.262476	1.338225	1.418519	1.503630
6.5	1.065	1.134225	1.207949	1.286466	1.370086	1.459142	1.553986
7.0	1.07	1.1449	1.225043	1.310796	1.402551	1.500730	1.605781
7.5	1.075	1.155625	1.242296	1.335469	1.435629	1.543301	1.659049
8.0	1.08	1.1664	1.259712	1.360488	1.469328	1.586874	1.713824
8.5	1.085	1.177225	1.277289	1.385858	1.503656	1.631467	1.770142
9.0	1.09	1.1881	1.295029	1.411581	1.538623	1.677100	1.828039
9.5	1.095	1.199025	1.312932	1.437660	1.574238	1.723791	1.887551
10.0	1.1	1.21	1.331	1.4641	1.61051	1.771561	1.948717
10.5	1.105	1.221025	1.349232	1.490902	1.647446	1.820428	2.011573
11.0	1.11	1.2321	1.367631	1.518070	1.685058	1.870414	2.076160
11.5	1.115	1.243225	1.386195	1.545608	1.723353	1.921539	2.142515
12.0	1.12	1.2544	1.404928	1.573519	1.762341	1.973822	2.210681
12.5	1.125	1.265625	1.423828	1.601806	1.802032	2.027286	2.280697
13.0	1.13	1.2769	1.442897	1.630473	1.842435	2.081951	2.352605
13.5	1.135	1.288225	1.462135	1.659523	1.883559	2.137839	2.426448
14.0	1.14	1.2996	1.481544	1.688960	1.925414	2.194972	2.502268
14.5	1.145	1.311025	1.501123	1.718786	1.968010	2.253372	2.580111
15.0	1.15	1.3225	1.520875	1.749006	2.011357	2.313060	2.660019
15.5	1.155	1.334025	1.540798	1.779622	2.055464	2.374061	2.742040
16.0	1.16	1.3456	1.560896	1.810639	2.100341	2.436396	2.826219
16.5	1.165	1.357225	1.581167	1.842059	2.145999	2.500089	2.912604
17.0	1.17	1.3689	1.601613	1.873887	2.192448	2.565164	3.001242
17.5	1.175	1.380625	1.622234	1.906125	2.239697	2.631644	3.092182
18.0	1.18	1.3924	1.643032	1.938777	2.287757	2.699554	3.185473
18.5	1.185	1.404225	1.664006	1.971847	2.336639	2.768918	3.281167
19.0	1.19	1.4161	1.685159	2.005339	2.386353	2.839760	3.379315
19.5	1.195	1.428025	1.706489	2.039255	2.436910	2.912107	3.479968
20.0	1.2	1.44	1.728	2.0736	2.48832	2.985984	3.583180
20.5	1.205	1.452025	1.749690	2.108376	2.540593	3.061415	3.689005
21.0	1.21	1.4641	1.771561	2.143588	2.593742	3.138428	3.797498
21.5	1.215	1.476225	1.793613	2.179240	2.647776	3.217048	3.908714
22.0	1.22	1.4884	1.815848	2.215334	2.702708	3.297303	4.022710
22.5	1.225	1.500625	1.838265	2.251875	2.758547	3.379220	4.139545
23.0	1.23	1.5129	1.860867	2.288866	2.815305	3.462825	4.259275
23.5	1.235	1.525225	1.883652	2.326311	2.872994	3.548148	4.381962
24.0	1.24	1.5376	1.906624	2.364213	2.931625	3.635215	4.507666
24.5	1.245	1.550025	1.929781	2.402577	2.991208	3.724055	4.636448
25.0	1.25	1.5625	1.953125	2.441406	3.051757	3.814697	4.768371

Table 1. (con't) Future Value of \$1 (Compound Interest)

Interest Rate (%)	Years						
	8	9	10	15	20	25	30
1.0	1.082856	1.093685	1.104622	1.160968	1.220190	1.282431	1.347848
1.5	1.126492	1.143389	1.160540	1.250232	1.346855	1.450945	1.563080
2.0	1.171659	1.195092	1.218994	1.345868	1.485947	1.640605	1.811361
2.5	1.218402	1.248862	1.280084	1.448298	1.638616	1.853944	2.097567
3.0	1.266770	1.304773	1.343916	1.557967	1.806111	2.093777	2.427262
3.5	1.316809	1.362897	1.410598	1.675348	1.989788	2.363244	2.806793
4.0	1.368569	1.423311	1.480244	1.800943	2.191123	2.665836	3.243397
4.5	1.422100	1.486095	1.552969	1.935282	2.411714	3.005434	3.745318
5.0	1.477455	1.551328	1.628894	2.078928	2.653297	3.386354	4.321942
5.5	1.534686	1.619094	1.708144	2.232476	2.917757	3.813392	4.983951
6.0	1.593848	1.689478	1.790847	2.396558	3.207135	4.291870	5.743491
6.5	1.654995	1.762570	1.877137	2.571841	3.523645	4.827699	6.614366
7.0	1.718186	1.838459	1.967151	2.759031	3.869684	5.427432	7.612255
7.5	1.783477	1.917238	2.061031	2.958877	4.247851	6.098339	8.754955
8.0	1.850930	1.999004	2.158924	3.172169	4.660957	6.848475	10.062656
8.5	1.920604	2.083855	2.260983	3.399742	5.112046	7.686762	11.558251
9.0	1.992562	2.171893	2.367363	3.642482	5.604410	8.623080	13.267678
9.5	2.066869	2.263221	2.478227	3.901321	6.141612	9.668363	15.220312
10.0	2.143588	2.357947	2.593742	4.177248	6.727499	10.834705	17.449402
10.5	2.222788	2.456181	2.714080	4.471303	7.366234	12.135479	19.992556
11.0	2.304537	2.558036	2.839420	4.784589	8.062311	13.585463	22.892296
11.5	2.388905	2.663629	2.969946	5.118267	8.820584	15.200983	26.196665
12.0	2.475963	2.773078	3.105848	5.473565	9.646293	17.000064	29.959922
12.5	2.565784	2.886507	3.247321	5.851777	10.545093	19.002601	34.243304
13.0	2.658444	3.004041	3.394567	6.254270	11.523087	21.230542	39.115897
13.5	2.754018	3.125811	3.547795	6.682483	12.586855	23.708088	44.655591
14.0	2.852586	3.251948	3.707221	7.137937	13.743489	26.461915	50.950158
14.5	2.954227	3.382590	3.873065	7.622234	15.000638	29.521414	58.098457
15.0	3.059022	3.517876	4.045557	8.137061	16.366537	32.918952	66.211771
15.5	3.167056	3.657950	4.224933	8.684198	17.850060	36.690160	75.415311
16.0	3.278414	3.802961	4.411435	9.265520	19.460759	40.874243	85.849876
16.5	3.393183	3.953059	4.605314	9.883001	21.208917	45.514327	97.673727
17.0	3.511453	4.108400	4.806828	10.538721	23.105599	50.657825	111.064650
17.5	3.633314	4.269143	5.016244	11.234868	25.162705	56.356844	126.222273
18.0	3.758859	4.435453	5.233835	11.973747	27.393034	62.668627	143.370638
18.5	3.888183	4.607497	5.459885	12.757784	29.810345	69.656036	162.761060
19.0	4.021385	4.785448	5.694683	13.589529	32.429423	77.388073	184.675312
19.5	4.158562	4.969482	5.938531	14.471667	35.266154	85.940451	209.429163
20.0	4.299816	5.159780	6.191736	15.407021	38.337599	95.396216	237.376313
20.5	4.445251	5.356528	6.454616	16.398559	41.662079	105.846419	268.912758
21.0	4.594972	5.559917	6.727499	17.449402	45.259255	117.390852	304.481639
21.5	4.749088	5.770142	7.010722	18.562829	49.150230	130.138845	344.578628
22.0	4.907707	5.987402	7.304631	19.742286	53.357640	144.210129	389.757894
22.5	5.070942	6.211904	7.609583	20.991396	57.905761	159.735783	440.638724
23.0	5.238909	6.443858	7.925946	22.313961	62.820621	176.859252	497.912859
23.5	5.411724	6.683479	8.254097	23.713975	68.130119	195.737456	562.352626
24.0	5.589506	6.930988	8.594425	25.195633	73.864149	216.541992	634.819932
24.5	5.772378	7.186611	8.947331	26.763337	80.054735	239.460445	716.276236
25.0	5.960464	7.450580	9.313225	28.421709	86.736173	264.697796	807.793566

Table 2.

Present Value of \$1

Interest Rate (%)	Years						
	1	2	3	4	5	6	7
1.0	.990099	.980296	.970590	.960980	.951466	.942045	.932718
1.5	.985222	.970662	.956317	.942184	.928260	.914542	.901027
2.0	.980392	.961169	.942322	.923845	.905731	.887971	.870560
2.5	.975610	.951814	.928599	.905951	.883854	.862297	.841265
3.0	.970874	.942596	.915142	.888487	.862609	.837484	.813092
3.5	.966184	.933511	.901943	.871442	.841973	.813501	.785991
4.0	.961538	.924556	.888996	.854804	.821927	.790315	.759918
4.5	.956938	.915730	.876297	.838561	.802451	.767896	.734828
5.0	.952381	.907029	.863838	.822702	.783526	.746215	.710681
5.5	.947867	.898452	.851614	.807217	.765134	.725246	.687437
6.0	.943396	.889996	.839619	.792094	.747258	.704961	.665057
6.5	.938967	.881659	.827849	.777323	.729881	.685334	.643506
7.0	.934579	.873439	.816298	.762895	.712986	.666342	.622750
7.5	.930233	.865333	.804961	.748801	.696559	.647962	.602755
8.0	.925926	.857339	.793832	.735030	.680583	.630170	.583490
8.5	.921659	.849455	.782908	.721574	.665045	.612945	.564926
9.0	.917431	.841680	.772183	.708425	.649931	.596267	.547034
9.5	.913242	.834011	.761654	.695574	.635228	.580117	.529787
10.0	.909091	.826446	.751315	.683013	.620921	.564474	.513158
10.5	.904977	.818984	.741162	.670735	.607000	.549321	.497123
11.0	.900901	.811622	.731191	.658731	.593451	.534641	.481658
11.5	.896861	.804360	.721399	.646994	.580264	.520416	.466741
12.0	.892857	.797194	.711780	.635518	.567427	.506631	.452349
12.5	.888889	.790123	.702332	.624295	.554929	.493270	.438462
13.0	.884956	.783147	.693050	.613319	.542760	.480319	.425061
13.5	.881057	.776262	.683931	.602583	.530910	.467762	.412125
14.0	.877193	.769468	.674972	.592080	.519369	.455587	.399637
14.5	.873362	.762762	.666168	.581806	.508127	.443779	.387580
15.0	.869565	.756144	.657516	.571753	.497177	.432328	.375937
15.5	.865801	.749611	.649014	.561917	.486508	.421219	.364692
16.0	.862069	.743163	.640658	.552291	.476113	.410442	.353830
16.5	.858369	.736798	.632444	.542871	.465983	.399986	.343335
17.0	.854701	.730514	.624371	.533650	.456111	.389839	.333195
17.5	.851064	.724310	.616434	.524624	.446489	.379991	.323396
18.0	.847458	.718184	.608631	.515789	.437109	.370432	.313925
18.5	.843882	.712137	.600959	.507139	.427965	.361152	.304770
19.0	.840336	.706165	.593416	.498669	.419049	.352142	.295918
19.5	.836820	.700268	.585998	.490375	.410356	.343394	.287359
20.0	.833333	.694444	.578704	.482253	.401878	.334898	.279082
20.5	.829876	.688693	.571530	.474299	.393609	.326646	.271076
21.0	.826446	.683013	.564474	.466507	.385543	.318631	.263331
21.5	.823045	.677404	.557534	.458876	.377675	.310844	.255839
22.0	.819672	.671862	.550707	.451399	.369999	.303278	.248589
22.5	.816327	.666389	.543991	.444074	.362510	.295926	.241572
23.0	.813008	.660982	.537384	.436897	.355201	.288781	.234782
23.5	.809717	.655641	.530883	.429865	.348069	.281837	.228208
24.0	.806452	.650364	.524487	.422974	.341108	.275087	.221844
24.5	.803213	.645151	.518193	.416220	.334313	.268524	.215682
25.0	.800000	.640000	.512000	.409600	.327680	.262144	.209715

Table 2. (con't)

Present Value of \$1

Interest Rate (%)	Years						
	8	9	10	11	12	13	14
1.0	.923483	.914340	.905287	.896324	.887449	.878663	.869963
1.5	.887711	.874592	.861667	.848933	.836387	.824027	.811849
2.0	.853490	.836755	.820348	.804263	.788493	.773033	.757875
2.5	.820747	.800728	.781198	.762145	.743556	.725420	.707727
3.0	.789409	.766417	.744094	.722421	.701380	.680951	.661118
3.5	.759412	.733731	.708919	.684946	.661783	.639404	.617782
4.0	.730690	.702587	.675564	.649581	.624597	.600574	.577475
4.5	.703185	.672904	.643928	.616199	.589664	.564272	.539973
5.0	.676839	.644609	.613913	.584679	.556837	.530321	.505068
5.5	.651599	.617629	.585431	.554911	.525982	.498561	.472569
6.0	.627412	.591898	.558395	.526788	.496969	.468839	.442301
6.5	.604231	.567353	.532726	.500212	.469683	.441017	.414100
7.0	.582009	.543934	.508349	.475093	.444012	.414964	.387817
7.5	.560702	.521583	.485194	.451343	.419854	.390562	.363313
8.0	.540269	.500249	.463193	.428883	.397114	.367698	.340461
8.5	.520669	.479880	.442285	.407636	.375702	.346269	.319142
9.0	.501866	.460428	.422411	.387533	.355535	.326179	.299246
9.5	.483824	.441848	.403514	.368506	.336535	.307338	.280674
10.0	.466507	.424098	.385543	.350494	.318631	.289664	.263331
10.5	.449885	.407136	.368449	.333438	.301754	.273080	.247132
11.0	.433926	.390925	.352184	.317283	.285841	.257514	.231995
11.5	.418602	.375428	.336706	.301979	.270833	.242900	.217847
12.0	.403883	.360610	.321973	.287476	.256675	.229174	.204620
12.5	.389744	.346439	.307946	.273730	.243315	.216280	.192249
13.0	.376160	.332885	.294588	.260698	.230706	.204165	.180677
13.5	.363106	.319917	.281865	.248339	.218801	.192776	.169847
14.0	.350559	.307508	.269744	.236617	.207559	.182069	.159710
14.5	.338498	.295631	.258193	.225496	.196940	.172000	.150218
15.0	.326902	.284262	.247185	.214943	.186907	.162528	.141329
15.5	.315751	.273377	.236690	.204927	.177426	.153615	.133000
16.0	.305025	.262953	.226684	.195417	.168463	.145227	.125195
16.5	.294708	.252969	.217140	.186387	.159989	.137329	.117879
17.0	.284782	.243404	.208037	.177810	.151974	.129892	.111019
17.5	.275231	.234239	.199352	.169662	.144393	.122888	.104585
18.0	.266038	.225456	.191064	.161919	.137220	.116288	.098549
18.5	.257189	.217038	.183154	.154560	.130431	.110068	.092884
19.0	.248671	.208967	.175602	.147565	.124004	.104205	.087567
19.5	.240468	.201228	.168392	.140914	.117919	.098677	.082575
20.0	.232568	.193807	.161506	.134588	.112157	.093464	.077887
20.5	.224959	.186688	.154928	.128571	.106698	.088546	.073482
21.0	.217629	.179859	.148644	.122846	.101526	.083905	.069343
21.5	.210567	.173306	.142639	.117398	.096624	.079526	.065453
22.0	.203761	.167017	.136899	.112213	.091978	.075391	.061796
22.5	.197202	.160981	.131413	.107276	.087572	.071488	.058357
23.0	.190879	.155187	.126168	.102576	.083395	.067801	.055122
23.5	.184784	.149623	.121152	.098099	.079432	.064318	.052079
24.0	.178907	.144280	.116354	.093834	.075673	.061026	.049215
24.5	.173239	.139148	.111765	.089771	.072105	.057916	.046519
25.0	.167772	.134218	.107374	.085899	.068719	.054976	.043980

Table 2. (con't)

Present Value of \$1

Interest Rate (%)	Years						
	15	16	17	18	19	20	21
1.0	.861349	.852821	.844377	.836017	.827740	.819544	.811430
1.5	.799852	.788031	.776385	.764912	.753607	.742470	.731498
2.0	.743015	.728446	.714163	.700159	.686431	.672971	.659776
2.5	.690466	.673625	.657195	.641166	.625528	.610271	.595386
3.0	.641862	.623167	.605016	.587395	.570286	.553676	.537549
3.5	.596891	.576706	.557204	.538361	.520156	.502566	.485571
4.0	.555265	.533908	.513373	.493628	.474642	.456387	.438834
4.5	.516720	.494469	.473176	.452800	.433302	.414643	.396787
5.0	.481017	.458112	.436297	.415521	.395734	.376889	.358942
5.5	.447933	.424581	.402447	.381466	.361579	.342729	.324862
6.0	.417265	.393646	.371364	.350344	.330513	.311805	.294155
6.5	.388827	.365095	.342813	.321890	.302244	.283797	.266476
7.0	.362446	.338735	.316574	.295864	.276508	.258419	.241513
7.5	.337966	.314387	.292453	.272049	.253069	.235413	.218989
8.0	.315242	.291890	.270269	.250249	.231712	.214548	.198656
8.5	.294140	.271097	.249859	.230285	.212244	.195616	.180292
9.0	.274538	.251870	.231073	.211994	.194490	.178431	.163698
9.5	.256323	.234085	.213777	.195230	.178292	.162824	.148697
10.0	.239392	.217629	.197845	.179859	.163508	.148644	.135131
10.5	.223648	.202397	.183164	.165760	.150009	.135755	.122855
11.0	.209004	.188292	.169633	.152822	.137678	.124034	.111742
11.5	.195379	.175227	.157155	.140946	.126409	.113371	.101678
12.0	.182696	.163122	.145644	.130040	.116107	.103667	.092560
12.5	.170888	.151901	.135023	.120020	.106685	.094831	.084294
13.0	.159891	.141496	.125218	.110812	.098064	.086782	.076798
13.5	.149645	.131846	.116164	.102347	.090173	.079448	.069998
14.0	.140096	.122892	.107800	.094561	.082948	.072762	.063826
14.5	.131195	.114581	.100071	.087398	.076330	.066664	.058222
15.0	.122894	.106865	.092926	.080805	.070265	.061100	.053131
15.5	.115152	.099698	.086319	.074735	.064706	.056022	.048504
16.0	.107927	.093041	.080207	.069144	.059607	.051385	.044298
16.5	.101184	.086853	.074552	.063993	.054930	.047150	.040472
17.0	.094888	.081101	.069317	.059245	.050637	.043280	.036991
17.5	.089009	.075752	.064470	.054868	.046696	.039741	.033822
18.0	.083516	.070776	.059980	.050830	.043077	.036506	.030937
18.5	.078384	.066146	.055820	.047105	.039751	.033545	.028308
19.0	.073586	.061837	.051964	.043667	.036695	.030836	.025913
19.5	.069101	.057825	.048389	.040493	.033885	.028356	.023729
20.0	.064905	.054088	.045073	.037561	.031301	.026084	.021737
20.5	.060981	.050607	.041997	.034852	.028923	.024003	.019919
21.0	.057309	.047362	.039143	.032349	.026735	.022095	.018260
21.5	.053871	.044338	.036492	.030035	.024720	.020346	.016746
22.0	.050653	.041519	.034032	.027895	.022865	.018741	.015362
22.5	.047639	.038889	.031746	.025915	.021155	.017269	.014098
23.0	.044815	.036435	.029622	.024083	.019580	.015918	.012942
23.5	.042169	.034145	.027648	.022387	.018127	.01467	.011885
24.0	.039689	.032008	.025813	.020817	.016788	.013538	.010918
24.5	.037365	.030012	.024106	.019362	.015552	.01249	.010033
25.0	.035184	.028147	.022518	.018014	.014412	.011529	.009223

Table 2. (con't)

Present Value of \$1

Interest Rate (%)	Years						
	22	23	24	25	26	27	28
1.0	.803396	.795442	.787566	.779768	.772048	.764404	.756836
1.5	.720688	.710037	.699544	.689206	.679021	.668986	.659099
2.0	.646839	.634156	.621721	.609531	.597579	.585862	.574375
2.5	.580865	.566697	.552875	.539391	.526235	.513400	.500878
3.0	.521893	.506692	.491934	.477606	.463695	.450189	.437077
3.5	.469151	.453286	.437957	.423147	.408838	.395012	.381654
4.0	.421955	.405726	.390121	.375117	.360689	.346817	.333477
4.5	.379701	.363350	.347703	.332731	.318402	.304691	.291571
5.0	.341850	.325571	.310068	.295303	.281241	.267848	.255094
5.5	.307926	.291873	.276657	.262234	.248563	.235605	.223322
6.0	.277505	.261797	.246979	.232999	.219810	.207368	.195630
6.5	.250212	.234941	.220602	.207138	.194496	.182625	.171479
7.0	.225713	.210947	.197147	.184249	.172195	.160930	.150402
7.5	.203711	.189498	.176277	.163979	.152539	.141896	.131997
8.0	.183941	.170315	.157699	.146018	.135202	.125187	.115914
8.5	.166167	.153150	.141152	.130094	.119902	.110509	.101851
9.0	.150182	.137781	.126405	.115968	.106393	.097608	.089548
9.5	.135797	.124015	.113256	.103430	.094457	.086262	.078778
10.0	.122846	.111678	.101526	.092296	.083905	.076278	.069343
10.5	.111181	.100616	.091055	.082403	.074573	.067487	.061074
11.0	.100669	.090693	.081705	.073608	.066314	.059742	.053822
11.5	.091191	.081786	.073351	.065785	.059000	.052915	.047457
12.0	.082643	.073788	.065882	.058823	.052521	.046894	.041869
12.5	.074928	.066603	.059202	.052624	.046777	.041580	.036960
13.0	.067963	.060144	.053225	.047102	.041683	.036888	.032644
13.5	.061672	.054337	.047874	.042180	.037163	.032742	.028848
14.0	.055988	.049112	.043081	.037790	.033149	.029078	.025507
14.5	.050849	.044409	.038785	.033874	.029584	.025838	.022566
15.0	.046201	.040174	.034934	.030378	.026415	.022970	.019974
15.5	.041995	.036359	.031480	.027255	.023598	.020431	.017689
16.0	.038188	.032920	.028380	.024465	.021091	.018182	.015674
16.5	.034740	.029820	.025596	.021971	.018859	.016188	.013895
17.0	.031616	.027022	.023096	.019740	.016872	.014421	.012325
17.5	.028785	.024498	.020849	.017744	.015101	.012852	.010938
18.0	.026218	.022218	.018829	.015957	.013523	.011460	.009712
18.5	.023889	.020159	.017012	.014356	.012115	.010224	.008628
19.0	.021775	.018299	.015377	.012922	.010859	.009125	.007668
19.5	.019857	.016616	.013905	.011636	.009737	.008148	.006819
20.0	.018114	.015095	.012579	.010483	.008735	.007280	.006066
20.5	.016530	.013718	.011384	.009448	.007840	.006507	.005400
21.0	.015091	.012472	.010307	.008519	.007040	.005818	.004809
21.5	.013782	.011343	.009336	.007684	.006324	.005205	.004284
22.0	.012592	.010321	.008460	.006934	.005684	.004659	.003819
22.5	.011508	.009394	.007669	.006260	.005110	.004172	.003406
23.0	.010522	.008554	.006955	.005654	.004597	.003737	.003038
23.5	.009623	.007792	.006309	.005109	.004137	.003350	.002712
24.0	.008805	.007101	.005726	.004618	.003724	.003003	.002422
24.5	.008059	.006473	.005199	.004176	.003354	.002694	.002164
25.0	.007379	.005903	.004722	.003778	.003022	.002418	.001934

Table 2. (con't)

Present Value of \$1

Interest Rate (%)	Years					
	29	30	35	40	45	50
1.0	.749342	.741923	.705914	.671653	.639055	.608039
1.5	.649359	.639762	.593866	.551262	.511715	.475005
2.0	.563112	.552071	.500028	.452890	.410197	.371528
2.5	.488661	.476743	.421371	.372431	.329174	.290942
3.0	.424346	.411987	.355383	.306557	.264439	.228107
3.5	.368748	.356278	.299977	.252572	.212659	.179053
4.0	.320651	.308319	.253415	.208289	.171198	.140713
4.5	.279015	.267000	.214254	.171929	.137964	.110710
5.0	.242946	.231377	.181290	.142046	.111297	.087204
5.5	.211679	.200644	.153520	.117463	.089875	.068767
6.0	.184557	.174110	.130105	.097222	.072650	.054288
6.5	.161013	.151186	.110348	.080541	.058785	.042906
7.0	.140563	.131367	.093663	.066780	.047613	.033948
7.5	.122788	.114221	.079562	.055419	.038603	.026889
8.0	.107328	.099377	.067635	.046031	.031328	.021321
8.5	.093872	.086518	.057539	.038266	.025448	.016924
9.0	.082155	.075371	.048986	.031838	.020692	.013449
9.5	.071943	.065702	.041736	.026512	.016841	.010698
10.0	.063039	.057309	.035584	.022095	.013719	.008519
10.5	.055271	.050019	.030361	.018429	.011187	.006790
11.0	.048488	.043683	.025924	.015384	.009130	.005418
11.5	.042563	.038173	.022150	.012853	.007458	.004328
12.0	.037383	.033378	.018940	.010747	.006098	.003460
12.5	.032853	.029203	.016205	.008993	.004990	.002769
13.0	.028889	.025565	.013876	.007531	.004088	.002219
13.5	.025417	.022394	.011889	.006312	.003351	.001779
14.0	.022375	.019627	.010194	.005294	.002750	.001428
14.5	.019708	.017212	.008746	.004444	.002258	.001147
15.0	.017369	.015103	.007509	.003733	.001856	.000923
15.5	.015315	.013260	.006451	.003138	.001527	.000743
16.0	.013512	.011648	.005546	.002640	.001257	.000599
16.5	.011927	.010238	.004771	.002223	.001036	.000483
17.0	.010534	.009004	.004107	.001873	.000854	.000390
17.5	.009309	.007923	.003537	.001579	.000705	.000315
18.0	.008230	.006975	.003049	.001333	.000583	.000255
18.5	.007281	.006144	.002629	.001125	.000482	.000206
19.0	.006444	.005415	.002269	.000951	.000398	.000167
19.5	.005706	.004775	.001959	.000804	.000330	.000135
20.0	.005055	.004213	.001693	.000680	.000273	.000110
20.5	.004481	.003719	.001464	.000576	.000227	.000089
21.0	.003974	.003284	.001266	.000488	.000188	.000073
21.5	.003526	.002902	.001096	.000414	.000156	.000059
22.0	.003130	.002566	.000949	.000351	.000130	.000048
22.5	.002780	.002269	.000823	.000298	.000108	.000039
23.0	.002470	.002008	.000713	.000253	.000090	.000032
23.5	.002196	.001778	.000619	.000215	.000075	.000026
24.0	.001953	.001575	.000537	.000183	.000063	.000021
24.5	.001738	.001396	.000467	.000156	.000052	.000017
25.0	.001547	.001238	.000406	.000133	.000044	.000014

Table 3. Present Value of \$1 Per Period

Interest Rate (%)	Years						
	1	2	3	4	5	6	7
1.0	.99010	1.97040	2.94099	3.90197	4.85343	5.79548	6.72819
1.5	.98522	1.95588	2.91220	3.85438	4.78264	5.69719	6.59821
2.0	.98039	1.94156	2.88388	3.80773	4.71346	5.60143	6.47199
2.5	.97561	1.92742	2.85602	3.76197	4.64583	5.50813	6.34939
3.0	.97087	1.91347	2.82861	3.71710	4.57971	5.41719	6.23028
3.5	.96618	1.89969	2.80164	3.67308	4.51505	5.32855	6.11454
4.0	.96154	1.88609	2.77509	3.62990	4.45182	5.24214	6.00205
4.5	.95694	1.87267	2.74896	3.58753	4.38998	5.15787	5.89270
5.0	.95238	1.85941	2.72325	3.54595	4.32948	5.07569	5.78637
5.5	.94787	1.84632	2.69793	3.50515	4.27028	4.99553	5.68297
6.0	.94340	1.83339	2.67301	3.46511	4.21236	4.91732	5.58238
6.5	.93897	1.82063	2.64848	3.42580	4.15568	4.84101	5.48452
7.0	.93458	1.80802	2.62432	3.38721	4.10020	4.76654	5.38929
7.5	.93023	1.79557	2.60053	3.34933	4.04588	4.69385	5.29660
8.0	.92593	1.78326	2.57710	3.31213	3.99271	4.62288	5.20637
8.5	.92166	1.77111	2.55402	3.27560	3.94064	4.55359	5.11851
9.0	.91743	1.75911	2.53129	3.23972	3.88965	4.48592	5.03295
9.5	.91324	1.74725	2.50891	3.20448	3.83971	4.41983	4.94961
10.0	.90909	1.73554	2.48685	3.16987	3.79079	4.35526	4.86842
10.5	.90498	1.72396	2.46512	3.13586	3.74286	4.29218	4.78930
11.0	.90090	1.71252	2.44371	3.10245	3.69590	4.23054	4.71220
11.5	.89686	1.70122	2.42262	3.06961	3.64988	4.17029	4.63704
12.0	.89286	1.69005	2.40183	3.03735	3.60478	4.11141	4.56376
12.5	.88889	1.67901	2.38134	3.00564	3.56057	4.05384	4.49230
13.0	.88496	1.66810	2.36115	2.97447	3.51723	3.99755	4.42261
13.5	.88106	1.65732	2.34125	2.94383	3.47474	3.94250	4.35463
14.0	.87719	1.64666	2.32163	2.91371	3.43308	3.88867	4.28830
14.5	.87336	1.63612	2.30229	2.88410	3.39223	3.83600	4.22358
15.0	.86957	1.62571	2.28323	2.85498	3.35216	3.78448	4.16042
15.5	.86580	1.61541	2.26443	2.82634	3.31285	3.73407	4.09876
16.0	.86207	1.60523	2.24589	2.79818	3.27429	3.68474	4.03857
16.5	.85837	1.59517	2.22761	2.77048	3.23646	3.63645	3.97979
17.0	.85470	1.58521	2.20958	2.74324	3.19935	3.58918	3.92238
17.5	.85106	1.57537	2.19181	2.71643	3.16292	3.54291	3.86631
18.0	.84746	1.56564	2.17427	2.69006	3.12717	3.49760	3.81153
18.5	.84388	1.55602	2.15698	2.66412	3.09208	3.45323	3.75800
19.0	.84034	1.54650	2.13992	2.63859	3.05763	3.40978	3.70570
19.5	.83682	1.53709	2.12309	2.61346	3.02382	3.36721	3.65457
20.0	.83333	1.52778	2.10648	2.58873	2.99061	3.32551	3.60459
20.5	.82988	1.51857	2.09010	2.56440	2.95801	3.28465	3.55573
21.0	.82645	1.50946	2.07393	2.54044	2.92598	3.24462	3.50795
21.5	.82305	1.50045	2.05798	2.51686	2.89453	3.20538	3.46122
22.0	.81967	1.49153	2.04224	2.49364	2.86364	3.16692	3.41551
22.5	.81633	1.48272	2.02671	2.47078	2.83329	3.12922	3.37079
23.0	.81301	1.47399	2.01137	2.44827	2.80347	3.09225	3.32704
23.5	.80972	1.46536	1.99624	2.42611	2.77417	3.05601	3.28422
24.0	.80645	1.45682	1.98130	2.40428	2.74538	3.02047	3.24232
24.5	.80321	1.44836	1.96656	2.38278	2.71709	2.98561	3.20130
25.0	.80000	1.44000	1.95200	2.36160	2.68928	2.95142	3.16114

Table 3. (con't)

Present Value of \$1 Per Period

Interest Rate (%)	Years						
	8	9	10	11	12	13	14
1.0	7.65168	8.56602	9.47130	10.3676	11.2551	12.1337	13.0037
1.5	7.48593	8.36052	9.22218	10.0711	10.9075	11.7315	12.5434
2.0	7.32548	8.16224	8.98259	9.7868	10.5753	11.3484	12.1062
2.5	7.17014	7.97087	8.75206	9.5142	10.2578	10.9832	11.6909
3.0	7.01969	7.78611	8.53020	9.2526	9.9540	10.6350	11.2961
3.5	6.87396	7.60769	8.31661	9.0016	9.6633	10.3027	10.9205
4.0	6.73274	7.43533	8.11090	8.7605	9.3851	9.9856	10.5631
4.5	6.59589	7.26879	7.91272	8.5289	9.1186	9.6829	10.2228
5.0	6.46321	7.10782	7.72173	8.3064	8.8633	9.3936	9.8986
5.5	6.33457	6.95220	7.53763	8.0925	8.6185	9.1171	9.5896
6.0	6.20979	6.80169	7.36009	7.8869	8.3838	8.8527	9.2950
6.5	6.08875	6.65610	7.18883	7.6890	8.1587	8.5997	9.0138
7.0	5.97130	6.51523	7.02358	7.4987	7.9427	8.3577	8.7455
7.5	5.85730	6.37889	6.86408	7.3154	7.7353	8.1258	8.4892
8.0	5.74664	6.24689	6.71008	7.1390	7.5361	7.9038	8.2442
8.5	5.63918	6.11906	6.56135	6.9690	7.3447	7.6910	8.0101
9.0	5.53482	5.99525	6.41766	6.8052	7.1607	7.4869	7.7862
9.5	5.43344	5.87528	6.27880	6.6473	6.9838	7.2912	7.5719
10.0	5.33493	5.75902	6.14457	6.4951	6.8137	7.1034	7.3667
10.5	5.23919	5.64632	6.01477	6.3482	6.6500	6.9230	7.1702
11.0	5.14612	5.53705	5.88923	6.2065	6.4924	6.7499	6.9819
11.5	5.05564	5.43106	5.76777	6.0697	6.3406	6.5835	6.8013
12.0	4.96764	5.32825	5.65022	5.9377	6.1944	6.4235	6.6282
12.5	4.88205	5.22848	5.53643	5.8102	6.0535	6.2698	6.4620
13.0	4.79877	5.13166	5.42624	5.6869	5.9176	6.1218	6.3025
13.5	4.71774	5.03765	5.31952	5.5679	5.7867	5.9794	6.1493
14.0	4.63886	4.94637	5.21612	5.4527	5.6603	5.8424	6.0021
14.5	4.56208	4.85771	5.11591	5.3414	5.5383	5.7103	5.8606
15.0	4.48732	4.77158	5.01877	5.2337	5.4206	5.5831	5.7245
15.5	4.41451	4.68789	4.92458	5.1295	5.3069	5.4605	5.5935
16.0	4.34359	4.60654	4.83323	5.0286	5.1971	5.3423	5.4675
16.5	4.27449	4.52746	4.74460	4.9310	5.0910	5.2283	5.3462
17.0	4.20716	4.45057	4.65860	4.8364	4.9884	5.1183	5.2293
17.5	4.14154	4.37578	4.57513	4.7448	4.8892	5.0121	5.1167
18.0	4.07757	4.30302	4.49409	4.6560	4.7932	4.9095	5.0081
18.5	4.01519	4.23223	4.41538	4.5699	4.7004	4.8104	4.9033
19.0	3.95437	4.16333	4.33893	4.4865	4.6105	4.7147	4.8023
19.5	3.89504	4.09627	4.26466	4.4056	4.5235	4.6222	4.7047
20.0	3.83716	4.03097	4.19247	4.3271	4.4392	4.5327	4.6106
20.5	3.78069	3.96738	4.12230	4.2509	4.3576	4.4461	4.5196
21.0	3.72558	3.90543	4.05408	4.1769	4.2784	4.3624	4.4317
21.5	3.67178	3.84509	3.98773	4.1051	4.2017	4.2813	4.3467
22.0	3.61927	3.78628	3.92318	4.0354	4.1274	4.2028	4.2646
22.5	3.56799	3.72897	3.86039	3.9677	4.0552	4.1267	4.1851
23.0	3.51792	3.67310	3.79927	3.9018	3.9852	4.0530	4.1082
23.5	3.46900	3.61863	3.73978	3.8379	3.9173	3.9816	4.0337
24.0	3.42122	3.56550	3.68186	3.7757	3.8514	3.9124	3.9616
24.5	3.37454	3.51368	3.62545	3.7152	3.7873	3.8452	3.8918
25.0	3.32891	3.46313	3.57050	3.6564	3.7251	3.7801	3.8241

Table 3. (con't)

Present Value of \$1 Per Period

Interest Rate (%)	Years						
	15	16	17	18	19	20	21
1.0	13.8651	14.7179	15.5623	16.3983	17.2260	18.0456	18.8570
1.5	13.3432	14.1313	14.9076	15.6726	16.4262	17.1686	17.9001
2.0	12.8493	13.5777	14.2919	14.9920	15.6785	16.3514	17.0112
2.5	12.3814	13.0550	13.7122	14.3534	14.9789	15.5892	16.1845
3.0	11.9379	12.5611	13.1661	13.7535	14.3238	14.8775	15.4150
3.5	11.5174	12.0941	12.6513	13.1897	13.7098	14.2124	14.6980
4.0	11.1184	11.6523	12.1657	12.6593	13.1339	13.5903	14.0292
4.5	10.7395	11.2340	11.7072	12.1600	12.5933	13.0079	13.4047
5.0	10.3797	10.8378	11.2741	11.6896	12.0853	12.4622	12.8212
5.5	10.0376	10.4622	10.8646	11.2461	11.6077	11.9504	12.2752
6.0	9.7122	10.1059	10.4773	10.8276	11.1581	11.4699	11.7641
6.5	9.4027	9.7678	10.1106	10.4325	10.7347	11.0185	11.2850
7.0	9.1079	9.4466	9.7632	10.0591	10.3356	10.5940	10.8355
7.5	8.8271	9.1415	9.4340	9.7060	9.9591	10.1945	10.4135
8.0	8.5595	8.8514	9.1216	9.3719	9.6036	9.8181	10.0168
8.5	8.3042	8.5753	8.8252	9.0555	9.2677	9.4633	9.6436
9.0	8.0607	8.3126	8.5436	8.7556	8.9501	9.1285	9.2922
9.5	7.8282	8.0623	8.2760	8.4713	8.6496	8.8124	8.9611
10.0	7.6061	7.8237	8.0216	8.2014	8.3649	8.5136	8.6487
10.5	7.3938	7.5962	7.7794	7.9451	8.0952	8.2309	8.3538
11.0	7.1909	7.3792	7.5488	7.7016	7.8393	7.9633	8.0751
11.5	6.9967	7.1719	7.3291	7.4700	7.5964	7.7098	7.8115
12.0	6.8109	6.9740	7.1196	7.2497	7.3658	7.4694	7.5620
12.5	6.6329	6.7848	6.9198	7.0398	7.1465	7.2414	7.3256
13.0	6.4624	6.6039	6.7291	6.8399	6.9380	7.0248	7.1016
13.5	6.2989	6.4308	6.5469	6.6493	6.7395	6.8189	6.8889
14.0	6.1422	6.2651	6.3729	6.4674	6.5504	6.6231	6.6870
14.5	5.9918	6.1063	6.2064	6.2938	6.3701	6.4368	6.4950
15.0	5.8474	5.9542	6.0472	6.1280	6.1982	6.2593	6.3125
15.5	5.7087	5.8084	5.8947	5.9695	6.0342	6.0902	6.1387
16.0	5.5755	5.6685	5.7487	5.8178	5.8775	5.9288	5.9731
16.5	5.4474	5.5342	5.6088	5.6728	5.7277	5.7748	5.8153
17.0	5.3242	5.4053	5.4746	5.5339	5.5845	5.6278	5.6648
17.5	5.2057	5.2814	5.3459	5.4008	5.4475	5.4872	5.5210
18.0	5.0916	5.1624	5.2223	5.2732	5.3162	5.3527	5.3837
18.5	4.9817	5.0479	5.1037	5.1508	5.1905	5.2241	5.2524
19.0	4.8759	4.9377	4.9897	5.0333	5.0700	5.1009	5.1268
19.5	4.7738	4.8317	4.8801	4.9205	4.9544	4.9828	5.0065
20.0	4.6755	4.7296	4.7746	4.8122	4.8435	4.8696	4.8913
20.5	4.5806	4.6312	4.6732	4.7080	4.7370	4.7610	4.7809
21.0	4.4890	4.5364	4.5755	4.6079	4.6346	4.6567	4.6750
21.5	4.4006	4.4449	4.4814	4.5115	4.5362	4.5565	4.5733
22.0	4.3152	4.3567	4.3908	4.4187	4.4415	4.4603	4.4756
22.5	4.2327	4.2716	4.3034	4.3293	4.3504	4.3677	4.3818
23.0	4.1530	4.1894	4.2190	4.2431	4.2627	4.2786	4.2916
23.5	4.0759	4.1100	4.1377	4.1601	4.1782	4.1929	4.2047
24.0	4.0013	4.0333	4.0591	4.0799	4.0967	4.1103	4.1212
24.5	3.9291	3.9591	3.9832	4.0026	4.0182	4.0306	4.0407
25.0	3.8593	3.8874	3.9099	3.9279	3.9424	3.9539	3.9631

Table 3. (con't)

Present Value of \$1 Per Period

Interest Rate (%)	Years						
	22	23	24	25	26	27	28
1.0	119.6604	20.4558	21.2434	22.0232	22.7952	23.5596	24.3164
1.5	118.6208	19.3309	20.0304	20.7196	21.3986	22.0676	22.7267
2.0	117.6580	18.2922	18.9139	19.5235	20.1210	20.7069	21.2813
2.5	116.7654	17.3321	17.8850	18.4244	18.9506	19.4640	19.9649
3.0	115.9369	16.4436	16.9355	17.4131	17.8768	18.3270	18.7641
3.5	115.1671	15.6204	16.0584	16.4815	16.8904	17.2854	17.6670
4.0	114.4511	14.8568	15.2470	15.6221	15.9828	16.3296	16.6631
4.5	113.7844	14.1478	14.4955	14.8282	15.1466	15.4513	15.7429
5.0	113.1630	13.4886	13.7986	14.0939	14.3752	14.6430	14.8981
5.5	112.5832	12.8750	13.1517	13.4139	13.6625	13.8981	14.1214
6.0	12.0416	12.3034	12.5504	12.7834	13.0032	13.2105	13.4062
6.5	11.5352	11.7701	11.9907	12.1979	12.3924	12.5750	12.7465
7.0	11.0612	11.2722	11.4693	11.6536	11.8258	11.9867	12.1371
7.5	10.6172	10.8067	10.9830	11.1469	11.2995	11.4414	11.5734
8.0	10.2007	10.3711	10.5288	10.6748	10.8100	10.9352	11.0511
8.5	9.8098	9.9629	10.1041	10.2342	10.3541	10.4646	10.5665
9.0	9.4424	9.5802	9.7066	9.8226	9.9290	10.0266	10.1161
9.5	9.0969	9.2209	9.3341	9.4376	9.5320	9.6183	9.6971
10.0	8.7715	8.8832	8.9847	9.0770	9.1609	9.2372	9.3066
10.5	8.4649	8.5656	8.6566	8.7390	8.8136	8.8811	8.9422
11.0	8.1757	8.2664	8.3481	8.4217	8.4881	8.5478	8.6016
11.5	7.9027	7.9845	8.0578	8.1236	8.1826	8.2355	8.2830
12.0	7.6446	7.7184	7.7843	7.8431	7.8957	7.9426	7.9844
12.5	7.4006	7.4672	7.5264	7.5790	7.6258	7.6674	7.7043
13.0	7.1695	7.2297	7.2829	7.3300	7.3717	7.4086	7.4412
13.5	6.9506	7.0049	7.0528	7.0950	7.1321	7.1649	7.1937
14.0	6.7429	6.7921	6.8351	6.8729	6.9061	6.9352	6.9607
14.5	6.5459	6.5903	6.6291	6.6629	6.6925	6.7184	6.7409
15.0	6.3587	6.3988	6.4338	6.4641	6.4906	6.5135	6.5335
15.5	6.1807	6.2170	6.2485	6.2758	6.2994	6.3198	6.3375
16.0	6.0113	6.0442	6.0726	6.0971	6.1182	6.1364	6.1520
16.5	5.8501	5.8799	5.9055	5.9274	5.9463	5.9625	5.9764
17.0	5.6964	5.7234	5.7465	5.7662	5.7831	5.7975	5.8099
17.5	5.5498	5.5743	5.5951	5.6129	5.6280	5.6408	5.6518
18.0	5.4099	5.4321	5.4509	5.4669	5.4804	5.4919	5.5016
18.5	5.2763	5.2964	5.3134	5.3278	5.3399	5.3501	5.3588
19.0	5.1486	5.1668	5.1822	5.1951	5.2060	5.2151	5.2228
19.5	5.0264	5.0430	5.0569	5.0685	5.0783	5.0864	5.0932
20.0	4.9094	4.9245	4.9371	4.9476	4.9563	4.9636	4.9697
20.5	4.7974	4.8111	4.8225	4.8320	4.8398	4.8463	4.8517
21.0	4.6900	4.7025	4.7128	4.7213	4.7284	4.7342	4.7390
21.5	4.5871	4.5984	4.6077	4.6154	4.6217	4.6270	4.6312
22.0	4.4882	4.4985	4.5070	4.5139	4.5196	4.5243	4.5281
22.5	4.3933	4.4027	4.4104	4.4166	4.4217	4.4259	4.4293
23.0	4.3021	4.3106	4.3176	4.3232	4.3278	4.3316	4.3346
23.5	4.2144	4.2222	4.2285	4.2336	4.2377	4.2411	4.2438
24.0	4.1300	4.1371	4.1428	4.1474	4.1511	4.1542	4.1566
24.5	4.0487	4.0552	4.0604	4.0646	4.0679	4.0706	4.0728
25.0	3.9705	3.9764	3.9811	3.9849	3.9879	3.9903	3.9923

Table 3. (con't)

Present Value of \$1 Per Period

Interest Rate (%)	Years					
	29	30	35	40	45	50
1.0	25.0658	25.8077	29.4086	32.8347	36.0945	39.1961
1.5	23.3761	24.0158	27.0756	29.9158	32.5523	34.9997
2.0	21.8444	22.3965	24.9986	27.3555	29.4902	31.4236
2.5	20.4535	20.9303	23.1452	25.1028	26.8330	28.3623
3.0	19.1885	19.6004	21.4872	23.1148	24.5187	25.7298
3.5	18.0358	18.3920	20.0007	21.3551	22.4955	23.4556
4.0	16.9837	17.2920	18.6646	19.7928	20.7200	21.4822
4.5	16.0219	16.2889	17.4610	18.4016	19.1563	19.7620
5.0	15.1411	15.3725	16.3742	17.1591	17.7741	18.2559
5.5	14.3331	14.5337	15.3906	16.0461	16.5477	16.9315
6.0	13.5907	13.7648	14.4982	15.0463	15.4558	15.7619
6.5	12.9075	13.0587	13.6870	14.1455	14.4802	14.7245
7.0	12.2777	12.4090	12.9477	13.3317	13.6055	13.8007
7.5	11.6962	11.8104	12.2725	12.5944	12.8186	12.9748
8.0	11.1584	11.2578	11.6546	11.9246	12.1084	12.2335
8.5	10.6603	10.7468	11.0878	11.3145	11.4653	11.5656
9.0	10.1983	10.2737	10.5668	10.7574	10.8812	10.9617
9.5	9.7690	9.8347	10.0870	10.2472	10.3490	10.4137
10.0	9.3696	9.4269	9.6442	9.7791	9.8628	9.9148
10.5	8.9974	9.0474	9.2347	9.3483	9.4173	9.4591
11.0	8.6501	8.6938	8.8552	8.9511	9.0079	9.0417
11.5	8.3255	8.3637	8.5030	8.5839	8.6308	8.6580
12.0	8.0218	8.0552	8.1755	8.2438	8.2825	8.3045
12.5	7.7372	7.7664	7.8704	7.9281	7.9601	7.9778
13.0	7.4701	7.4957	7.5856	7.6344	7.6609	7.6752
13.5	7.2191	7.2415	7.3193	7.3607	7.3826	7.3942
14.0	6.9830	7.0027	7.0700	7.1050	7.1232	7.1327
14.5	6.7606	6.7778	6.8362	6.8659	6.8810	6.8886
15.0	6.5509	6.5660	6.6166	6.6418	6.6543	6.6605
15.5	6.3528	6.3661	6.4100	6.4314	6.4418	6.4468
16.0	6.1656	6.1772	6.2153	6.2335	6.2421	6.2463
16.5	5.9883	5.9986	6.0317	6.0471	6.0543	6.0577
17.0	5.8204	5.8294	5.8582	5.8713	5.8773	5.8801
17.5	5.6611	5.6690	5.6941	5.7053	5.7103	5.7125
18.0	5.5098	5.5168	5.5386	5.5482	5.5523	5.5541
18.5	5.3661	5.3722	5.3912	5.3993	5.4028	5.4043
19.0	5.2292	5.2347	5.2512	5.2582	5.2611	5.2623
19.5	5.0989	5.1037	5.1182	5.1241	5.1265	5.1275
20.0	4.9747	4.9789	4.9915	4.9966	4.9986	4.9995
20.5	4.8562	4.8599	4.8709	4.8752	4.8769	4.8776
21.0	4.7430	4.7463	4.7559	4.7596	4.7610	4.7616
21.5	4.6348	4.6377	4.6461	4.6492	4.6504	4.6509
22.0	4.5312	4.5338	4.5411	4.5439	4.5449	4.5452
22.5	4.4321	4.4344	4.4408	4.4431	4.4440	4.4443
23.0	4.3371	4.3391	4.3447	4.3467	4.3474	4.3477
23.5	4.2460	4.2478	4.2527	4.2544	4.2550	4.2552
24.0	4.1585	4.1601	4.1644	4.1659	4.1664	4.1666
24.5	4.0745	4.0759	4.0797	4.0810	4.0814	4.0816
25.0	3.9938	3.9950	3.9984	3.9995	3.9998	3.9999

Table 4. Future Value of \$1 Per Year

Interest Rate (%)	Years						
	1	2	3	4	5	6	7
1.0	1.0000	2.0100	3.0301	4.0604	5.1010	6.1520	7.2135
1.5	1.0000	2.0150	3.0452	4.0909	5.1523	6.2296	7.3230
2.0	1.0000	2.0200	3.0604	4.1216	5.2040	6.3081	7.4343
2.5	1.0000	2.0250	3.0756	4.1525	5.2563	6.3877	7.5474
3.0	1.0000	2.0300	3.0909	4.1836	5.3091	6.4684	7.6625
3.5	1.0000	2.0350	3.1062	4.2149	5.3625	6.5502	7.7794
4.0	1.0000	2.0400	3.1216	4.2465	5.4163	6.6330	7.8983
4.5	1.0000	2.0450	3.1370	4.2782	5.4707	6.7169	8.0192
5.0	1.0000	2.0500	3.1525	4.3101	5.5256	6.8019	8.1420
5.5	1.0000	2.0550	3.1680	4.3423	5.5811	6.8881	8.2669
6.0	1.0000	2.0600	3.1836	4.3746	5.6371	6.9753	8.3938
6.5	1.0000	2.0650	3.1992	4.4072	5.6936	7.0637	8.5229
7.0	1.0000	2.0700	3.2149	4.4399	5.7507	7.1533	8.6540
7.5	1.0000	2.0750	3.2306	4.4729	5.8084	7.2440	8.7873
8.0	1.0000	2.0800	3.2464	4.5061	5.8666	7.3359	8.9228
8.5	1.0000	2.0850	3.2622	4.5395	5.9254	7.4290	9.0605
9.0	1.0000	2.0900	3.2781	4.5731	5.9847	7.5233	9.2004
9.5	1.0000	2.0950	3.2940	4.6070	6.0446	7.6189	9.3426
10.0	1.0000	2.1000	3.3100	4.6410	6.1051	7.7156	9.4872
10.5	1.0000	2.1050	3.3260	4.6753	6.1662	7.8136	9.6340
11.0	1.0000	2.1100	3.3421	4.7097	6.2278	7.9129	9.7833
11.5	1.0000	2.1150	3.3582	4.7444	6.2900	8.0134	9.9349
12.0	1.0000	2.1200	3.3744	4.7793	6.3528	8.1152	10.0890
12.5	1.0000	2.1250	3.3906	4.8145	6.4163	8.2183	10.2456
13.0	1.0000	2.1300	3.4069	4.8498	6.4803	8.3227	10.4047
13.5	1.0000	2.1350	3.4232	4.8854	6.5449	8.4284	10.5663
14.0	1.0000	2.1400	3.4396	4.9211	6.6101	8.5355	10.7305
14.5	1.0000	2.1450	3.4560	4.9571	6.6759	8.6439	10.8973
15.0	1.0000	2.1500	3.4725	4.9934	6.7424	8.7537	11.0668
15.5	1.0000	2.1550	3.4890	5.0298	6.8094	8.8649	11.2390
16.0	1.0000	2.1600	3.5056	5.0665	6.8771	8.9775	11.4139
16.5	1.0000	2.1650	3.5222	5.1034	6.9455	9.0915	11.5915
17.0	1.0000	2.1700	3.5389	5.1405	7.0144	9.2068	11.7720
17.5	1.0000	2.1750	3.5556	5.1779	7.0840	9.3237	11.9553
18.0	1.0000	2.1800	3.5724	5.2154	7.1542	9.4420	12.1415
18.5	1.0000	2.1850	3.5892	5.2532	7.2251	9.5617	12.3306
19.0	1.0000	2.1900	3.6061	5.2913	7.2966	9.6830	12.5227
19.5	1.0000	2.1950	3.6230	5.3295	7.3688	9.8057	12.7178
20.0	1.0000	2.2000	3.6400	5.3680	7.4416	9.9299	12.9159
20.5	1.0000	2.2050	3.6570	5.4067	7.5151	10.0557	13.1171
21.0	1.0000	2.2100	3.6741	5.4457	7.5892	10.1830	13.3214
21.5	1.0000	2.2150	3.6912	5.4848	7.6641	10.3119	13.5289
22.0	1.0000	2.2200	3.7084	5.5242	7.7396	10.4423	13.7396
22.5	1.0000	2.2250	3.7256	5.5639	7.8158	10.5743	13.9535
23.0	1.0000	2.2300	3.7429	5.6038	7.8926	10.7079	14.1708
23.5	1.0000	2.2350	3.7602	5.6439	7.9702	10.8432	14.3913
24.0	1.0000	2.2400	3.7776	5.6842	8.0484	10.9801	14.6153
24.5	1.0000	2.2450	3.7950	5.7248	8.1274	11.1186	14.8426
25.0	1.0000	2.2500	3.8125	5.7656	8.2070	11.2588	15.0735

Table 4. (con't)

Future Value of \$1 Per Year

Interest Rate (%)	Years						
	8	9	10	11	12	13	14
1.0	8.2857	9.3685	10.4622	11.5668	12.6825	13.8093	14.9474
1.5	8.4328	9.5593	10.7027	11.8633	13.0412	14.2368	15.4504
2.0	8.5830	9.7546	10.9497	12.1687	13.4121	14.6803	15.9739
2.5	8.7361	9.9545	11.2034	12.4835	13.7956	15.1404	16.5190
3.0	8.8923	10.1591	11.4639	12.8078	14.1920	15.6178	17.0863
3.5	9.0517	10.3685	11.7314	13.1420	14.6020	16.1130	17.6770
4.0	9.2142	10.5828	12.0061	13.4864	15.0258	16.6268	18.2919
4.5	9.3800	10.8021	12.2882	13.8412	15.4640	17.1599	18.9321
5.0	9.5491	11.0266	12.5779	14.2068	15.9171	17.7130	19.5986
5.5	9.7216	11.2563	12.8754	14.5835	16.3856	18.2868	20.2926
6.0	9.8975	11.4913	13.1808	14.9716	16.8699	18.8821	21.0151
6.5	10.0760	11.7319	13.4944	15.3716	17.3707	19.4998	21.7673
7.0	10.2598	11.9780	13.8164	15.7836	17.8885	20.1406	22.5505
7.5	10.4464	12.2298	14.1471	16.2081	18.4237	20.8055	23.3659
8.0	10.6366	12.4876	14.4866	16.6455	18.9771	21.4953	24.2149
8.5	10.8306	12.7512	14.8351	17.0961	19.5492	22.2109	25.0989
9.0	11.0285	13.0210	15.1929	17.5603	20.1407	22.9534	26.0192
9.5	11.2302	13.2971	15.5603	18.0385	20.7522	23.7236	26.9774
10.0	11.4359	13.5795	15.9374	18.5312	21.3843	24.5227	27.9750
10.5	11.6456	13.8684	16.3246	19.0387	22.0377	25.3517	29.0136
11.0	11.8594	14.1640	16.7220	19.5614	22.7132	26.2116	30.0949
11.5	12.0774	14.4663	17.1300	20.0999	23.4114	27.1037	31.2207
12.0	12.2997	14.7757	17.5487	20.6546	24.1331	28.0291	32.3926
12.5	12.5263	15.0921	17.9786	21.2259	24.8791	28.9890	33.6126
13.0	12.7573	15.4157	18.4197	21.8143	25.6502	29.9847	34.8827
13.5	12.9927	15.7468	18.8726	22.4204	26.4471	31.0175	36.2048
14.0	13.2328	16.0853	19.3373	23.0445	27.2707	32.0887	37.5811
14.5	13.4774	16.4317	19.8142	23.6873	28.1220	33.1997	39.0136
15.0	13.7268	16.7858	20.3037	24.3493	29.0017	34.3519	40.5047
15.5	13.9810	17.1481	20.8060	25.0310	29.9108	35.5469	42.0567
16.0	14.2401	17.5185	21.3215	25.7329	30.8502	36.7862	43.6720
16.5	14.5041	17.8973	21.8504	26.4557	31.8209	38.0713	45.3531
17.0	14.7733	18.2847	22.3931	27.1999	32.8239	39.4040	47.1027
17.5	15.0475	18.6808	22.9500	27.9662	33.8603	40.7858	48.9234
18.0	15.3270	19.0859	23.5213	28.7551	34.9311	42.2187	50.8180
18.5	15.6118	19.5000	24.1075	29.5674	36.0373	43.7042	52.7895
19.0	15.9020	19.9234	24.7089	30.4035	37.1802	45.2445	54.8409
19.5	16.1978	20.3563	25.3258	31.2643	38.3609	46.8412	56.9753
20.0	16.4991	20.7989	25.9587	32.1504	39.5805	48.4966	59.1959
20.5	16.8061	21.2514	26.6079	33.0625	40.8403	50.2126	61.5062
21.0	17.1189	21.7139	27.2738	34.0013	42.1416	51.9913	63.9095
21.5	17.4376	22.1867	27.9568	34.9676	43.4856	53.8350	66.4095
22.0	17.7623	22.6700	28.6574	35.9620	44.8737	55.7459	69.0100
22.5	18.0931	23.1640	29.3759	36.9855	46.3072	57.7264	71.7148
23.0	18.4300	23.6690	30.1128	38.0388	47.7877	59.7788	74.5280
23.5	18.7733	24.1850	30.8685	39.1226	49.3164	61.9058	77.4536
24.0	19.1229	24.7125	31.6434	40.2379	50.8950	64.1097	80.4961
24.5	19.4791	25.2515	32.4381	41.3854	52.5248	66.3934	83.6598
25.0	19.8419	25.8023	33.2529	42.5661	54.2077	68.7596	86.9495

Table 4. (con't)

Future Value of \$1 Per Year

Interest Rate (%)	Years						
	15	16	17	18	19	20	21
1.0	16.0969	17.2579	18.4304	19.6147	20.8109	22.0190	23.2392
1.5	16.6821	17.9324	19.2014	20.4894	21.7967	23.1237	24.4705
2.0	17.2934	18.6393	20.0121	21.4123	22.8406	24.2974	25.7833
2.5	17.9319	19.3802	20.8647	22.3863	23.9460	25.5447	27.1833
3.0	18.5989	20.1569	21.7616	23.4144	25.1169	26.8704	28.6765
3.5	19.2957	20.9710	22.7050	24.4997	26.3572	28.2797	30.2695
4.0	20.0236	21.8245	23.6975	25.6454	27.6712	29.7781	31.9692
4.5	20.7841	22.7193	24.7417	26.8551	29.0636	31.3714	33.7831
5.0	21.5786	23.6575	25.8404	28.1324	30.5390	33.0660	35.7193
5.5	22.4087	24.6411	26.9964	29.4812	32.1027	34.8683	37.7861
6.0	23.2760	25.6725	28.2129	30.9057	33.7600	36.7856	39.9927
6.5	24.1822	26.7540	29.4930	32.4101	35.5167	38.8253	42.3490
7.0	25.1290	27.8881	30.8402	33.9990	37.3790	40.9955	44.8652
7.5	26.1184	29.0772	32.2580	35.6774	39.3532	43.3047	47.5525
8.0	27.1521	30.3243	33.7502	37.4502	41.4463	45.7620	50.4229
8.5	28.2323	31.6320	35.3207	39.3230	43.6654	48.3770	53.4891
9.0	29.3609	33.0034	36.9737	41.3013	46.0185	51.1601	56.7645
9.5	30.5402	34.4416	38.7135	43.3913	48.5135	54.1222	60.2638
10.0	31.7725	35.9497	40.5447	45.5992	51.1591	57.2750	64.0025
10.5	33.0600	37.5313	42.4721	47.9317	53.9645	60.6308	67.9970
11.0	34.4054	39.1899	44.5008	50.3959	56.9395	64.2028	72.2651
11.5	35.8110	40.9293	46.6362	52.9993	60.0942	68.0051	76.8257
12.0	37.2797	42.7533	48.8837	55.7497	63.4397	72.0524	81.6987
12.5	38.8142	44.6660	51.2493	58.6554	66.9873	76.3608	86.9058
13.0	40.4175	46.6717	53.7391	61.7251	70.7494	80.9468	92.4699
13.5	42.0925	48.7750	56.3596	64.9681	74.7388	85.8286	98.4154
14.0	43.8424	50.9804	59.1176	68.3941	78.9692	91.0249	104.7684
14.5	45.6706	53.2928	62.0203	72.0132	83.4551	96.5561	111.5568
15.0	47.5804	55.7175	65.0751	75.8364	88.2118	102.4436	118.8101
15.5	49.5755	58.2597	68.2899	79.8749	93.2555	108.7101	126.5601
16.0	51.6595	60.9250	71.6730	84.1407	98.6032	115.3797	134.8405
16.5	53.8364	63.7194	75.2331	88.6465	104.2732	122.4783	143.6872
17.0	56.1101	66.6488	78.9792	93.4056	110.2846	130.0329	153.1385
17.5	58.4850	69.7198	82.9208	98.4319	116.6575	138.0726	163.2353
18.0	60.9653	72.9390	87.0680	103.7403	123.4135	146.6280	174.0210
18.5	63.5556	76.3134	91.4313	109.3461	130.5752	155.7316	185.5419
19.0	66.2607	79.8502	96.0218	115.2659	138.1664	165.4180	197.8474
19.5	69.0855	83.5571	100.8508	121.5167	146.2124	175.7239	210.9900
20.0	72.0351	87.4421	105.9306	128.1167	154.7400	186.6880	225.0256
20.5	75.1149	91.5135	111.2737	135.0849	163.7773	198.3516	240.0137
21.0	78.3305	95.7799	116.8937	142.4413	173.3540	210.7584	256.0176
21.5	81.6876	100.2504	122.8042	150.2072	183.5017	223.9546	273.1048
22.0	85.1922	104.9345	129.0201	158.4045	194.2535	237.9893	291.3469
22.5	88.8507	109.8420	135.5565	167.0567	205.6445	252.9145	310.8203
23.0	92.6694	114.9834	142.4295	176.1883	217.7116	268.7853	331.6059
23.5	96.6552	120.3692	149.6559	185.8251	230.4940	285.6601	353.7902
24.0	100.8151	126.0108	157.2534	195.9942	244.0328	303.6006	377.4648
24.5	105.1565	131.9198	165.2402	206.7240	258.3714	322.6724	402.7271
25.0	109.6868	138.1085	173.6357	218.0446	273.5558	342.9447	429.6809

Table 4. (con't)

Future Value of \$1 Per Year

Interest Rate (%)	Years						
	22	23	24	25	26	27	28
1.0	24.4716	25.7163	26.9735	28.2432	29.5256	30.8209	32.1291
1.5	25.8376	27.2251	28.6335	30.0630	31.5140	32.9867	34.4815
2.0	27.2990	28.8450	30.4219	32.0303	33.6709	35.3443	37.0512
2.5	28.8629	30.5844	32.3490	34.1578	36.0117	37.9120	39.8598
3.0	30.5368	32.4529	34.4265	36.4593	38.5530	40.7096	42.9309
3.5	32.3289	34.4604	36.6665	38.9499	41.3131	43.7591	46.2906
4.0	34.2480	36.6179	39.0826	41.6459	44.3117	47.0842	49.9676
4.5	36.3034	38.9370	41.6892	44.5652	47.5706	50.7113	53.9933
5.0	38.5052	41.4305	44.5020	47.7271	51.1135	54.6691	58.4026
5.5	40.8643	44.1118	47.5380	51.1526	54.9660	58.9891	63.2335
6.0	43.3923	46.9958	50.8156	54.8645	59.1564	63.7058	68.5281
6.5	46.1016	50.0982	54.3546	58.8877	63.7154	68.8569	74.3326
7.0	49.0057	53.4361	58.1767	63.2490	68.6765	74.4838	80.6977
7.5	52.1190	57.0279	62.3050	67.9779	74.0762	80.6319	87.6793
8.0	55.4568	60.8933	66.7648	73.1059	79.9544	87.3508	95.3388
8.5	59.0356	65.0537	71.5832	78.6678	86.3546	94.6947	103.7437
9.0	62.8733	69.5319	76.7898	84.7009	93.3240	102.7231	112.9682
9.5	66.9889	74.3529	82.4164	91.2459	100.9143	111.5012	123.0938
10.0	71.4027	79.5430	88.4973	98.3471	109.1818	121.0999	134.2099
10.5	76.1367	85.1311	95.0699	106.0522	118.1877	131.5974	146.4151
11.0	81.2143	91.1479	102.1742	114.4133	127.9988	143.0786	159.8173
11.5	86.6606	97.6266	109.8536	123.4868	138.6878	155.6369	174.5351
12.0	92.5026	104.6029	118.1552	133.3339	150.3339	169.3740	190.6989
12.5	98.7691	112.1152	127.1296	144.0208	163.0234	184.4013	208.4515
13.0	105.4910	120.2048	136.8315	155.6196	176.8501	200.8406	227.9499
13.5	112.7015	128.9162	147.3199	168.2081	191.9162	218.8248	249.3662
14.0	120.4360	138.2970	158.6586	181.8708	208.3327	238.4993	272.8892
14.5	128.7325	148.3987	170.9165	196.6994	226.2208	260.0228	298.7262
15.0	137.6316	159.2764	184.1678	212.7930	245.7120	283.5688	327.1041
15.5	147.1769	170.9894	198.4927	230.2591	266.9493	309.3264	358.2720
16.0	157.4150	183.6014	213.9776	249.2140	290.0883	337.5024	392.5028
16.5	168.3956	197.1809	230.7157	269.7838	315.2981	368.3223	430.0955
17.0	180.1721	211.8013	248.8076	292.1049	342.7627	402.0323	471.3778
17.5	192.8015	227.5417	268.3616	316.3248	372.6817	438.9010	516.7086
18.0	206.3448	244.4868	289.4945	342.6035	405.2721	479.2211	566.4809
18.5	220.8672	262.7276	312.3322	371.1137	440.7697	523.3122	621.1249
19.0	236.4385	282.3618	337.0105	402.0425	479.4306	571.5224	681.1116
19.5	253.1331	303.4940	363.6754	435.5921	521.5325	624.2314	746.9565
20.0	271.0307	326.2369	392.4842	471.9811	567.3773	681.8528	819.2233
20.5	290.2165	350.7109	423.6066	511.4460	617.2924	744.8373	898.5290
21.0	310.7813	377.0454	457.2249	554.2422	671.6330	813.6759	985.5479
21.5	332.8223	405.3791	493.5356	600.6458	730.7846	888.9033	1081.0175
22.0	356.4432	435.8607	532.7501	650.9551	795.1653	971.1016	1185.7440
22.5	381.7548	468.6496	575.0958	705.4924	865.2282	1060.9045	1300.6080
23.0	408.8753	503.9166	620.8174	764.6054	941.4647	1159.0016	1426.5719
23.5	437.9309	541.8447	670.1782	828.6700	1024.4075	1266.1432	1564.6869
24.0	469.0563	582.6298	723.4610	898.0916	1114.6336	1383.1457	1716.1007
24.5	502.3953	626.4821	780.9702	973.3079	1212.7684	1510.8966	1882.0663
25.0	538.1011	673.6264	843.0329	1054.7912	1319.4890	1650.3612	2063.9515

Table 4. (con't) Future Value of \$1 Per Year

Interest Rate (%)	Years					
	29	30	35	40	45	50
1.0	33.4504	34.7849	41.6603	48.8864	56.4811	64.4632
1.5	35.9987	37.5387	45.5921	54.2679	63.6142	73.6828
2.0	38.7922	40.5681	49.9945	60.4020	71.8927	84.5794
2.5	41.8563	43.9027	54.9282	67.4026	81.5161	97.4843
3.0	45.2189	47.5754	60.4621	75.4013	92.7199	112.7969
3.5	48.9108	51.6227	66.6740	84.5503	105.7817	130.9979
4.0	52.9663	56.0849	73.6522	95.0255	121.0294	152.6671
4.5	57.4230	61.0071	81.4966	107.0303	138.8500	178.5030
5.0	62.3227	66.4388	90.3203	120.7998	159.7002	209.3480
5.5	67.7114	72.4355	100.2514	136.6056	184.1192	246.2175
6.0	73.6398	79.0582	111.4348	154.7620	212.7435	290.3359
6.5	80.1642	86.3749	124.0347	175.6319	246.3246	343.1797
7.0	87.3465	94.4608	138.2369	199.6351	285.7493	406.5289
7.5	95.2553	103.3994	154.2516	227.2565	332.0645	482.5299
8.0	103.9659	113.2832	172.3168	259.0565	386.5056	573.7702
8.5	113.5620	124.2147	192.7017	295.6825	450.5304	683.3684
9.0	124.1354	136.3075	215.7108	337.8824	525.8587	815.0836
9.5	135.7877	149.6875	241.6885	386.5200	614.5194	973.4448
10.0	148.6309	164.4940	271.0244	442.5926	718.9048	1163.9085
10.5	162.7887	180.8815	304.1588	507.2516	841.8361	1393.0464
11.0	178.3972	199.0209	341.5896	581.8261	986.6386	1668.7712
11.5	195.6067	219.1014	383.8792	667.8496	1157.2309	2000.6078
12.0	214.5828	241.3327	431.6635	767.0914	1358.2300	2400.0182
12.5	235.5079	265.9464	485.6604	881.5920	1595.0737	2880.7909
13.0	258.5834	293.1992	546.6808	1013.7042	1874.1646	3459.5071
13.5	284.0306	323.3748	615.6404	1166.1401	2203.0391	4156.0997
14.0	312.0937	356.7868	693.5727	1342.0251	2590.5648	4994.5213
14.5	343.0415	393.7825	781.6440	1544.9596	3047.1728	6003.5444
15.0	377.1697	434.7451	881.1702	1779.0903	3585.1285	7217.7163
15.5	414.8041	480.0988	993.6353	2049.1913	4218.8488	8678.5022
16.0	456.3032	530.3117	1120.7130	2360.7572	4965.2739	10435.6488
16.5	502.0613	585.9014	1264.2895	2720.1102	5844.3008	12548.8124
17.0	552.5121	647.4391	1426.4910	3134.5218	6879.2907	15089.5017
17.5	608.1326	715.5558	1609.7125	3612.3528	8097.6609	18143.3936
18.0	669.4475	790.9480	1816.6516	4163.2130	9531.5771	21813.0937
18.5	737.0330	874.3841	2050.3457	4798.1443	11218.7595	26221.4239
19.0	811.5228	966.7122	2314.2137	5529.8290	13203.4242	31515.3363
19.5	893.6130	1068.8675	2612.1029	6372.8290	15537.3808	37870.5705
20.0	984.0680	1181.8816	2948.3411	7343.8578	18281.3099	45497.1908
20.5	1083.7274	1306.8915	3327.7955	8462.0918	21506.2532	54646.1687
21.0	1193.5129	1445.1507	3755.9379	9749.5248	25295.3458	65617.2016
21.5	1314.4363	1598.0401	4238.9178	11231.3728	29745.8336	78767.9954
22.0	1447.6077	1767.0813	4783.6447	12936.5353	34971.4191	94525.2793
22.5	1594.2448	1953.9499	5397.8790	14898.1207	41104.9873	113397.8697
23.0	1755.6835	2160.4907	6090.3344	17154.0456	48301.7747	135992.1536
23.5	1933.3883	2388.7346	6870.7914	19747.7158	56743.0482	163030.4330
24.0	2128.9648	2640.9164	7750.2251	22728.8026	66640.3758	195372.6442
24.5	2344.1726	2919.4948	8740.9466	26154.1254	78240.5824	234042.0607
25.0	2580.9394	3227.1743	9856.7613	30088.6554	91831.4962	280255.6929

Table 5.

Present Value of \$1 Per Month

months	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Interest Rate														
1	.9959	.9950	.9942	.9934	.9926	.9917	.9909	.9901	.9893	.9885	.9877	.9868	0.9860	0.9852
2	1.9876	1.9851	1.9826	1.9802	1.9777	1.9753	1.9728	1.9704	1.9680	1.9655	1.9631	1.9607	1.9583	1.9559
3	2.9752	2.9702	2.9653	2.9604	2.9556	2.9507	2.9458	2.9410	2.9362	2.9313	2.9265	2.9217	2.9170	2.9122
4	3.9587	3.9505	3.9423	3.9342	3.9261	3.9180	3.9100	3.9020	3.8940	3.8860	3.8781	3.8701	3.8622	3.8544
5	4.9381	4.9259	4.9137	4.9015	4.8894	4.8774	4.8654	4.8534	4.8415	4.8297	4.8178	4.8061	4.7943	4.7826
6	5.9135	5.8964	5.8794	5.8625	5.8456	5.8288	5.8121	5.7955	5.7789	5.7624	5.7460	5.7297	5.7134	5.6972
7	6.8848	6.8621	6.8395	6.8170	6.7946	6.7724	6.7502	6.7282	6.7063	6.6844	6.6627	6.6411	6.6196	6.5982
8	7.8521	7.8230	7.7940	7.7652	7.7366	7.7081	7.6798	7.6517	7.6237	7.5958	7.5681	7.5406	7.5132	7.4859
9	8.8153	8.7791	8.7430	8.7072	8.6716	8.6362	8.6010	8.5660	8.5313	8.4967	8.4623	8.4282	8.3943	8.3605
10	9.7746	9.7304	9.6865	9.6429	9.5996	9.5565	9.5138	9.4713	9.4291	9.3872	9.3455	9.3041	9.2630	9.2222
11	10.7299	10.6770	10.6245	10.5724	10.5207	10.4693	10.4183	10.3676	10.3173	10.2674	10.2178	10.1686	10.1197	10.0711
12	11.6812	11.6189	11.5571	11.4958	11.4349	11.3745	11.3146	11.2551	11.1960	11.1375	11.0793	11.0216	10.9643	10.9075
13	12.6286	12.5562	12.4843	12.4130	12.3423	12.2722	12.2027	12.1337	12.0653	11.9975	11.9302	11.8634	11.7972	11.7315
14	13.5721	13.4887	13.4061	13.3242	13.2430	13.1626	13.0828	13.0037	12.9253	12.8476	12.7706	12.6942	12.6185	12.5434
15	14.5116	14.4166	14.3225	14.2293	14.1370	14.0455	13.9549	13.8651	13.7761	13.6879	13.6005	13.5140	13.4282	13.3432
16	15.4472	15.3399	15.2337	15.1285	15.0243	14.9212	14.8190	14.7179	14.6177	14.5185	14.4203	14.3230	14.2267	14.1313
17	16.3790	16.2586	16.1395	16.0217	15.9050	15.7896	15.6753	15.5623	15.4503	15.3396	15.2299	15.1214	15.0140	14.9076
18	17.3069	17.1728	17.0401	16.9089	16.7792	16.6508	16.5239	16.3983	16.2740	16.1511	16.0295	15.9093	15.7903	15.6726
19	18.2309	18.0824	17.9355	17.7903	17.6468	17.5050	17.3647	17.2260	17.0889	16.9533	16.8193	16.6868	16.5557	16.4262
20	19.1511	18.9874	18.8257	18.6659	18.5080	18.3520	18.1979	18.0456	17.8950	17.7463	17.5993	17.4541	17.3105	17.1686
21	20.0675	19.8880	19.7107	19.5357	19.3628	19.1921	19.0235	18.8570	18.6925	18.5301	18.3697	18.2112	18.0547	17.9001
22	20.9801	20.7841	20.5906	20.3997	20.2112	20.0252	19.8416	19.6604	19.4815	19.3049	19.1306	18.9585	18.7886	18.6208
23	21.8889	21.6757	21.4654	21.2579	21.0533	20.8514	20.6523	20.4558	20.2620	20.0707	19.8820	19.6959	19.5121	19.3309
24	22.7939	22.5629	22.3351	22.1105	21.8891	21.6709	21.4556	21.2434	21.0341	20.8277	20.6242	20.4235	20.2256	20.0304
25	23.6952	23.4456	23.1998	22.9575	22.7188	22.4835	22.2516	22.0232	21.7980	21.5760	21.3573	21.1417	20.9291	20.7196
26	24.5927	24.3240	24.0594	23.7988	23.5422	23.2894	23.0404	22.7952	22.5536	22.3157	22.0813	21.8503	21.6228	21.3986
27	25.4865	25.1980	24.9141	24.6346	24.3595	24.0887	23.8221	23.5596	23.3012	23.0468	22.7963	22.5497	22.3068	22.0676
28	26.3766	26.0677	25.7638	25.4648	25.1707	24.8813	24.5966	24.3164	24.0408	23.7695	23.5025	23.2398	22.9812	22.7267
29	27.2630	26.9330	26.6086	26.2896	25.9759	25.6674	25.3641	25.0658	24.7724	24.4838	24.2000	23.9208	23.6462	23.3761
30	28.1457	27.7941	27.4485	27.1088	26.7751	26.4470	26.1246	25.8077	25.4962	25.1900	24.8889	24.5929	24.3019	24.0158

	Interest Rate														
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
months	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
31	29.0248	28.6508	28.2835	27.9227	27.5683	27.2202	26.8782	26.5423	26.2122	25.8879	25.5693	25.2562	24.9485	24.6461	
32	29.9002	29.5033	29.1137	28.7312	28.3557	27.9870	27.6250	27.2696	26.9206	26.5779	26.2413	25.9107	25.5860	25.2671	
33	30.7720	30.3515	29.9390	29.5343	29.1371	28.7474	28.3650	27.9897	27.6214	27.2598	26.9050	26.5566	26.2147	25.8790	
34	31.6402	31.1955	30.7596	30.3320	29.9128	29.5016	29.0983	28.7027	28.3146	27.9339	27.5605	27.1940	26.8345	26.4817	
35	32.5047	32.0354	31.5754	31.1246	30.6827	30.2495	29.8249	29.4086	29.0004	28.6003	28.2079	27.8231	27.4457	27.0756	
36	33.3657	32.8710	32.3865	31.9118	31.4468	30.9912	30.5449	30.1075	29.6789	29.2589	28.8473	28.4438	28.0483	27.6607	
37	34.2231	33.7025	33.1928	32.6938	32.2053	31.7268	31.2583	30.7995	30.3501	29.9100	29.4788	29.0564	28.6426	28.2371	
38	35.0770	34.5299	33.9945	33.4707	32.9581	32.4564	31.9653	31.4847	31.0141	30.5535	30.1025	29.6609	29.2285	28.8051	
39	35.9273	35.3531	34.7916	34.2424	33.7053	33.1799	32.6659	32.1630	31.6710	31.1896	30.7185	30.2575	29.8062	29.3646	
40	36.7740	36.1722	35.5840	35.0090	34.4469	33.8974	33.3601	32.8347	32.3209	31.8184	31.3269	30.8462	30.3759	29.9158	
41	37.6173	36.9873	36.3718	35.7706	35.1831	34.6090	34.0480	33.4997	32.9638	32.4399	31.9278	31.4272	30.9376	30.4590	
42	38.4571	37.7983	37.1551	36.5270	35.9137	35.3147	34.7296	34.1581	33.5998	33.0543	32.5213	32.0005	31.4915	30.9941	
43	39.2933	38.6053	37.9338	37.2785	36.6389	36.0146	35.4051	34.8100	34.2290	33.6616	33.1075	32.5663	32.0376	31.5212	
44	40.1261	39.4082	38.7080	38.0250	37.3587	36.7087	36.0744	35.4555	34.8514	34.2619	33.6864	33.1246	32.5761	32.0406	
45	40.9555	40.2072	39.4777	38.7666	38.0732	37.3970	36.7376	36.0945	35.4672	34.8532	34.2582	33.6756	33.1071	32.5523	
46	41.7814	41.0022	40.2430	39.5032	38.7823	38.0797	37.3948	36.7272	36.0764	35.4417	34.8229	34.2194	33.6307	33.0565	
47	42.6039	41.7932	41.0038	40.2350	39.4862	38.7567	38.0461	37.3537	36.6790	36.0215	35.3806	34.7559	34.1469	33.5532	
48	43.4230	42.5803	41.7602	40.9619	40.1848	39.4282	38.6914	37.9740	37.2752	36.5945	35.9315	35.2855	34.6560	34.0426	
49	44.2386	43.3635	42.5122	41.6840	40.8782	40.0940	39.3309	38.5881	37.8650	37.1610	36.4755	35.8080	35.1579	34.5247	
50	45.0509	44.1428	43.2599	42.4013	41.5664	40.7544	39.9645	39.1961	38.4485	37.7209	37.0129	36.3237	35.6528	34.9997	
51	45.8598	44.9182	44.0032	43.1139	42.2496	41.4093	40.5924	39.7981	39.0257	38.2744	37.5436	36.8326	36.1408	35.4677	
52	46.6654	45.6897	44.7422	43.8218	42.9276	42.0589	41.2146	40.3942	39.5967	38.8215	38.0677	37.3348	36.6220	35.9287	
53	47.4676	46.4575	45.4769	44.5249	43.6006	42.7030	41.8312	40.9844	40.1616	39.3622	38.5854	37.8304	37.0965	36.3830	
54	48.2665	47.2214	46.2074	45.2235	44.2686	43.3418	42.4421	41.5687	40.7205	39.8968	39.0967	38.3195	37.5643	36.8305	
55	49.0621	47.9814	46.9336	45.9173	44.9316	43.9754	43.0475	42.1472	41.2734	40.4232	39.6017	38.8021	38.0256	37.2715	
56	49.8544	48.7378	47.6556	46.6066	45.5897	44.6037	43.6474	42.7200	41.8203	40.9474	40.1004	39.2784	38.4805	37.7059	
57	50.6433	49.4903	48.3734	47.2913	46.2429	45.2268	44.2419	43.2871	42.3614	41.4637	40.5930	39.7484	38.9290	38.1339	
58	51.4290	50.2391	49.0871	47.9715	46.8912	45.8447	44.8309	43.8486	42.8967	41.9740	41.0795	40.2123	39.3712	38.5555	
59	52.2115	50.9842	49.7966	48.6472	47.5347	46.4576	45.4146	44.4046	43.4262	42.4784	41.5600	40.6700	39.8073	38.9710	
60	52.9907	51.7256	50.5020	49.3184	48.1734	47.0654	45.9930	44.9550	43.9501	42.9770	42.0346	41.1217	40.2373	39.3803	
61	53.7667	52.4632	51.2033	49.9852	48.8073	47.6681	46.5662	45.5000	44.4684	43.4699	42.5033	41.5675	40.6612	39.7835	
62	54.5394	53.1973	51.9006	50.6475	49.4365	48.2659	47.1341	46.0396	44.9811	43.9570	42.9662	42.0074	41.0793	40.1808	
63	55.3090	53.9276	52.5938	51.3055	50.0611	48.8588	47.6969	46.5739	45.4883	44.4386	43.4234	42.4415	41.4915	40.5722	
64	56.0753	54.6543	53.2829	51.9591	50.6810	49.4467	48.2546	47.1029	45.9901	44.9146	43.8750	42.8699	41.8979	40.9579	
65	56.8385	55.3775	53.9681	52.6084	51.2963	50.0298	48.8072	47.6266	46.4865	45.3851	44.3210	43.2927	42.2987	41.3378	

months	5	6	7	8	9	10	11	12	13	14	15	16	17	18
66	57.5985	56.0970	54.6493	53.2534	51.9070	50.6081	49.3547	48.1452	46.9775	45.8502	44.7615	43.7099	42.6939	41.7121
67	58.3554	56.8129	55.3266	53.8941	52.5131	51.1815	49.8973	48.6586	47.4633	46.3099	45.1965	44.1216	43.0835	42.0809
68	59.1091	57.5253	55.9999	54.5305	53.1147	51.7503	50.4350	49.1669	47.9440	46.7643	45.6262	44.5279	43.4677	42.4442
69	59.8597	58.2341	56.6694	55.1628	53.7119	52.3143	50.9678	49.6702	48.4194	47.2135	46.0505	44.9288	43.8466	42.8022
70	60.6071	58.9394	57.3349	55.7909	54.3046	52.8737	51.4958	50.1685	48.8898	47.6575	46.4697	45.3245	44.2201	43.1549
71	61.3515	59.6412	57.9966	56.4148	54.8929	53.4285	52.0189	50.6619	49.3551	48.0964	46.8836	45.7150	44.5885	43.5023
72	62.0928	60.3395	58.6544	57.0345	55.4768	53.9787	52.5373	51.1504	49.8154	48.5302	47.2925	46.1003	44.9516	43.8447
73	62.8310	61.0343	59.3085	57.6502	56.0564	54.5243	53.0510	51.6341	50.2708	48.9590	47.6963	46.4805	45.3097	44.1819
74	63.5661	61.7257	59.9587	58.2618	56.6317	55.0654	53.5601	52.1129	50.7213	49.3828	48.0951	46.8558	45.6629	44.5142
75	64.2982	62.4136	60.6052	58.8693	57.2027	55.6021	54.0645	52.5871	51.1670	49.8018	48.4890	47.2261	46.0110	44.8416
76	65.0273	63.0982	61.2479	59.4728	57.7694	56.1343	54.5643	53.0565	51.6079	50.2160	48.8780	47.5916	46.3543	45.1641
77	65.7533	63.7793	61.8869	60.0723	58.3319	56.6621	55.0596	53.5213	52.0441	50.6233	49.2622	47.9522	46.6929	45.4819
78	66.4763	64.4570	62.5222	60.6679	58.8902	57.1856	55.5504	53.9815	52.4756	51.0300	49.6417	48.3081	47.0267	45.7950
79	67.1963	65.1313	63.1538	61.2595	59.4444	57.7047	56.0367	54.4371	52.9025	51.4300	50.0165	48.6593	47.3558	46.1034
80	67.9134	65.8023	63.7817	61.8472	59.9944	58.2195	56.5186	54.8882	53.3248	51.8233	50.3867	49.0059	47.6803	46.4073
81	68.6274	66.4700	64.4060	62.4310	60.5404	58.7301	56.9962	55.3349	53.7426	52.2162	50.7523	49.3479	48.0003	46.7067
82	69.3385	67.1343	65.0267	63.0109	61.0823	59.2365	57.4694	55.7771	54.1559	52.6025	51.1133	49.6854	48.3158	47.0017
83	70.0466	67.7953	65.6438	63.5870	61.6201	59.7386	57.9383	56.2149	54.5648	52.9843	51.4700	50.0185	48.6270	47.2923
84	70.7518	68.4530	66.2573	64.1593	62.1540	60.2367	58.4029	56.6485	54.9693	53.3618	51.8222	50.3472	48.9337	47.5786
85	71.4541	69.1075	66.8672	64.7277	62.6838	60.7306	58.8633	57.0777	55.3695	53.7349	52.1701	50.6716	49.2362	47.8607
86	72.1535	69.7587	67.4736	65.2925	63.2098	61.2204	59.3196	57.5026	55.7654	54.1036	52.5136	50.9917	49.5345	48.1386
87	72.8499	70.4067	68.0765	65.8534	63.7318	61.7062	59.7717	57.9234	56.1570	54.4682	52.8530	51.3076	49.8286	48.4125
88	73.5435	71.0514	68.6759	66.4107	64.2499	62.1880	60.2196	58.3400	56.5444	54.8285	53.1881	51.6194	50.1186	48.6822
89	74.2342	71.6930	69.2718	66.9643	64.7642	62.6657	60.6636	58.7325	56.9277	55.1847	53.5191	51.9270	50.4045	48.9480
90	74.9220	72.3313	69.8643	67.5142	65.2746	63.1396	61.1034	59.1609	57.3069	55.5368	53.8461	52.2306	50.6864	49.2099
91	75.6070	72.9665	70.4533	68.0604	65.7812	63.6095	61.5393	59.5652	57.6820	55.8848	54.1689	52.5302	50.9644	49.4678
92	76.2891	73.5985	71.0389	68.6031	66.2841	64.0755	61.9713	59.9656	58.0531	56.2288	54.4879	52.8258	51.2386	49.7220
93	76.9684	74.2273	71.6211	69.1421	66.7832	64.5377	62.3993	60.3620	58.4202	56.5688	54.8028	53.1176	51.5088	49.9724
94	77.6449	74.8531	72.2000	69.6776	67.2787	64.9961	62.8234	60.7344	58.7834	56.9049	55.1139	53.4055	51.7754	50.2191
95	78.3186	75.4757	72.7754	70.2096	67.7704	65.4507	63.2437	61.1430	59.1427	57.2371	55.4211	53.6897	52.0382	50.4622
96	78.9894	76.0952	73.3476	70.7380	68.2584	65.9015	63.6601	61.5277	59.4981	57.5655	55.7246	53.9701	52.2973	50.7017
97	79.6575	76.7117	73.9164	71.2629	68.7429	66.3486	64.0728	61.9086	59.8497	57.8902	56.0243	54.2468	52.5528	50.9376
98	80.3229	77.3250	74.4819	71.7843	69.2237	66.7920	64.4817	62.2858	60.1976	58.2110	56.3203	54.5199	52.8047	51.1701
99	80.9854	77.9354	75.0442	72.3023	69.7009	67.2317	64.8869	62.6592	60.5417	58.5282	56.6126	54.7893	53.0531	51.3991
100	81.6452	78.5426	75.6031	72.8169	70.1746	67.6678	65.2884	63.0289	60.8822	58.8417	56.9013	55.0553	53.2981	51.6247

months	5	6	7	8	9	10	11	12	13	14	15	16	17	18
101	82.3023	79.1469	76.1589	73.3280	70.6448	68.1003	65.6863	63.3949	61.2190	59.1516	57.1865	55.3177	53.5396	51.8470
102	82.9566	79.7482	76.7114	73.8358	71.1115	68.5292	66.0806	63.7574	61.5522	59.4579	57.4682	55.5767	53.7777	52.0660
103	83.6083	80.3464	77.2607	74.3402	71.5746	68.9546	66.4712	64.1162	61.8818	59.7607	57.7463	55.8322	54.0126	52.2818
104	84.2572	80.9417	77.8068	74.8412	72.0344	69.3765	66.8584	64.4715	62.2079	60.0600	58.0211	56.0844	54.2441	52.4944
105	84.9034	81.5341	78.3498	75.3390	72.4907	69.7949	67.2420	64.8232	62.5304	60.3559	58.2924	56.3333	54.4724	52.7038
106	85.5470	82.1234	78.8896	75.8334	72.9436	70.2098	67.6221	65.1715	62.8496	60.6483	58.5604	56.5789	54.6975	52.9102
107	86.1879	82.7099	79.4263	76.3246	73.3932	70.6213	67.9988	65.5164	63.1653	60.9374	58.8251	56.8213	54.9195	53.1135
108	86.8261	83.2934	79.9598	76.8125	73.8394	71.0294	68.3720	65.8578	63.4776	61.2231	59.0865	57.0605	55.1384	53.3137
109	87.4617	83.8741	80.4903	77.2972	74.2823	71.4341	68.7419	66.1958	63.7866	61.5055	59.3447	57.2966	55.3542	53.5111
110	88.0946	84.4518	81.0177	77.7787	74.7219	71.8354	69.1084	66.5305	64.0922	61.7847	59.5997	57.5295	55.5670	53.7055
111	88.7249	85.0267	81.5421	78.2569	75.1582	72.2335	69.4716	66.8619	64.3946	62.0607	59.8516	57.7594	55.7768	53.8970
112	89.3526	85.5987	82.0634	78.7321	75.5912	72.6283	69.8315	67.1900	64.6938	62.3335	60.1003	57.9862	55.9837	54.0858
113	89.9777	86.1678	82.5816	79.2040	76.0211	73.0198	70.1881	67.5149	64.9897	62.6031	60.3460	58.2101	56.1877	54.2717
114	90.6002	86.7342	83.0969	79.6729	76.4477	73.4080	70.5414	67.8365	65.2825	62.8696	60.5886	58.4310	56.3889	54.4549
115	91.2201	87.2977	83.6092	80.1386	76.8712	73.7931	70.8916	68.1549	65.5721	63.1331	60.8283	58.6490	56.5872	54.6353
116	91.8375	87.8584	84.1185	80.6013	77.2915	74.1750	71.2386	68.4702	65.8587	63.3935	61.0650	58.8642	56.7828	54.8131
117	92.4523	88.4163	84.6248	81.0609	77.7087	74.5537	71.5824	68.7824	66.1421	63.6509	61.2987	59.0765	56.9757	54.9883
118	93.0655	88.9714	85.1283	81.5174	78.1228	74.9293	71.9231	69.0915	66.4226	63.9053	61.5296	59.2860	57.1658	55.1609
119	93.6742	89.5238	85.6288	81.9710	78.5338	75.3018	72.2607	69.3975	66.7000	64.1568	61.7576	59.4928	57.3533	55.3309
120	94.2814	90.0735	86.1264	82.4215	78.9417	75.6712	72.5953	69.7005	66.9744	64.4054	61.9828	59.6968	57.5382	55.4985
121	94.8860	90.6204	86.6211	82.8690	79.3466	76.0375	72.9268	70.0005	67.2459	64.6512	62.2053	59.8982	57.7205	55.6635
122	95.4881	91.1645	87.1129	83.3136	79.7485	76.4008	73.2553	70.2975	67.5145	64.8941	62.4250	60.0969	57.9002	55.8261
123	96.0878	91.7060	87.6019	83.7552	80.1474	76.7612	73.5808	70.5916	67.7802	65.1342	62.6419	60.2930	58.0775	55.9843
124	96.6849	92.2448	88.0880	84.1939	80.5433	77.1185	73.9033	70.8828	68.0431	65.3715	62.8562	60.4885	58.2522	56.1442
125	97.2796	92.7809	88.5714	84.6297	80.9363	77.4729	74.2230	71.1711	68.3031	65.6061	63.0679	60.6775	58.4245	56.2997
126	97.8718	93.3143	89.0519	85.0627	81.3263	77.8244	74.5397	71.4565	68.5604	65.8380	63.2769	60.8659	58.5944	56.4529
127	98.4615	93.8451	89.5297	85.4927	81.7135	78.1729	74.8535	71.7391	68.8149	66.0672	63.4834	61.0519	58.7620	56.6038
128	99.0488	94.3732	90.0046	85.9199	82.0977	78.5186	75.1645	72.0189	69.0667	66.2938	63.6873	61.2354	58.9272	56.7525
129	99.6337	94.8987	90.4768	86.3443	82.4792	78.8614	75.4727	72.2960	69.3158	66.5177	63.8887	61.4165	59.0901	56.8990
130	100.2161	95.4216	90.9463	86.7658	82.8577	79.2014	75.7780	72.5703	69.5622	66.7391	64.0876	61.5933	59.2507	57.0434
131	100.7961	95.9419	91.4131	87.1846	83.2335	79.5386	76.0806	72.8419	69.8059	66.9579	64.2840	61.7716	59.4091	57.1856
132	101.3737	96.4596	91.8771	87.6006	83.6064	79.8730	76.3805	73.1108	70.0471	67.1742	64.4781	61.9457	59.5652	57.3257
133	101.9489	96.9747	92.3385	88.0138	83.9766	80.2046	76.6776	73.3770	70.2857	67.3880	64.6697	62.1175	59.7192	57.4638
134	102.5218	97.4873	92.7972	88.4243	84.3440	80.5335	76.9720	73.6406	70.5217	67.5994	64.8590	62.2870	59.8710	57.5998
135	103.0922	97.9973	93.2532	88.8321	84.7087	80.8597	77.2638	73.9016	70.7552	67.8083	65.0459	62.4542	60.0207	57.7338

	months										Interest Rate							
	5	6	7	8	9	10	11	12	13	14	15	16	17	18				
136	103.6603	98.5048	93.7066	89.2372	85.0707	81.1831	77.5529	74.16001	70.9862	68.0148	65.2305	62.6193	60.1683	57.8658				
137	104.2260	99.0097	94.1573	89.6396	85.4299	81.5039	77.8394	74.4158	71.2147	68.2189	65.4128	62.7822	60.3139	57.9958				
138	104.7894	99.5122	94.6055	90.0394	85.7865	81.8221	78.1232	74.6691	71.4407	68.4206	65.5929	62.9430	60.4574	58.1240				
139	105.3504	100.0121	95.0510	90.4364	86.1405	82.1376	78.4045	74.9199	71.6644	68.6201	65.7708	63.1016	60.5989	58.2502				
140	105.9092	100.5096	95.4939	90.8309	86.4918	82.4505	78.6833	75.1682	71.8856	68.8172	65.9465	63.2582	60.7385	58.3746				
141	106.4656	101.0045	95.9343	91.2228	86.8405	82.7609	78.9595	75.4141	72.1045	69.0121	66.1200	63.4127	60.8761	58.4971				
142	107.0196	101.4971	96.3722	91.6120	87.1866	83.0686	79.2332	75.6575	72.3210	69.2047	66.2913	63.5651	61.0117	58.6179				
143	107.5714	101.9871	96.8075	91.9987	87.5301	83.3738	79.5044	75.8985	72.5352	69.3951	66.4606	63.7156	61.1455	58.7368				
144	108.1209	102.4747	97.2402	92.3828	87.8711	83.6765	79.7731	76.1372	72.7471	69.5833	66.6277	63.8641	61.2774	58.8540				
145	108.6681	102.9599	97.6705	92.7644	88.2095	83.9767	80.0394	76.3734	72.9567	69.7693	66.7928	64.0106	61.4075	58.9695				
146	109.2131	103.4427	98.0982	93.1434	88.5454	84.2744	80.3033	76.6073	73.1641	69.9532	66.9559	64.1552	61.5357	59.0832				
147	109.7558	103.9231	98.5235	93.5199	88.8788	84.5697	80.5648	76.8390	73.3693	70.1349	67.1169	64.2979	61.6622	59.1953				
148	110.2962	104.4011	98.9463	93.8940	89.2098	84.8625	80.8239	77.0683	73.5723	70.3146	67.2760	64.4387	61.7868	59.3057				
149	110.8344	104.8767	99.3667	94.2656	89.5382	85.1529	81.0807	77.2953	73.7730	70.4922	67.4330	64.5777	61.9098	59.4145				
150	111.3703	105.3500	99.7846	94.6347	89.8642	85.4409	81.3351	77.5201	73.9717	70.6677	67.5882	64.7148	62.0310	59.5217				
151	111.9041	105.8209	100.2001	95.0013	90.1878	85.7265	81.5872	77.7427	74.1682	70.8412	67.7414	64.8502	62.1506	59.6273				
152	112.4356	106.2894	100.6132	95.3655	90.5090	86.0098	81.8370	77.9631	74.3626	71.0128	67.8928	64.9837	62.2684	59.7313				
153	112.9649	106.7556	101.0239	95.7274	90.8278	86.2907	82.0846	78.1813	74.5549	71.1823	68.0422	65.1155	62.3846	59.8338				
154	113.4920	107.2195	101.4322	96.0868	91.1442	86.5693	82.3299	78.3973	74.7452	71.3499	68.1899	65.2456	62.4992	59.9348				
155	114.0170	107.6811	101.8381	96.4438	91.4583	86.8455	82.5730	78.6112	74.9334	71.5155	68.3357	65.3739	62.6122	60.0342				
156	114.5397	108.1404	102.2417	96.7985	91.7700	87.1195	82.8139	78.8229	75.1196	71.6793	68.4797	65.5006	62.7236	60.1323				
157	115.0603	108.5975	102.6430	97.1508	92.0794	87.3913	83.0525	79.0326	75.3038	71.8411	68.6219	65.6256	62.8335	60.2288				
158	115.5787	109.0522	103.0419	97.5008	92.3865	87.6608	83.2891	79.2402	75.4861	72.0011	68.7624	65.7489	62.9418	60.3240				
159	116.0950	109.5047	103.4385	97.8485	92.6913	87.9280	83.5234	79.4458	75.6653	72.1593	68.9011	65.8706	63.0486	60.4177				
160	116.6091	109.9549	103.8328	98.1939	92.9939	88.1931	83.7557	79.6493	75.8447	72.3156	69.0381	65.9907	63.1540	60.5101				
161	117.1211	110.4029	104.2248	98.5370	93.2942	88.4560	83.9858	79.8508	76.0211	72.4701	69.1735	66.1093	63.2578	60.6010				
162	117.6310	110.8486	104.6146	98.8778	93.5922	88.7167	84.2138	80.0503	76.1957	72.6228	69.3071	66.2263	63.3602	60.6907				
163	118.1387	111.2922	105.0021	99.2163	93.8881	88.9752	84.4398	80.2478	76.3683	72.7738	69.4391	66.3417	63.4612	60.7790				
164	118.6444	111.7335	105.3873	99.5526	94.1817	89.2316	84.6637	80.4433	76.5392	72.9230	69.5695	66.4556	63.5607	60.8660				
165	119.1479	112.1726	105.7703	99.8867	94.4732	89.4859	84.8856	80.6370	76.7082	73.0705	69.6983	66.5681	63.6589	60.9517				
166	119.6494	112.6096	106.1511	100.218	94.7624	89.7381	85.1055	80.8287	76.8754	73.2164	69.8255	66.6790	63.7557	61.0362				
167	120.1488	113.0444	106.5297	100.548	95.0496	89.9882	85.3233	81.0185	77.0407	73.3405	69.9511	66.7885	63.8511	61.1194				
168	120.6461	113.4770	106.9061	100.875	95.3346	90.2362	85.5392	81.2064	77.2044	73.5029	70.0751	66.8965	63.9452	61.2014				
169	121.1413	113.9075	107.2803	101.201	95.6174	90.4822	85.7532	81.3925	77.3662	73.6438	70.1977	67.0032	64.0380	61.2821				
170	121.6345	114.3358	107.6523	101.524	95.8982	90.7261	85.9651	81.5767	77.5264	73.7830	70.3187	67.1084	64.1295	61.3617				

	Interest Rate																	
	months	5	6	7	8	9	10	11	12	13	14	15	16	17	18			
171	122.1257	114.7620	108.0222	101.845	96.1769	90.9681	86.1752	81.7591	77.6848	73.9206	70.4382	67.2122	64.2197	61.4401				
172	122.6148	115.1860	108.3899	102.164	96.4535	91.2080	86.3834	81.9398	77.8415	74.0566	70.5562	67.3147	64.3087	61.5174				
173	123.1018	115.6080	108.7555	102.481	96.7280	91.4459	86.5896	82.1186	77.9965	74.1910	70.6728	67.4158	64.3964	61.5934				
174	123.5869	116.0279	109.1190	102.795	97.0005	91.6819	86.7940	82.2956	78.1499	74.3239	70.7880	67.5156	64.4829	61.6684				
175	124.0699	116.4456	109.4803	103.108	97.2710	91.9160	86.9965	82.4709	78.3016	74.4553	70.9017	67.6141	64.5682	61.7423				
176	124.5510	116.8613	109.8396	103.418	97.5394	92.1481	87.1972	82.6445	78.4517	74.5851	71.0140	67.7113	64.6523	61.8151				
177	125.0300	117.2749	110.1968	103.727	97.8059	92.3782	87.3961	82.8163	78.6002	74.7134	71.1250	67.8072	64.7352	61.8868				
178	125.5071	117.6865	110.5519	104.033	98.0704	92.6065	87.5932	82.9864	78.7471	74.8403	71.2345	67.9018	64.8170	61.9574				
179	125.9821	118.0960	110.9050	104.338	98.3329	92.8329	87.7884	83.1549	78.8925	74.9657	71.3428	67.9952	64.8976	62.0270				
180	126.4552	118.5035	111.2560	104.640	98.5934	93.0574	87.9819	83.3217	79.0363	75.0897	71.4496	68.0874	64.9771	62.0956				
181	126.9264	118.9090	111.6049	104.941	98.8520	93.2801	88.1737	83.48684	79.1785	75.2122	71.5552	68.1783	65.0555	62.1631				
182	127.3956	119.3124	111.9519	105.239	99.1087	93.5009	88.3637	83.6503	79.3192	75.3333	71.6595	68.2681	65.1327	62.2297				
183	127.8628	119.7138	112.2968	105.535	99.3635	93.7199	88.5520	83.8122	79.4584	75.4530	71.7624	68.3567	65.2090	62.2952				
184	128.3281	120.1133	112.6397	105.830	99.6164	93.9371	88.7385	83.9724	79.5961	75.5713	71.8641	68.4441	65.2841	62.3598				
185	128.7915	120.5107	112.9807	106.122	99.8673	94.1525	88.9234	84.1311	79.7323	75.6883	71.9646	68.5304	65.3582	62.4235				
186	129.2529	120.9062	113.3197	106.413	100.1165	94.3661	89.1066	84.2883	79.8671	75.8039	72.0638	68.6155	65.4312	62.4862				
187	129.7125	121.2997	113.6567	106.702	100.3637	94.5780	89.2881	84.4438	80.0004	75.9182	72.1618	68.6995	65.5033	62.5480				
188	130.1701	121.6912	113.9917	106.9888	100.6092	94.7881	89.4680	84.5978	80.1323	76.0312	72.2585	68.7824	65.5743	62.6088				
189	130.6258	122.0808	114.3248	107.2736	100.8528	94.9964	89.6462	84.7503	80.2628	76.1429	72.3541	68.8642	65.6443	62.6688				
190	131.0796	122.4685	114.6560	107.5566	101.0946	95.2031	89.8228	84.9013	80.3919	76.2532	72.4485	68.9449	65.7134	62.7279				
191	131.5316	122.8542	114.9852	107.8377	101.3346	95.4080	89.9979	85.0508	80.5196	76.3623	72.5417	69.0246	65.7815	62.7861				
192	131.9817	123.2380	115.3126	108.1169	101.5728	95.6113	90.1713	85.1988	80.6460	76.4702	72.6338	69.1032	65.8486	62.8435				
193	132.4299	123.6199	115.6380	108.3942	101.8092	95.8128	90.3431	85.3454	80.7709	76.5768	72.7247	69.1808	65.9149	62.9000				
194	132.8762	123.9999	115.9616	108.6698	102.0439	96.0127	90.5134	85.4905	80.8946	76.6822	72.8146	69.2574	65.9801	62.9556				
195	133.3207	124.3780	116.2833	108.9435	102.2768	96.2110	90.6822	85.6341	81.0169	76.7863	72.9033	69.3329	66.0445	63.0105				
196	133.7634	124.7543	116.6031	109.2154	102.5080	96.4076	90.8494	85.7764	81.1379	76.8893	72.9909	69.4075	66.1080	63.0645				
197	134.2042	125.1286	116.9210	109.4855	102.7375	96.6025	91.0151	85.9172	81.2576	76.9911	73.0774	69.4811	66.1706	63.1177				
198	134.6432	125.5011	117.2372	109.7538	102.9652	96.7959	91.1793	86.0566	81.3760	77.0917	73.1629	69.5537	66.2323	63.1702				
199	135.0803	125.8718	117.5514	110.0203	103.1913	96.9877	91.3420	86.1947	81.4932	77.1911	73.2473	69.6254	66.2931	63.2218				
200	135.5157	126.2406	117.8639	110.2851	103.4157	97.1779	91.5032	86.3314	81.6091	77.2894	73.3306	69.6961	66.3531	63.2728				
201	135.9492	126.6075	118.1746	110.5481	103.6384	97.3665	91.6630	86.4667	81.7238	77.3865	73.4130	69.7659	66.4123	63.3229				
202	136.3810	126.9727	118.4834	110.8094	103.8594	97.5535	91.8213	86.6007	81.8372	77.4826	73.4943	69.8348	66.4706	63.3723				
203	136.8109	127.3360	118.7905	111.0689	104.0788	97.7390	91.9781	86.7334	81.9494	77.5775	73.5746	69.9027	66.5281	63.4210				
204	137.2391	127.6975	119.0957	111.3267	104.2966	97.9230	92.1336	86.8647	82.0604	77.6713	73.6540	69.9698	66.5848	63.4690				
205	137.6655	128.0572	119.3992	111.5828	104.5128	98.1055	92.2876	86.9948	82.1702	77.7641	73.7323	70.0360	66.6408	63.5162				

months 5 6 7 8 9 10 11 12 13 14 15 16 17 18

Interest Rate

206	138.0901	128.4151	119.7010	111.8373	104.7273	98.2864	92.4402	87.1235	82.2789	77.8558	73.8097	70.1013	66.6959	63.5628
207	138.5130	128.7713	120.0010	112.0900	104.9403	98.4659	92.5915	87.2510	82.3864	77.9460	73.8861	70.1657	66.7503	63.6087
208	138.9341	129.1256	120.2992	112.3411	105.1516	98.6438	92.7414	87.3772	82.4927	78.0360	73.9616	70.2294	66.8039	63.6539
209	139.3535	129.4782	120.5958	112.5905	105.3614	98.8203	92.8899	87.5022	82.5979	78.1245	74.0361	70.2921	66.8567	63.6984
210	139.7711	129.8291	120.8906	112.8382	105.5696	98.9954	93.0370	87.6260	82.7019	78.2121	74.1098	70.3541	66.9089	63.7422
211	140.1870	130.1782	121.1837	113.0843	105.7763	99.1690	93.1828	87.7485	82.8049	78.2986	74.1825	70.4152	66.9603	63.7855
212	140.6011	130.5256	121.4751	113.3288	105.9815	99.3411	93.3273	87.8698	82.9067	78.3841	74.2543	70.4755	67.0109	63.8280
213	141.0136	130.8712	121.7648	113.5716	106.1851	99.5118	93.4705	87.9899	83.0075	78.4686	74.3252	70.5351	67.0609	63.8700
214	141.4243	131.2152	122.0528	113.8129	106.3872	99.6812	93.6124	88.1088	83.1072	78.5522	74.3953	70.5938	67.1102	63.9113
215	141.8333	131.5574	122.3391	114.0525	106.5878	99.8491	93.7530	88.2265	83.2058	78.6348	74.4645	70.6518	67.1588	63.9520
216	142.2407	131.8979	122.6238	114.2906	106.7869	100.0156	93.8923	88.3431	83.3033	78.7164	74.5328	70.7090	67.2067	63.9922
217	142.6463	132.2367	122.9069	114.5271	106.9845	100.1808	94.0304	88.4585	83.3998	78.7971	74.6003	70.7655	67.2539	64.0317
218	143.0503	132.5738	123.1883	114.7620	107.1806	100.3446	94.1672	88.5728	83.4953	78.8769	74.6670	70.8212	67.3005	64.0706
219	143.4525	132.9093	123.4680	114.9954	107.3753	100.5070	94.3028	88.6859	83.5897	78.9558	74.7328	70.8762	67.3464	64.1090
220	143.8532	133.2431	123.7462	115.2272	107.5685	100.6681	94.4371	88.7979	83.6832	79.0337	74.7978	70.9304	67.3917	64.1468
221	144.2521	133.5752	124.0227	115.4575	107.7603	100.8279	94.5702	88.9089	83.7756	79.1107	74.8621	70.9840	67.4364	64.1840
222	144.6494	133.9057	124.2977	115.6862	107.9507	100.9863	94.7021	89.0187	83.8675	79.1869	74.9255	71.0368	67.4804	64.2207
223	145.0450	134.2345	124.5710	115.9135	108.1397	101.1435	94.8328	89.1274	83.9575	79.2621	74.9882	71.0890	67.5238	64.2569
224	145.4390	134.5617	124.8427	116.1392	108.3272	101.2993	94.9623	89.2350	84.0470	79.3366	75.0500	71.1404	67.5666	64.2925
225	145.8314	134.8872	125.1129	116.3635	108.5134	101.4539	95.0906	89.3416	84.1355	79.4101	75.1111	71.1912	67.6088	64.3276
226	146.2222	135.2112	125.3815	116.5862	108.6981	101.6071	95.2178	89.4472	84.2231	79.4828	75.1715	71.2413	67.6504	64.3621
227	146.6113	135.5335	125.6486	116.8075	108.8815	101.7592	95.3438	89.5516	84.3097	79.5547	75.2311	71.2908	67.6915	64.3962
228	146.9988	135.8542	125.9141	117.0273	109.0635	101.9099	95.4687	89.6551	84.3955	79.6257	75.2900	71.3396	67.7319	64.4297
229	147.3847	136.1734	126.1780	117.2457	109.2442	102.0594	95.5924	89.7575	84.4803	79.695	75.3481	71.3877	67.7718	64.4628
230	147.7690	136.4909	126.4405	117.4626	109.4235	102.2077	95.7150	89.8589	84.5641	79.7653	75.4056	71.4353	67.8112	64.4954
231	148.1517	136.8069	126.7014	117.6781	109.6015	102.3547	95.8365	89.9593	84.6471	79.8339	75.4623	71.4822	67.8500	64.5275
232	148.5338	137.1213	126.9608	117.8921	109.7782	102.5005	95.9569	90.0587	84.7292	79.9017	75.5183	71.5285	67.8882	64.5591
233	148.9123	137.4341	127.2187	118.1048	109.9535	102.6452	96.0762	90.1572	84.8104	79.9688	75.5736	71.5741	67.9259	64.5902
234	149.2903	137.7454	127.4751	118.3160	110.1276	102.7886	96.1944	90.2546	84.8908	80.0350	75.6283	71.6192	67.9631	64.6209
235	149.6667	138.0551	127.7300	118.5258	110.3003	102.9308	96.3116	90.3511	84.9703	80.1005	75.6822	71.6637	67.9998	64.6511
236	150.0415	138.3633	127.9834	118.7343	110.4718	103.0719	96.4277	90.4466	85.0489	80.1653	75.7356	71.7076	68.0359	64.6809
237	150.4148	138.6699	128.2354	118.9413	110.6420	103.2118	96.5427	90.5412	85.1267	80.2292	75.7882	71.7509	68.0716	64.7103
238	150.7865	138.9751	128.4859	119.1470	110.8109	103.3506	96.6567	90.6349	85.2037	80.2925	75.8402	71.7937	68.1068	64.7392
239	151.1567	139.2787	128.7349	119.3513	110.9785	103.4882	96.7696	90.7276	85.2798	80.3550	75.8916	71.8359	68.1414	64.7677
240	151.5253	139.5808	128.9825	119.5543	111.1450	103.6246	96.8815	90.8194	85.3551	80.4168	75.9423	71.8775	68.1756	64.7957

months	5	6	7	8	9	10	11	12	13	14	15	16	17	18
241	151.8924	139.8814	129.2287	119.7559	111.3101	103.7600	96.9924	90.9103	85.4296	80.4779	75.9924	71.9186	68.2093	64.8234
242	152.2580	140.1805	129.4734	119.9562	111.4741	103.8942	97.1023	91.0003	85.5034	80.5383	76.0418	71.9591	68.2425	64.8506
243	152.6221	140.4781	129.7167	120.1552	111.6368	104.0273	97.2112	91.0894	85.5763	80.5980	76.0907	71.9991	68.2753	64.8775
244	152.9847	140.7742	129.9586	120.3528	111.7983	104.1593	97.3191	91.1776	85.6484	80.6570	76.1392	72.0386	68.3076	64.9039
245	153.3457	141.0689	130.1991	120.5492	111.9586	104.2902	97.4261	91.2650	85.7198	80.7153	76.1866	72.0776	68.3395	64.9300
246	153.7053	141.3620	130.4383	120.7442	112.1177	104.4200	97.5320	91.3515	85.7904	80.7730	76.2337	72.1160	68.3709	64.9556
247	154.0633	141.6538	130.6760	120.9379	112.2757	104.5488	97.6370	91.4371	85.8602	80.8300	76.2802	72.1540	68.4018	64.9809
248	154.4199	141.9441	130.9123	121.1304	112.4324	104.6765	97.7411	91.5219	85.9293	80.8863	76.3261	72.1914	68.4324	65.0058
249	154.7750	142.2329	131.1473	121.3216	112.5880	104.8031	97.8442	91.6058	85.9977	80.9420	76.3715	72.2284	68.4625	65.0304
250	155.1287	142.5203	131.3809	121.5115	112.7424	104.9287	97.9463	91.6889	86.0653	80.9970	76.4163	72.2649	68.4922	65.0545
251	155.4808	142.8063	131.6132	121.7002	112.8957	105.0533	98.0475	91.7712	86.1322	81.0514	76.4605	72.3009	68.5215	65.0784
252	155.8315	143.0908	131.8441	121.8876	113.0479	105.1768	98.1479	91.8527	86.1984	81.1052	76.5042	72.3364	68.5503	65.1018
253	156.1808	143.3739	132.0736	122.0738	113.1989	105.2993	98.2473	91.9334	86.2639	81.1583	76.5474	72.3714	68.5788	65.1250
254	156.5286	143.6557	132.3019	122.2587	113.3488	105.4208	98.3458	92.0132	86.3287	81.2109	76.5900	72.4060	68.6069	65.1477
255	156.8749	143.9360	132.5288	122.4424	113.4975	105.5413	98.4434	92.0923	86.3927	81.2628	76.6321	72.4401	68.6346	65.1702
256	157.2198	144.2149	132.7544	122.6249	113.6452	105.6608	98.5401	92.1706	86.4561	81.3141	76.6737	72.4738	68.6618	65.1923
257	157.5633	144.4924	132.9787	122.8062	113.7918	105.7793	98.6359	92.2481	86.5188	81.3649	76.7148	72.5071	68.6888	65.2141
258	157.9054	144.7686	133.2017	122.9863	113.9372	105.8968	98.7309	92.3249	86.5809	81.4150	76.7553	72.5399	68.7153	65.2356
259	158.2460	145.0434	133.4234	123.1652	114.0816	106.0134	98.8250	92.4009	86.6423	81.4646	76.7954	72.5722	68.7415	65.2567
260	158.5853	145.3168	133.6438	123.3429	114.2249	106.1290	98.9182	92.4761	86.7030	81.5136	76.8349	72.6042	68.7673	65.2776
261	158.9231	145.5889	133.8629	123.5195	114.3672	106.2436	99.0106	92.5506	86.7630	81.5621	76.8740	72.6357	68.7927	65.2981
262	159.2595	145.8596	134.0808	123.6948	114.5084	106.3573	99.1022	92.6244	86.8225	81.6099	76.9126	72.6668	68.8178	65.3183
263	159.5945	146.1289	134.2974	123.8690	114.6485	106.4700	99.1929	92.6974	86.8813	81.6573	76.9507	72.6975	68.8425	65.3382
264	159.9282	146.3969	134.5127	124.0421	114.7876	106.5819	99.2828	92.7697	86.9394	81.7041	76.9884	72.7278	68.8669	65.3579
265	160.2604	146.6636	134.7268	124.2140	114.9256	106.6928	99.3719	92.8413	86.9969	81.7503	77.0256	72.7577	68.8909	65.3772
266	160.5913	146.9290	134.9397	124.3848	115.0627	106.8027	99.4602	92.9121	87.0539	81.7960	77.0623	72.7872	68.9146	65.3963
267	160.9208	147.1930	135.1513	124.5544	115.1987	106.9118	99.5477	92.9823	87.1102	81.8412	77.0985	72.8163	68.9380	65.4150
268	161.2489	147.4557	135.3617	124.7229	115.3337	107.0200	99.6344	93.0518	87.1659	81.8859	77.1344	72.8451	68.9611	65.4335
269	161.5752	147.7171	135.5708	124.8903	115.4677	107.1272	99.7203	93.1206	87.2210	81.9300	77.1697	72.8734	68.9838	65.4518
270	161.9011	147.9772	135.7788	125.0566	115.6007	107.2336	99.8054	93.1887	87.2755	81.9737	77.2047	72.9014	69.0062	65.4697
271	162.2251	148.2361	135.9856	125.2218	115.7327	107.3391	99.8897	93.2562	87.3294	82.016	77.2392	72.9290	69.0283	65.4874
272	162.5479	148.4936	136.1911	125.3859	115.8637	107.4438	99.9733	93.3229	87.3828	82.0594	77.2733	72.9562	69.0501	65.5048
273	162.8692	148.7499	136.3955	125.5489	115.9937	107.5475	100.0561	93.3890	87.4356	82.101	77.3069	72.9831	69.0716	65.5220
274	163.1893	149.0048	136.5986	125.7108	116.1228	107.6504	100.1382	93.4545	87.4878	82.1432	77.3402	73.0097	69.0928	65.5389
275	163.5080	149.2585	136.8006	125.8717	116.2509	107.7525	100.2195	93.5193	87.5394	82.1844	77.3730	73.0359	69.1137	65.5556

	Interest Rate																	
	months	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
276	163.8254	149.5110	137.0015	126.0315	116.3781	107.8537	100.3001	93.5835	87.5905	82.2251	77.4055	73.0617	69.1343	65.5720	62.2882	59.1646	56.1822	53.3310
277	164.1415	149.7622	137.2011	126.1902	116.5043	107.9541	100.3799	93.6470	87.6411	82.2654	77.4375	73.0872	69.1546	65.5882	62.2944	59.1646	56.1822	53.3310
278	164.4562	150.0121	137.3996	126.3479	116.6296	108.0537	100.4591	93.7099	87.6911	82.3051	77.4691	73.1124	69.1746	65.6041	62.3000	59.1646	56.1822	53.3310
279	164.7697	150.2608	137.5970	126.5045	116.7539	108.1524	100.5375	93.7722	87.7406	82.3445	77.5004	73.1372	69.1943	65.6198	62.3156	59.1646	56.1822	53.3310
280	165.0819	150.5083	137.7932	126.6601	116.8774	108.2503	100.6152	93.8338	87.7895	82.3833	77.5312	73.1617	69.2138	65.6353	62.3308	59.1646	56.1822	53.3310
281	165.3927	150.7545	137.9882	126.8147	116.9999	108.3474	100.6922	93.8949	87.8379	82.4217	77.5617	73.1859	69.2330	65.6505	62.3460	59.1646	56.1822	53.3310
282	165.7023	150.9995	138.1822	126.9682	117.1215	108.4437	100.7685	93.9553	87.8858	82.4597	77.5918	73.2098	69.2519	65.6655	62.3612	59.1646	56.1822	53.3310
283	166.0106	151.2433	138.3750	127.1208	117.2421	108.5392	100.8440	94.0152	87.9332	82.4972	77.6215	73.2333	69.2706	65.6803	62.3764	59.1646	56.1822	53.3310
284	166.3176	151.4858	138.5667	127.2723	117.3619	108.6339	100.9190	94.0744	87.9801	82.5343	77.6509	73.2566	69.2890	65.6949	62.3916	59.1646	56.1822	53.3310
285	166.6233	151.7272	138.7573	127.4228	117.4808	108.7279	100.9932	94.1331	88.0265	82.5710	77.6799	73.2795	69.3072	65.7093	62.4068	59.1646	56.1822	53.3310
286	166.9278	151.9674	138.9468	127.5723	117.5988	108.8210	101.0667	94.1912	88.0724	82.6073	77.7085	73.3022	69.3251	65.7234	62.4220	59.1646	56.1822	53.3310
287	167.2310	152.2063	139.1351	127.7208	117.7160	108.9134	101.1396	94.2487	88.1178	82.643	77.7368	73.3245	69.3427	65.7374	62.4372	59.1646	56.1822	53.3310
288	167.5329	152.4441	139.3224	127.8684	117.8322	109.0050	101.2119	94.3056	88.1627	82.6785	77.7648	73.3466	69.3601	65.7511	62.4524	59.1646	56.1822	53.3310
289	167.8336	152.6807	139.5086	128.0150	117.9476	109.0959	101.2834	94.3620	88.2071	82.7135	77.7924	73.3683	69.3773	65.7646	62.4676	59.1646	56.1822	53.3310
290	168.1331	152.9161	139.6937	128.1606	118.0621	109.1860	101.3543	94.4178	88.2510	82.7481	77.8196	73.3898	69.3942	65.7780	62.4828	59.1646	56.1822	53.3310
291	168.4313	153.1504	139.8778	128.3052	118.1758	109.2754	101.4246	94.4731	88.2945	82.7823	77.8465	73.4110	69.4109	65.7911	62.4980	59.1646	56.1822	53.3310
292	168.7283	153.3835	140.0608	128.4489	118.2887	109.3640	101.4943	94.5278	88.3375	82.8162	77.8731	73.4319	69.4273	65.8040	62.5132	59.1646	56.1822	53.3310
293	169.0240	153.6154	140.2427	128.5916	118.4007	109.4519	101.5633	94.5820	88.3801	82.8496	77.8994	73.4525	69.4435	65.8168	62.5284	59.1646	56.1822	53.3310
294	169.3185	153.8462	140.4235	128.7334	118.5118	109.5391	101.6316	94.6357	88.4222	82.8826	77.9253	73.4729	69.4595	65.8293	62.5436	59.1646	56.1822	53.3310
295	169.6118	154.0758	140.6034	128.8742	118.6222	109.6256	101.6994	94.6888	88.4638	82.9153	77.9509	73.4930	69.4753	65.8417	62.5588	59.1646	56.1822	53.3310
296	169.9038	154.3043	140.7821	129.0141	118.7317	109.7113	101.7665	94.7414	88.5050	82.9475	77.9762	73.5128	69.4908	65.8539	62.5740	59.1646	56.1822	53.3310
297	170.1947	154.5316	140.9599	129.1531	118.8404	109.7963	101.8331	94.7934	88.5458	82.9794	78.0012	73.5324	69.5062	65.8659	62.5892	59.1646	56.1822	53.3310
298	170.4844	154.7578	141.1366	129.2911	118.9482	109.8807	101.8990	94.8450	88.5861	83.0110	78.0259	73.5517	69.5213	65.8778	62.6044	59.1646	56.1822	53.3310
299	170.7728	154.9829	141.3122	129.4283	119.0553	109.9643	101.9643	94.8960	88.6260	83.0422	78.0503	73.5707	69.5362	65.8894	62.6196	59.1646	56.1822	53.3310
300	171.0600	155.2069	141.4869	129.5645	119.1616	110.0472	102.0290	94.9466	88.6654	83.0730	78.0743	73.5895	69.5509	65.9009	62.6348	59.1646	56.1822	53.3310

Table 6. Future Value of \$1 Per Month

Interest Rate (%)	Months						
	6	12	18	24	30	36	48
1.0	6.0125	12.0552	18.1281	24.2314	30.3653	36.5300	48.9521
1.5	6.0188	12.0828	18.1925	24.3482	30.5501	36.7988	49.4374
2.0	6.0251	12.1106	18.2573	24.4657	30.7364	37.0701	49.9290
2.5	6.0313	12.1385	18.3223	24.5839	30.9241	37.3440	50.4269
3.0	6.0376	12.1664	18.3876	24.7028	31.1133	37.6206	50.9312
3.5	6.0439	12.1944	18.4533	24.8225	31.3040	37.8997	51.4421
4.0	6.0502	12.2225	18.5192	24.9429	31.4961	38.1816	51.9596
4.5	6.0565	12.2506	18.5854	25.0640	31.6898	38.4661	52.4838
5.0	6.0628	12.2789	18.6519	25.1859	31.8850	38.7533	53.0149
5.5	6.0692	12.3072	18.7187	25.3086	32.0817	39.0433	53.5529
6.0	6.0755	12.3356	18.7858	25.4320	32.2800	39.3361	54.0978
6.5	6.0818	12.3640	18.8532	25.5561	32.4799	39.6317	54.6499
7.0	6.0882	12.3926	18.9209	25.6810	32.6813	39.9301	55.2092
7.5	6.0945	12.4212	18.9889	25.8067	32.8843	40.2314	55.7759
8.0	6.1009	12.4499	19.0572	25.9332	33.0889	40.5356	56.3499
8.5	6.1073	12.4787	19.1258	26.0604	33.2951	40.8427	56.9315
9.0	6.1136	12.5076	19.1947	26.1885	33.5029	41.1527	57.5207
9.5	6.1200	12.5365	19.2639	26.3173	33.7124	41.4658	58.1177
10.0	6.1264	12.5656	19.3335	26.4469	33.9235	41.7818	58.7225
10.5	6.1328	12.5947	19.4033	26.5773	34.1363	42.1009	59.3353
11.0	6.1392	12.6239	19.4735	26.7086	34.3508	42.4231	59.9562
11.5	6.1456	12.6531	19.5440	26.8406	34.5670	42.7484	60.5852
12.0	6.1520	12.6825	19.6147	26.9735	34.7849	43.0769	61.2226
12.5	6.1584	12.7119	19.6859	27.1071	35.0045	43.4085	61.8684
13.0	6.1649	12.7415	19.7573	27.2417	35.2259	43.7433	62.5228
13.5	6.1713	12.7711	19.8290	27.3770	35.4490	44.0814	63.1859
14.0	6.1777	12.8007	19.9011	27.5132	35.6739	44.4228	63.8577
14.5	6.1842	12.8305	19.9735	27.6502	35.9006	44.7675	64.5385
15.0	6.1907	12.8604	20.0462	27.7881	36.1291	45.1155	65.2284
15.5	6.1971	12.8903	20.1192	27.9268	36.3594	45.4669	65.9274
16.0	6.2036	12.9203	20.1926	28.0664	36.5915	45.8217	66.6358
16.5	6.2101	12.9504	20.2663	28.2069	36.8255	46.1800	67.3536
17.0	6.2166	12.9806	20.3403	28.3482	37.0613	46.5418	68.0810
17.5	6.2231	13.0109	20.4147	28.4904	37.2991	46.9071	68.8182
18.0	6.2296	13.0412	20.4894	28.6335	37.5387	47.2760	69.5652
18.5	6.2361	13.0716	20.5644	28.7775	37.7802	47.6484	70.3223
19.0	6.2426	13.1022	20.6398	28.9224	38.0237	48.0245	71.0894
19.5	6.2491	13.1328	20.7155	29.0682	38.2691	48.4043	71.8670
20.0	6.2556	13.1635	20.7915	29.2149	38.5165	48.7878	72.6549
20.5	6.2622	13.1942	20.8679	29.3625	38.7658	49.1751	73.4535
21.0	6.2687	13.2251	20.9446	29.5110	39.0172	49.5661	74.2628
21.5	6.2753	13.2561	21.0217	29.6605	39.2705	49.9610	75.0830
22.0	6.2818	13.2871	21.0991	29.8109	39.5259	50.3598	75.9143
22.5	6.2884	13.3182	21.1769	29.9622	39.7833	50.7624	76.7569
23.0	6.2950	13.3494	21.2550	30.1145	40.0428	51.1691	77.6108
23.5	6.3015	13.3807	21.3335	30.2677	40.3044	51.5797	78.4763
24.0	6.3081	13.4121	21.4123	30.4219	40.5681	51.9944	79.3535
24.5	6.3147	13.4436	21.4915	30.5770	40.8339	52.4131	80.2426
25.0	6.3213	13.4751	21.5710	30.7331	41.1018	52.8360	81.1438

Table 6. (con't)

Future Value of \$1 Per Month

Interest Rate (%)	Months						
	60	72	84	96	108	120	132
1.0	61.4990	74.1720	86.9723	99.9012	112.9599	126.1499	139.4723
1.5	62.2669	75.2902	88.5102	101.9299	115.5522	129.3803	143.4173
2.0	63.0474	76.4305	90.0839	104.0128	118.2228	132.7197	147.5091
2.5	63.8405	77.5934	91.6941	106.1514	120.9742	136.1719	151.7540
3.0	64.6467	78.7794	93.3419	108.3474	123.8093	139.7414	156.1582
3.5	65.4661	79.9889	95.0283	110.6025	126.7307	143.4325	160.7284
4.0	66.2990	81.2226	96.7542	112.9185	129.7415	147.2498	165.4715
4.5	67.1456	82.4808	98.5206	115.2972	132.8446	151.1981	170.3947
5.0	68.0061	83.7643	100.3287	117.7405	136.0432	155.2823	175.5057
5.5	68.8808	85.0734	102.1794	120.2503	139.3405	159.5076	180.8122
6.0	69.7700	86.4089	104.0739	122.8285	142.7399	163.8793	186.3226
6.5	70.6740	87.7712	106.0134	125.4773	146.2448	168.4032	192.0455
7.0	71.5929	89.1609	107.9990	128.1988	149.8589	173.0848	197.9897
7.5	72.5271	90.5788	110.0319	130.9951	153.5859	177.9303	204.1648
8.0	73.4769	92.0253	112.1133	133.8686	157.4295	182.9460	210.5804
8.5	74.4424	93.5012	114.2446	136.8215	161.3939	188.1384	217.2469
9.0	75.4241	95.0070	116.4269	139.8562	165.4832	193.5143	224.1748
9.5	76.4222	96.5435	118.6618	142.9752	169.7017	199.0807	231.3755
10.0	77.4371	98.1113	120.9504	146.1811	174.0537	204.8450	238.8605
10.5	78.4689	99.7111	123.2943	149.4765	178.5440	210.8148	246.6420
11.0	79.5181	101.3437	125.6949	152.8641	183.1772	216.9981	254.7328
11.5	80.5849	103.0097	128.1537	156.3467	187.9584	223.4032	263.1461
12.0	81.6697	104.7099	130.6723	159.9273	192.8926	230.0387	271.8959
12.5	82.7727	106.4451	133.2521	163.6088	197.9851	236.9135	280.9966
13.0	83.8944	108.2161	135.8949	167.3942	203.2415	244.0369	290.4634
13.5	85.0351	110.0236	138.6022	171.2869	208.6675	251.4187	300.3122
14.0	86.1951	111.8684	141.3758	175.2899	214.2688	259.0689	310.5595
14.5	87.3748	113.7515	144.2175	179.4068	220.0517	266.9981	321.2227
15.0	88.5745	115.6736	147.1290	183.6411	226.0226	275.2171	332.3198
15.5	89.7946	117.6357	150.1123	187.9962	232.1878	283.7373	343.8697
16.0	91.0355	119.6386	153.1691	192.4760	238.5543	292.5706	355.8922
16.5	92.2976	121.6832	156.3016	197.0843	245.1291	301.7292	368.4080
17.0	93.5812	123.7706	159.5116	201.8250	251.9195	311.2261	381.4386
17.5	94.8867	125.9016	162.8012	206.7022	258.9331	321.0744	395.0065
18.0	96.2147	128.0772	166.1726	211.7202	266.1778	331.2882	409.1354
18.5	97.5653	130.2985	169.6280	216.8833	273.6616	341.8818	423.8499
19.0	98.9392	132.5664	173.1696	222.1960	281.3929	352.8703	439.1758
19.5	100.3367	134.8821	176.7997	227.6629	289.3806	364.2694	455.1400
20.0	101.7582	137.2465	180.5206	233.2887	297.6337	376.0953	471.7707
20.5	103.2042	139.6609	184.3349	239.0785	306.1615	388.3650	489.0974
21.0	104.6752	142.1263	188.2450	245.0374	314.9738	401.0962	507.1507
21.5	106.1716	144.6439	192.2535	251.1705	324.0806	414.3072	525.9630
22.0	107.6939	147.2148	196.3629	257.4834	333.4925	428.0172	545.5679
22.5	109.2425	149.8404	200.5762	263.9815	343.2202	442.2462	566.0005
23.0	110.8180	152.5217	204.8959	270.6708	353.2751	457.0148	587.2977
23.5	112.4208	155.2602	209.3251	277.5571	363.6686	472.3446	609.4979
24.0	114.0515	158.0570	213.8666	284.6467	374.4129	488.2582	632.6415
24.5	115.7106	160.9136	218.5235	291.9458	385.5205	504.7789	656.7704
25.0	117.3986	163.8312	223.2989	299.4611	397.0043	521.9311	681.9287

Table 6. (con't)

Future Value of \$1 Per Month

Interest Rate (%)	Months						
	144	156	168	180	192	204	216
1.0	152.9286	166.5201	180.2481	194.1140	208.1192	222.2651	236.5532
1.5	157.6662	172.1304	186.8130	201.7174	216.8469	232.2049	247.7949
2.0	162.5971	177.9897	193.6929	209.7131	226.0566	242.7300	259.7400
2.5	167.7301	184.1102	200.9045	218.1235	235.7780	253.8789	272.4376
3.0	173.0743	190.5049	208.4656	226.9727	246.0427	265.6927	285.9403
3.5	178.6394	197.1874	216.3951	236.2860	256.8844	278.2154	300.3050
4.0	184.4355	204.1721	224.7129	246.0905	268.3391	291.4941	315.5924
4.5	190.4732	211.4742	233.4399	256.4147	280.4449	305.5791	331.8680
5.0	196.7637	219.1094	242.5983	267.2889	293.2428	320.5245	349.2020
5.5	203.3186	227.0946	252.2117	278.7456	306.7762	336.3879	367.6700
6.0	210.1502	235.4473	262.3048	290.8187	321.0913	353.2311	387.3532
6.5	217.2711	244.1862	272.9039	303.5448	336.2378	371.1203	408.3389
7.0	224.6950	253.3308	284.0367	316.9623	352.2681	390.1262	430.7210
7.5	232.4358	262.9016	295.7326	331.1123	369.2386	410.3248	454.6006
8.0	240.5084	272.9204	308.0226	346.0382	387.2091	431.7972	480.0861
8.5	248.9282	283.4099	320.9395	361.7864	406.2437	454.6307	507.2946
9.0	257.7116	294.3943	334.5181	378.4058	426.4104	478.9183	536.3517
9.5	266.8755	305.8988	348.7950	395.9486	447.7821	504.7599	567.3927
10.0	276.4379	317.9501	363.8092	414.4703	470.4364	532.2628	600.5632
10.5	286.4175	330.5764	379.6017	434.0298	494.4561	561.5415	636.0200
11.0	296.8340	343.8072	396.2160	454.6896	519.9296	592.7191	673.9318
11.5	307.7082	357.6738	413.6982	476.5161	546.9513	625.9274	714.4801
12.0	319.0616	372.2091	432.0970	499.5802	575.6220	661.3078	757.8606
12.5	330.9170	387.4476	451.4638	523.9568	606.0491	699.0116	804.2839
13.0	343.2982	403.4260	471.8534	549.7259	638.3474	739.2015	853.9768
13.5	356.2304	420.1827	493.3233	576.9723	672.6395	782.0517	907.1836
14.0	369.7399	437.7583	515.9348	605.7863	709.0564	827.7490	964.1675
14.5	383.8541	456.1956	539.7525	636.2637	747.7376	876.4939	1025.2120
15.0	398.6021	475.5395	564.8450	668.5068	788.8326	928.5014	1090.6225
15.5	414.0142	495.8377	591.2848	702.6238	832.5007	984.0021	1160.7283
16.0	430.1224	517.1402	619.1487	738.7303	878.9122	1043.2434	1235.8841
16.5	446.9601	539.4999	648.5180	776.9488	928.2491	1106.4910	1316.4722
17.0	464.5625	562.9723	679.4789	817.4100	980.7056	1174.0298	1402.9048
17.5	482.9666	587.6163	712.1225	860.2527	1036.4894	1246.1655	1495.6259
18.0	502.2109	613.4937	746.5454	905.6245	1095.8223	1323.2263	1595.1146
18.5	522.3363	640.6698	782.8500	953.6826	1158.9415	1405.5645	1701.8872
19.0	543.3854	669.2134	821.1446	1004.5940	1226.1002	1493.5581	1816.5004
19.5	565.4031	699.1972	861.5440	1058.5367	1297.5693	1587.6132	1939.5546
20.0	588.4365	730.6977	904.1697	1115.6999	1373.6380	1688.1654	2071.6973
20.5	612.5349	763.7956	949.1506	1176.2849	1454.6157	1795.6826	2213.6267
21.0	637.7504	798.5761	996.6231	1240.5060	1540.8329	1910.6673	2366.0960
21.5	664.1375	835.1291	1046.7318	1308.5911	1632.6432	2033.6589	2529.9176
22.0	691.7534	873.5493	1099.6300	1380.7831	1730.4243	2165.2368	2705.9682
22.5	720.6583	913.9367	1155.4798	1457.3403	1834.5802	2306.0231	2895.1931
23.0	750.9153	956.3967	1214.4534	1538.5375	1945.5429	2456.6862	3098.6126
23.5	782.5908	1001.0407	1276.7330	1624.6674	2063.7741	2617.9438	3317.3276
24.0	815.7545	1047.9860	1342.5117	1716.0416	2189.7677	2790.5670	3552.5258
24.5	850.4795	1097.3564	1411.9943	1812.9917	2324.0519	2975.3841	3805.4892
25.0	886.8428	1149.2827	1485.3977	1915.8708	2467.1913	3173.2849	4077.6013

Table 6. (con't)

Future Value of \$1 Per Month

Interest Rate (%)	Months						
	228	240	252	264	276	288	300
1.0	250.9847	265.5612	280.2842	295.1551	310.1754	325.3465	340.6701
1.5	263.6203	279.6848	295.9918	312.5452	329.3486	346.4058	363.7206
2.0	277.0933	294.7968	312.8577	331.2832	350.0805	369.2573	388.8211
2.5	291.4655	310.9747	330.9772	351.4856	372.5126	394.0713	416.1752
3.0	306.8039	328.3020	350.4540	373.2798	396.7998	421.0353	446.0078
3.5	323.1803	346.8693	371.4007	396.8047	423.1122	450.3554	478.5676
4.0	340.6726	366.7746	393.9401	422.2122	451.6363	482.2591	514.1295
4.5	359.3646	388.1244	418.2053	449.6682	482.5765	516.9967	552.9980
5.0	379.3467	411.0337	444.3418	479.3540	516.1575	554.8440	595.5097
5.5	400.7167	435.6274	472.5074	511.4677	552.6256	596.1052	642.0374
6.0	423.5799	462.0409	502.8741	546.2259	592.2514	641.1158	692.9940
6.5	448.0501	490.4209	535.6294	583.8655	635.3321	690.2455	748.8365
7.0	474.2505	520.9267	570.9771	624.6456	682.1939	743.9023	810.0717
7.5	502.3136	553.7307	609.1395	668.8498	733.1956	802.5367	877.2609
8.0	532.3830	589.0204	650.3587	716.7881	788.7311	866.6453	951.0264
8.5	564.6135	626.9990	694.8987	768.8001	849.2338	936.7770	1032.0583
9.0	599.1727	667.8869	743.0469	825.2574	915.1798	1013.5375	1121.1219
9.5	636.2416	711.9235	795.1168	886.5667	987.0929	1097.5960	1219.0663
10.0	676.0156	759.3688	851.4502	953.1738	1065.5491	1189.6916	1326.8334
10.5	718.7063	810.5049	912.4200	1025.5665	1151.1821	1290.6411	1445.4689
11.0	764.5422	865.6380	978.4325	1104.2795	1244.6893	1401.3472	1576.1333
11.5	813.7706	925.1011	1049.9313	1189.8985	1346.8379	1522.8077	1720.1155
12.0	866.6588	989.2554	1127.4002	1283.0653	1458.4726	1656.1259	1878.8466
12.5	923.4960	1058.4936	1211.3671	1384.4835	1580.5232	1802.5218	2053.9165
13.0	984.5948	1133.2424	1302.4081	1494.9241	1714.0137	1963.3447	2247.0915
13.5	1050.2938	1213.9652	1401.1521	1615.2329	1860.0716	2140.0874	2460.3343
14.0	1120.9590	1301.1660	1508.2855	1746.3367	2019.9389	2334.4014	2695.8264
14.5	1196.9866	1395.3923	1624.5580	1889.2524	2194.9838	2548.1144	2955.9928
15.0	1278.8054	1497.2395	1750.7879	2045.0953	2386.7139	2783.2493	3243.5296
15.5	1366.8795	1607.3547	1887.8689	2215.0887	2596.7904	3042.0454	3561.4351
16.0	1461.7112	1726.4416	2036.7774	2400.5750	2827.0443	3326.9818	3913.0439
16.5	1563.8444	1855.2656	2198.5797	2603.0271	3079.4937	3640.8038	4302.0653
17.0	1673.8679	1994.6590	2374.4409	2824.0615	3356.3637	3986.5518	4732.6262
17.5	1792.4194	2145.5270	2565.6338	3065.4524	3660.1074	4367.5933	5209.3187
18.0	1920.1892	2308.8544	2773.5495	3329.1473	3993.4303	4787.6590	5737.2533
18.5	2057.9253	2485.7126	2999.7081	3617.2846	4359.3159	5250.8822	6322.1181
19.0	2206.4374	2677.2672	3245.7712	3932.2118	4761.0552	5761.8431	6970.2453
19.5	2366.6031	2884.7869	3513.5550	4276.5071	5202.2789	6325.6174	7688.6848
20.0	2539.3727	3109.6518	3805.0452	4653.0017	5686.9922	6947.8311	8485.2867
20.5	2725.7759	3353.3645	4122.4126	5064.8053	6219.6149	7634.7205	9368.7931
21.0	2926.9287	3617.5602	4468.0309	5515.3340	6805.0243	8393.1995	10348.9410
21.5	3144.0399	3904.0188	4844.4960	6008.3405	7448.6030	9230.9341	11436.5763
22.0	3378.4198	4214.6784	5254.6468	6547.9478	8156.2926	10156.4246	12643.7820
22.5	3631.4884	4551.6488	5701.5882	7138.6864	8934.6515	11179.0985	13984.0207
23.0	3904.7848	4917.2271	6188.7168	7785.5347	9790.9203	12309.4115	15472.2934
23.5	4199.9771	5313.9151	6719.7481	8493.9640	10733.0934	13558.9618	17125.3176
24.0	4518.8738	5744.4368	7298.7469	9269.9879	11769.9982	14940.6157	18961.7254
24.5	4863.4355	6211.7591	7930.1607	10120.2165	12911.3828	16468.6478	21002.2848
25.0	5235.7877	6719.1137	8618.8561	11051.9161	14168.0129	18158.8964	23270.1469

Table 7. Annual Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	1	2	3	4	5	6	7
1.0	1.010000	.507513	.340023	.256282	.206040	.172549	.148629
1.5	1.015000	.511278	.343383	.259445	.209090	.175526	.151557
2.0	1.020000	.515050	.346755	.262624	.212159	.178526	.154512
2.5	1.025000	.518828	.350138	.265818	.215247	.181550	.157496
3.0	1.030000	.522611	.353531	.269028	.218355	.184598	.160507
3.5	1.035000	.526401	.356935	.272252	.221482	.187669	.163545
4.0	1.040000	.530197	.360349	.275491	.224628	.190762	.166610
4.5	1.045000	.533998	.363774	.278744	.227792	.193879	.169702
5.0	1.050000	.537805	.367209	.282012	.230975	.197018	.172820
5.5	1.055000	.541619	.370655	.285295	.234177	.200179	.175965
6.0	1.060000	.545437	.374110	.288592	.237397	.203363	.179136
6.5	1.065000	.549262	.377576	.291903	.240635	.206569	.182332
7.0	1.070000	.553092	.381052	.295229	.243891	.209796	.185554
7.5	1.075000	.556928	.384538	.298568	.247165	.213045	.188801
8.0	1.080000	.560770	.388034	.301921	.250457	.216316	.192073
8.5	1.085000	.564617	.391540	.305288	.253766	.219608	.195370
9.0	1.090000	.568469	.395055	.308669	.257093	.222920	.198691
9.5	1.095000	.572327	.398580	.312064	.260437	.226254	.202037
10.0	1.100000	.576191	.402115	.315471	.263798	.229608	.205406
10.5	1.105000	.580060	.405660	.318892	.267176	.232982	.208799
11.0	1.110000	.583934	.409214	.322327	.270571	.236377	.212216
11.5	1.115000	.587814	.412777	.325774	.273982	.239792	.215656
12.0	1.120000	.591699	.416349	.329235	.277410	.243226	.219118
12.5	1.125000	.595589	.419931	.332708	.280855	.246680	.222604
13.0	1.130000	.599484	.423522	.336195	.284315	.250154	.226111
13.5	1.135000	.603385	.427123	.339694	.287792	.253646	.229641
14.0	1.140000	.607290	.430732	.343205	.291284	.257158	.233193
14.5	1.145000	.611201	.434350	.346729	.294792	.260688	.236766
15.0	1.150000	.615117	.437977	.350266	.298316	.264237	.240361
15.5	1.155000	.619038	.441614	.353815	.301855	.267805	.243977
16.0	1.160000	.622963	.445258	.357376	.305410	.271390	.247613
16.5	1.165000	.626894	.448912	.360949	.308980	.274994	.251270
17.0	1.170000	.630830	.452574	.364534	.312564	.278615	.254948
17.5	1.175000	.634771	.456245	.368131	.316164	.282254	.258645
18.0	1.180000	.638716	.459924	.371739	.319778	.285911	.262362
18.5	1.185000	.642666	.463612	.375360	.323407	.289584	.266099
19.0	1.190000	.646622	.467308	.378991	.327051	.293275	.269855
19.5	1.195000	.650581	.471013	.382635	.330708	.296982	.273631
20.0	1.200000	.654546	.474726	.386290	.334380	.300706	.277424
20.5	1.205000	.658515	.478447	.389956	.338066	.304447	.281237
21.0	1.210000	.662489	.482176	.393633	.341766	.308203	.285068
21.5	1.215000	.666468	.485913	.397321	.345479	.311976	.288916
22.0	1.220000	.670451	.489659	.401021	.349206	.315765	.292783
22.5	1.225000	.674439	.493412	.404731	.352947	.319569	.296667
23.0	1.230000	.678431	.497173	.408452	.356701	.323389	.300568
23.5	1.235000	.682428	.500942	.412184	.360468	.327224	.304487
24.0	1.240000	.686429	.504719	.415926	.364248	.331075	.308422
24.5	1.245000	.690435	.508503	.419679	.368041	.334940	.312374
25.0	1.250000	.694445	.512296	.423442	.371847	.338820	.316342

Table 7. (con't) Annual Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	8	9	10	11	12	13	14
1.0	.130691	.116741	.105583	.096455	.088849	.082415	.076902
1.5	.133585	.119610	.108435	.099294	.091680	.085241	.079724
2.0	.136510	.122516	.111327	.102178	.094560	.088119	.082602
2.5	.139468	.125457	.114259	.105106	.097488	.091049	.085537
3.0	.142457	.128434	.117231	.108078	.100463	.094030	.088527
3.5	.145477	.131447	.120242	.111092	.103484	.097062	.091571
4.0	.148528	.134493	.123291	.114150	.106553	.100144	.094669
4.5	.151610	.137575	.126379	.117249	.109667	.103276	.097821
5.0	.154722	.140691	.129505	.120389	.112826	.106456	.101024
5.5	.157865	.143840	.132668	.123571	.116030	.109685	.104280
6.0	.161036	.147023	.135868	.126793	.119278	.112961	.107585
6.5	.164238	.150239	.139105	.130056	.122569	.116283	.110941
7.0	.167468	.153487	.142378	.133357	.125902	.119651	.114345
7.5	.170728	.156768	.145686	.136698	.129278	.123065	.117798
8.0	.174015	.160080	.149030	.140077	.132696	.126522	.121297
8.5	.177331	.163424	.152408	.143493	.136153	.130023	.124843
9.0	.180675	.166799	.155821	.146947	.139651	.133567	.128434
9.5	.184046	.170205	.159267	.150437	.143188	.137153	.132069
10.0	.187445	.173641	.162746	.153964	.146764	.140779	.135747
10.5	.190870	.177107	.166258	.157525	.150377	.144446	.139467
11.0	.194322	.180602	.169802	.161122	.154028	.148151	.143229
11.5	.197800	.184126	.173378	.164752	.157715	.151896	.147031
12.0	.201303	.187679	.176985	.168416	.161437	.155678	.150872
12.5	.204833	.191261	.180622	.172113	.165195	.159496	.154751
13.0	.208387	.194869	.184290	.175842	.168987	.163351	.158668
13.5	.211967	.198506	.187987	.179603	.172812	.167240	.162621
14.0	.215571	.202169	.191714	.183395	.176670	.171164	.166610
14.5	.219199	.205859	.195469	.187217	.180560	.175121	.170633
15.0	.222851	.209575	.199253	.191069	.184481	.179111	.174689
15.5	.226526	.213316	.203064	.194951	.188433	.183132	.178778
16.0	.230225	.217083	.206902	.198861	.192415	.187185	.182898
16.5	.233946	.220875	.210766	.202800	.196426	.191267	.187050
17.0	.237690	.224691	.214657	.206765	.200466	.195379	.191231
17.5	.241457	.228531	.218574	.210758	.204534	.199519	.195441
18.0	.245245	.232395	.222515	.214777	.208628	.203687	.199679
18.5	.249055	.236283	.226481	.218822	.212749	.207882	.203944
19.0	.252886	.240193	.230472	.222891	.216897	.212103	.208235
19.5	.256737	.244125	.234486	.226986	.221069	.216349	.212552
20.0	.260610	.248080	.238523	.231104	.225265	.220621	.216894
20.5	.264503	.252056	.242583	.235246	.229486	.224916	.221259
21.0	.268415	.256054	.246666	.239411	.233730	.229234	.225648
21.5	.272348	.260073	.250770	.243598	.237997	.233576	.230059
22.0	.276299	.264112	.254895	.247808	.242285	.237939	.234491
22.5	.280270	.268171	.259042	.252038	.246595	.242324	.238945
23.0	.284260	.272250	.263209	.256289	.250926	.246729	.243418
23.5	.288268	.276348	.267396	.260561	.255278	.251154	.247911
24.0	.292294	.280466	.271603	.264853	.259649	.255599	.252423
24.5	.296338	.284602	.275828	.269164	.264039	.260062	.256954
25.0	.300399	.288757	.280073	.273493	.268448	.264544	.261501

Table 7. (con't) Annual Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	15	16	17	18	19	20	21
1.0	.072124	.067945	.064259	.060983	.058052	.055416	.053031
1.5	.074945	.070766	.067080	.063806	.060879	.058246	.055866
2.0	.077826	.073651	.069970	.066703	.063782	.061157	.058785
2.5	.080767	.076599	.072928	.069671	.066761	.064148	.061788
3.0	.083767	.079611	.075953	.072709	.069814	.067216	.064872
3.5	.086826	.082685	.079044	.075817	.072941	.070362	.068037
4.0	.089942	.085820	.082199	.078994	.076139	.073582	.071281
4.5	.093114	.089016	.085418	.082237	.079408	.076877	.074601
5.0	.096343	.092270	.088700	.085547	.082746	.080243	.077997
5.5	.099626	.095583	.092042	.088920	.086151	.083680	.081465
6.0	.102963	.098953	.095445	.092357	.089621	.087185	.085005
6.5	.106353	.102378	.098907	.095855	.093156	.090757	.088614
7.0	.109795	.105858	.102426	.099413	.096754	.094393	.092290
7.5	.113288	.109392	.106001	.103029	.100411	.098093	.096030
8.0	.116830	.112977	.109630	.106703	.104128	.101853	.099833
8.5	.120421	.116614	.113312	.110431	.107902	.105671	.103696
9.0	.124059	.120300	.117047	.114213	.111731	.109547	.107617
9.5	.127744	.124035	.120831	.118047	.115613	.113477	.111594
10.0	.131474	.127817	.124665	.121931	.119547	.117460	.115625
10.5	.135249	.131645	.128545	.125864	.123531	.121494	.119707
11.0	.139066	.135517	.132472	.129843	.127563	.125576	.123838
11.5	.142925	.139433	.136443	.133869	.131641	.129705	.128017
12.0	.146825	.143391	.140457	.137938	.135764	.133879	.132241
12.5	.150764	.147389	.144513	.142049	.139929	.138096	.136507
13.0	.154742	.151427	.148609	.146201	.144135	.142354	.140815
13.5	.158758	.155503	.152744	.150393	.148380	.146652	.145162
14.0	.162809	.159616	.156916	.154622	.152664	.150987	.149545
14.5	.166896	.163765	.161124	.158887	.156983	.155357	.153965
15.0	.171018	.167948	.165367	.163187	.161337	.159762	.158417
15.5	.175172	.172165	.169644	.167520	.165724	.164199	.162902
16.0	.179358	.176414	.173953	.171885	.170142	.168668	.167417
16.5	.183575	.180694	.178293	.176281	.174591	.173165	.171960
17.0	.187823	.185005	.182662	.180706	.179068	.177691	.176531
17.5	.192099	.189344	.187060	.185160	.183573	.182243	.181127
18.0	.196403	.193711	.191486	.189640	.188103	.186820	.185747
18.5	.200735	.198104	.195938	.194146	.192659	.191422	.190390
19.0	.205092	.202524	.200415	.198676	.197238	.196046	.195055
19.5	.209475	.206968	.204916	.203230	.201840	.200691	.199740
20.0	.213883	.211437	.209441	.207806	.206463	.205357	.204444
20.5	.218313	.215928	.213987	.212403	.211106	.210042	.209167
21.0	.222767	.220441	.218555	.217021	.215769	.214745	.213906
21.5	.227242	.224976	.223144	.221658	.220450	.219466	.218662
22.0	.231739	.229530	.227751	.226313	.225148	.224202	.223433
22.5	.236255	.234104	.232377	.230986	.229863	.228954	.228218
23.0	.240792	.238697	.237022	.235676	.234594	.233721	.233016
23.5	.245347	.243308	.241682	.240382	.239339	.238501	.237827
24.0	.249920	.247936	.246360	.245103	.244098	.243294	.242650
24.5	.254510	.252581	.251052	.249838	.248871	.248100	.247484
25.0	.259117	.257241	.255760	.254587	.253656	.252916	.252328

Table 7. (con't) Annual Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	22	23	24	25	26	27	28
1.0	.050864	.048886	.047074	.045407	.043869	.042446	.041125
1.5	.053704	.051731	.049925	.048264	.046732	.045316	.044002
2.0	.056632	.054669	.052872	.051221	.049700	.048294	.046990
2.5	.059647	.057697	.055913	.054276	.052769	.051377	.050088
3.0	.062748	.060814	.059048	.057428	.055939	.054565	.053294
3.5	.065933	.064019	.062273	.060675	.059206	.057853	.056603
4.0	.069199	.067310	.065587	.064012	.062568	.061239	.060013
4.5	.072546	.070683	.068988	.067440	.066022	.064720	.063521
5.0	.075971	.074137	.072471	.070953	.069565	.068292	.067123
5.5	.079472	.077670	.076036	.074550	.073194	.071953	.070815
6.0	.083046	.081279	.079680	.078227	.076905	.075698	.074593
6.5	.086692	.084961	.083398	.081982	.080695	.079523	.078454
7.0	.090406	.088714	.087190	.085811	.084562	.083426	.082392
7.5	.094187	.092536	.091051	.089711	.088500	.087403	.086406
8.0	.098033	.096423	.094978	.093679	.092508	.091449	.090489
8.5	.101939	.100372	.098970	.097712	.096581	.095561	.094640
9.0	.105905	.104382	.103023	.101807	.100716	.099735	.098853
9.5	.109928	.108450	.107134	.105960	.104910	.103969	.103124
10.0	.114006	.112572	.111300	.110169	.109160	.108258	.107452
10.5	.118135	.116747	.115519	.114430	.113462	.112599	.111830
11.0	.122314	.120972	.119788	.118741	.117813	.116990	.116258
11.5	.126540	.125244	.124104	.123099	.122211	.121426	.120730
12.0	.130811	.129560	.128464	.127500	.126652	.125905	.125244
12.5	.135125	.133920	.132866	.131944	.131135	.130423	.129798
13.0	.139480	.138320	.137309	.136426	.135655	.134980	.134387
13.5	.143873	.142757	.141788	.140946	.140211	.139570	.139011
14.0	.148304	.147231	.146303	.145499	.144801	.144193	.143665
14.5	.152769	.151739	.150851	.150084	.149421	.148846	.148348
15.0	.157266	.156279	.155430	.154700	.154070	.153527	.153058
15.5	.161795	.160849	.160038	.159343	.158747	.158233	.157792
16.0	.166353	.165447	.164674	.164013	.163448	.162963	.162548
16.5	.170939	.170072	.169335	.168707	.168172	.167716	.167326
17.0	.175551	.174722	.174020	.173424	.172918	.172488	.172122
17.5	.180187	.179395	.178727	.178162	.177684	.177279	.176936
18.0	.184847	.184091	.183455	.182919	.182468	.182087	.181766
18.5	.189528	.188807	.188202	.187695	.187269	.186911	.186610
19.0	.194230	.193542	.192968	.192488	.192086	.191750	.191469
19.5	.198951	.198295	.197750	.197296	.196918	.196602	.196339
20.0	.203690	.203066	.202548	.202119	.201763	.201467	.201221
20.5	.208446	.207852	.207361	.206956	.206620	.206343	.206113
21.0	.213218	.212653	.212188	.211805	.211489	.211229	.211015
21.5	.218005	.217467	.217027	.216665	.216369	.216125	.215926
22.0	.222806	.222295	.221878	.221537	.221258	.221030	.220844
22.5	.227620	.227134	.226739	.226418	.226156	.225943	.225769
23.0	.232446	.231985	.231611	.231308	.231063	.230863	.230701
23.5	.237284	.236846	.236493	.236207	.235977	.235790	.235640
24.0	.242132	.241717	.241383	.241114	.240898	.240723	.240583
24.5	.246991	.246597	.246281	.246028	.245825	.245662	.245532
25.0	.251859	.251485	.251187	.250949	.250758	.250606	.250485

Table 7. (con't) Annual Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	29	30	35	40	45	50	Never
1.0	.039896	.038749	.034004	.030456	.027706	.025513	.010000
1.5	.042779	.041640	.036934	.033428	.030720	.028572	.015000
2.0	.045779	.044650	.040003	.036556	.033910	.031824	.020000
2.5	.048892	.047778	.043206	.039837	.037268	.035259	.025000
3.0	.052115	.051020	.046540	.043263	.040786	.038866	.030000
3.5	.055446	.054372	.049999	.046828	.044454	.042634	.035000
4.0	.058880	.057831	.053578	.050524	.048263	.046551	.040000
4.5	.062415	.061392	.057271	.054344	.052203	.050603	.045000
5.0	.066046	.065052	.061072	.058279	.056262	.054777	.050000
5.5	.069769	.068806	.064975	.062321	.060432	.059062	.055000
6.0	.073580	.072649	.068974	.066462	.064701	.063445	.060000
6.5	.077475	.076578	.073063	.070694	.069060	.067914	.065000
7.0	.081449	.080587	.077234	.075010	.073500	.072460	.070000
7.5	.085499	.084672	.081483	.079401	.078012	.077073	.075000
8.0	.089619	.088828	.085804	.083861	.082588	.081743	.080000
8.5	.093806	.093051	.090190	.088383	.087220	.086464	.085000
9.0	.098056	.097337	.094636	.092960	.091902	.091227	.090000
9.5	.10236	.101681	.099138	.097588	.096628	.096028	.095000
10.0	.106729	.106080	.103690	.102260	.101392	.100860	.100000
10.5	.111143	.110529	.108288	.106972	.106188	.105718	.105000
11.0	.115606	.115025	.112928	.111719	.111014	.110600	.110000
11.5	.120113	.119565	.117605	.116498	.115865	.115500	.115000
12.0	.124661	.124144	.122317	.121304	.120737	.120417	.120000
12.5	.129247	.128761	.127060	.126135	.125627	.125348	.125000
13.0	.133868	.133411	.131830	.130987	.130534	.130290	.130000
13.5	.138521	.138093	.136625	.135858	.135454	.135241	.135000
14.0	.143205	.142803	.141442	.140746	.140387	.140201	.140000
14.5	.147916	.147540	.146280	.145648	.145329	.145167	.145000
15.0	.152652	.152301	.151135	.150563	.150279	.150139	.150000
15.5	.157411	.157083	.156007	.155488	.155238	.155116	.155000
16.0	.162192	.161886	.160893	.160424	.160202	.160096	.160000
16.5	.166992	.166707	.165791	.165368	.165172	.165080	.165000
17.0	.171810	.171545	.170702	.170320	.170146	.170067	.170000
17.5	.176645	.176398	.175622	.175277	.175124	.175056	.175000
18.0	.181494	.181265	.180551	.180241	.180105	.180046	.180000
18.5	.186357	.186144	.185488	.185209	.185090	.185039	.185000
19.0	.191233	.191035	.190433	.190181	.190076	.190032	.190000
19.5	.196120	.195936	.195383	.195157	.195065	.195027	.195000
20.0	.201017	.200847	.200340	.200137	.200055	.200022	.200000
20.5	.205923	.205766	.205301	.205119	.205047	.205019	.205000
21.0	.210838	.210692	.210267	.210103	.210040	.210016	.210000
21.5	.215761	.215626	.215236	.215090	.215034	.215013	.215000
22.0	.220691	.220566	.220210	.220078	.220029	.220011	.220000
22.5	.225628	.225512	.225186	.225068	.225025	.225009	.225000
23.0	.230570	.230463	.230165	.230059	.230021	.230008	.230000
23.5	.235518	.235419	.235146	.235051	.235018	.235007	.235000
24.0	.240470	.240379	.240130	.240044	.240016	.240006	.240000
24.5	.245427	.245343	.245115	.245039	.245013	.245005	.245000
25.0	.250388	.250310	.250102	.250034	.250011	.250004	.250000

Table 8. Monthly Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	1	2	3	4	5	6	7
1.0	.083786	.042103	.028209	.021262	.017094	.014316	.012332
1.5	.084012	.042321	.028425	.021478	.017310	.014532	.012549
2.0	.084239	.042541	.028643	.021696	.017528	.014751	.012768
2.5	.084467	.042761	.028862	.021915	.017748	.014972	.012998
3.0	.084694	.042982	.029082	.022135	.017969	.015194	.013214
3.5	.084922	.043203	.029303	.022357	.018192	.015419	.013440
4.0	.085150	.043425	.029524	.022580	.018417	.015646	.013669
4.5	.085379	.043648	.029747	.022804	.018644	.015875	.013901
5.0	.085608	.043872	.029971	.023030	.018872	.016105	.014134
5.5	.085837	.044096	.030196	.023257	.019102	.016338	.014371
6.0	.086067	.044321	.030422	.023486	.019333	.016573	.014609
6.5	.086297	.044547	.030650	.023715	.019567	.016810	.014850
7.0	.086527	.044773	.030878	.023947	.019802	.017050	.015093
7.5	.086758	.045000	.031107	.024179	.020038	.017291	.015339
8.0	.086989	.045228	.031337	.024413	.020277	.017534	.015587
8.5	.087220	.045456	.031568	.024649	.020517	.017779	.015837
9.0	.087452	.045685	.031800	.024886	.020759	.018026	.016090
9.5	.087684	.045915	.032033	.025124	.021002	.018275	.016344
10.0	.087916	.046145	.032268	.025363	.021248	.018526	.016602
10.5	.088149	.046377	.032503	.025604	.021494	.018779	.016861
11.0	.088382	.046608	.032739	.025846	.021743	.019035	.017123
11.5	.088616	.046841	.032977	.026090	.021993	.019292	.017387
12.0	.088849	.047074	.033215	.026334	.022245	.019551	.017653
12.5	.089083	.047308	.033454	.026580	.022498	.019812	.017922
13.0	.089318	.047542	.033694	.026828	.022754	.020075	.018192
13.5	.089553	.047778	.033936	.027077	.023010	.020339	.018465
14.0	.089788	.048013	.034178	.027327	.023269	.020606	.018741
14.5	.090023	.048250	.034421	.027578	.023529	.020875	.019018
15.0	.090259	.048487	.034666	.027831	.023790	.021146	.019297
15.5	.090495	.048725	.034911	.028085	.024054	.021418	.019579
16.0	.090731	.048964	.035158	.028341	.024319	.021692	.019863
16.5	.090968	.049203	.035405	.028598	.024585	.021969	.020148
17.0	.091205	.049443	.035653	.028856	.024853	.022247	.020436
17.5	.091443	.049683	.035903	.029115	.025123	.022527	.020726
18.0	.091680	.049925	.036153	.029375	.025394	.022808	.021018
18.5	.091919	.050167	.036404	.029637	.025667	.023092	.021312
19.0	.092157	.050409	.036657	.029901	.025941	.023377	.021609
19.5	.092396	.050652	.036910	.030165	.026217	.023664	.021907
20.0	.092635	.050896	.037164	.030431	.026494	.023953	.022207
20.5	.092874	.051141	.037419	.030698	.026773	.024244	.022509
21.0	.093114	.051386	.037676	.030966	.027054	.024536	.022813
21.5	.093354	.051632	.037933	.031236	.027336	.024831	.023119
22.0	.093595	.051879	.038191	.031507	.027619	.025127	.023426
22.5	.093836	.052126	.038450	.031779	.027904	.025424	.023736
23.0	.094077	.052374	.038710	.032052	.028191	.025724	.024048
23.5	.094318	.052622	.038971	.032327	.028479	.026025	.024361
24.0	.094560	.052872	.039233	.032602	.028768	.026327	.024676
24.5	.094802	.053121	.039496	.032879	.029059	.026632	.024993
25.0	.095045	.053372	.039760	.033158	.029352	.026938	.025312

Table 8. (con't) Monthly Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	8	9	10	11	12	13	14
1.0	.010844	.009687	.008761	.008004	.007373	.006839	.006382
1.5	.011061	.009905	.008980	.008223	.007593	.007060	.006603
2.0	.011281	.010126	.009202	.008446	.007817	.007285	.006830
2.5	.011504	.010350	.009427	.008673	.008046	.007515	.007061
3.0	.011730	.010577	.009657	.008904	.008278	.007750	.007297
3.5	.011959	.010808	.009889	.009139	.008515	.007988	.007538
4.0	.012190	.011041	.010125	.009377	.008756	.008232	.007784
4.5	.012424	.011278	.010364	.009619	.009001	.008479	.008034
5.0	.012660	.011518	.010607	.009865	.009249	.008731	.008289
5.5	.012900	.011760	.010853	.010114	.009502	.008987	.008549
6.0	.013142	.012006	.011103	.010368	.009759	.009248	.008813
6.5	.013387	.012255	.011355	.010624	.010020	.009512	.009081
7.0	.013634	.012507	.011611	.010885	.010284	.009781	.009355
7.5	.013884	.012762	.011871	.011149	.010553	.010054	.009632
8.0	.014137	.013019	.012133	.011416	.010825	.010331	.009914
8.5	.014393	.013280	.012399	.011687	.011101	.010612	.010200
9.0	.014651	.013543	.012668	.011961	.011381	.010897	.010490
9.5	.014911	.013810	.012940	.012239	.011664	.011186	.010784
10.0	.015175	.014079	.013216	.012520	.011951	.011479	.011083
10.5	.015441	.014351	.013494	.012805	.012242	.011776	.011385
11.0	.015709	.014626	.013776	.013093	.012536	.012076	.011691
11.5	.015980	.014904	.014060	.013384	.012834	.012380	.012001
12.0	.016253	.015185	.014348	.013678	.013135	.012687	.012315
12.5	.016529	.015468	.014638	.013976	.013439	.012998	.012632
13.0	.016808	.015754	.014932	.014277	.013747	.013313	.012953
13.5	.017089	.016043	.015228	.014580	.014058	.013630	.013278
14.0	.017372	.016334	.015527	.014887	.014372	.013952	.013605
14.5	.017658	.016628	.015829	.015197	.014689	.014276	.013937
15.0	.017946	.016925	.016134	.015510	.015009	.014603	.014271
15.5	.018236	.017224	.016442	.015825	.015333	.014934	.014608
16.0	.018529	.017526	.016752	.016144	.015659	.015268	.014949
16.5	.018824	.017830	.017065	.016465	.015988	.015604	.015292
17.0	.019122	.018137	.017380	.016789	.016320	.015943	.015639
17.5	.019422	.018446	.017698	.017115	.016654	.016286	.015988
18.0	.019724	.018757	.018019	.017445	.016992	.016631	.016340
18.5	.020028	.019071	.018342	.017776	.017332	.016978	.016695
19.0	.020334	.019388	.018668	.018111	.017674	.017328	.017052
19.5	.020643	.019706	.018996	.018448	.018019	.017681	.017411
20.0	.020954	.020027	.019326	.018787	.018367	.018036	.017773
20.5	.021267	.020350	.019659	.019128	.018716	.018393	.018137
21.0	.021582	.020675	.019994	.019472	.019069	.018753	.018504
21.5	.021899	.021003	.020331	.019818	.019423	.019115	.018873
22.0	.022218	.021332	.020670	.020167	.019779	.019479	.019243
22.5	.022539	.021664	.021012	.020517	.020138	.019845	.019616
23.0	.022862	.021998	.021355	.020870	.020499	.020213	.019991
23.5	.023187	.022334	.021701	.021225	.020862	.020503	.020267
24.0	.023514	.022671	.022049	.021581	.021226	.020955	.020745
24.5	.023842	.023011	.022398	.021940	.021593	.021328	.021125
25.0	.024173	.023353	.022750	.022300	.021961	.021704	.021507

Table 8. (con't) Monthly Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	15	16	17	18	19	20	21
1.0	.005985	.005639	.005333	.005061	.004818	.004599	.004402
1.5	.006208	.005862	.005557	.005286	.005044	.004826	.004629
2.0	.006436	.006091	.005787	.005517	.005276	.005059	.004864
2.5	.006668	.006325	.006023	.005754	.005515	.005300	.005105
3.0	.006906	.006565	.006264	.005998	.005760	.005546	.005354
3.5	.007149	.006810	.006512	.006247	.006011	.005800	.005610
4.0	.007397	.007060	.006764	.006502	.006269	.006060	.005872
4.5	.007650	.007316	.007023	.006764	.006533	.006327	.006142
5.0	.007908	.007577	.007287	.007031	.006803	.006600	.006418
5.5	.008171	.007844	.007557	.007304	.007079	.006879	.006700
6.0	.008439	.008115	.007832	.007582	.007361	.007165	.006989
6.5	.008712	.008391	.008112	.007866	.007649	.007456	.007284
7.0	.008989	.008673	.008397	.008156	.007942	.007753	.007585
7.5	.009271	.008959	.008688	.008450	.008241	.008056	.007892
8.0	.009557	.009250	.008983	.008750	.008546	.008365	.008205
8.5	.009848	.009545	.009283	.009055	.008855	.008679	.008523
9.0	.010143	.009846	.009589	.009365	.009169	.008998	.008846
9.5	.010443	.010158	.009898	.009680	.009489	.009322	.009175
10.0	.010747	.010460	.010213	.009999	.009813	.009651	.009508
10.5	.011054	.010773	.010531	.010323	.010142	.009984	.009846
11.0	.011366	.011091	.010854	.010651	.010475	.010322	.010189
11.5	.011682	.011412	.011181	.010983	.010813	.010665	.010536
12.0	.012002	.011738	.011513	.011320	.011154	.011011	.010887
12.5	.012326	.012067	.011848	.011661	.011500	.011362	.011243
13.0	.012653	.012400	.012187	.012005	.011849	.011716	.011602
13.5	.012984	.012737	.012529	.012353	.012203	.012074	.011964
14.0	.013318	.013077	.012875	.012704	.012559	.012436	.012330
14.5	.013656	.013421	.013225	.013059	.012919	.012800	.012699
15.0	.013996	.013768	.013578	.013417	.013282	.013168	.013072
15.5	.014340	.014118	.013933	.013779	.013649	.013539	.013447
16.0	.014688	.014472	.014292	.014143	.014018	.013913	.013825
16.5	.015038	.014828	.014654	.014510	.014390	.014290	.014205
17.0	.015391	.015187	.015019	.014880	.014765	.014669	.014588
17.5	.015746	.015549	.015386	.015252	.015142	.015050	.014974
18.0	.016105	.015913	.015756	.015627	.015521	.015434	.015361
18.5	.016466	.016280	.016129	.016005	.015903	.015819	.015751
19.0	.016829	.016649	.016503	.016384	.016287	.016207	.016142
19.5	.017195	.017021	.016880	.016766	.016673	.016597	.016535
20.0	.017563	.017395	.017260	.017150	.017061	.016989	.016930
20.5	.017934	.017771	.017641	.017536	.017451	.017382	.017326
21.0	.018307	.018149	.018024	.017923	.017842	.017777	.017724
21.5	.018681	.018530	.018409	.018312	.018235	.018173	.018124
22.0	.019058	.018912	.018796	.018703	.018630	.018571	.018524
22.5	.019437	.019296	.019184	.019096	.019026	.018970	.018926
23.0	.019817	.019681	.019574	.019490	.019423	.019371	.019329
23.5	.020199	.020068	.019966	.019885	.019822	.019772	.019733
24.0	.020583	.020457	.020359	.020282	.020222	.020175	.020138
24.5	.020969	.020847	.020753	.020680	.020623	.020578	.020543
25.0	.021356	.021239	.021149	.021079	.021025	.020983	.020950

Table 8. (con't) Monthly Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						
	22	23	24	25	26	27	28
1.0	.004222	.004058	.003907	.003769	.003642	.003524	.003414
1.5	.004450	.004287	.004137	.004000	.003873	.003756	.003647
2.0	.004686	.004524	.004375	.004239	.004113	.003997	.003890
2.5	.004929	.004768	.004621	.004487	.004363	.004248	.004142
3.0	.005179	.005021	.004876	.004743	.004620	.004508	.004403
3.5	.005437	.005281	.005138	.005007	.004887	.004776	.004673
4.0	.005702	.005548	.005407	.005279	.005161	.005053	.004953
4.5	.005974	.005823	.005685	.005559	.005444	.005338	.005240
5.0	.006253	.006105	.005969	.005846	.005734	.005631	.005536
5.5	.006539	.006393	.006261	.006141	.006032	.005932	.005840
6.0	.006831	.006689	.006560	.006444	.006337	.006240	.006152
6.5	.007130	.006991	.006866	.006753	.006650	.006556	.006471
7.0	.007435	.007300	.007178	.007068	.006969	.006879	.006797
7.5	.007746	.007614	.007497	.007390	.007295	.007208	.007129
8.0	.008062	.007935	.007821	.007719	.007626	.007543	.007468
8.5	.008385	.008261	.008151	.008053	.007964	.007885	.007813
9.0	.008712	.008593	.008487	.008392	.008308	.008232	.008163
9.5	.009045	.008930	.008828	.008737	.008656	.008584	.008519
10.0	.009383	.009272	.009174	.009088	.009010	.008941	.008880
10.5	.009726	.009619	.009525	.009442	.009369	.009304	.009246
11.0	.010073	.009971	.009881	.009802	.009732	.009670	.009615
11.5	.010424	.010326	.010241	.010165	.010099	.010041	.009989
12.0	.010780	.010686	.010604	.010533	.010470	.010415	.010367
12.5	.011139	.011050	.010972	.010904	.010845	.010793	.010748
13.0	.011503	.011417	.011343	.011279	.011223	.011174	.011132
13.5	.011870	.011788	.011718	.011657	.011604	.011559	.011519
14.0	.012240	.012162	.012096	.012038	.011989	.011946	.011909
14.5	.012613	.012539	.012476	.012422	.012376	.012336	.012301
15.0	.012989	.012919	.012860	.012809	.012765	.012728	.012696
15.5	.013369	.013302	.013246	.013198	.013157	.013122	.013093
16.0	.013750	.013688	.013634	.013589	.013551	.013519	.013491
16.5	.014135	.014075	.014025	.013983	.013947	.013917	.013892
17.0	.014521	.014465	.014418	.014378	.014345	.014317	.014294
17.5	.014910	.014857	.014813	.014776	.014745	.014719	.014697
18.0	.015301	.015251	.015209	.015175	.015146	.015122	.015102
18.5	.015694	.015647	.015608	.015575	.015549	.015526	.015508
19.0	.016088	.016044	.016007	.015977	.015952	.015932	.015915
19.5	.016484	.016443	.016409	.016381	.016358	.016339	.016323
20.0	.016882	.016843	.016811	.016785	.016764	.016746	.016732
20.5	.017281	.017245	.017215	.017191	.017171	.017155	.017142
21.0	.017682	.017647	.017620	.017597	.017579	.017564	.017552
21.5	.018084	.018051	.018025	.018005	.017988	.017974	.017963
22.0	.018487	.018456	.018432	.018413	.018397	.018385	.018375
22.5	.018891	.018862	.018840	.018822	.018808	.018796	.018787
23.0	.019296	.019269	.019248	.019232	.019219	.019208	.019200
23.5	.019702	.019677	.019658	.019642	.019630	.019620	.019613
24.0	.020108	.020085	.020067	.020053	.020042	.020033	.020026
24.5	.020516	.020495	.020478	.020465	.020455	.020446	.020440
25.0	.020924	.020904	.020889	.020877	.020867	.020860	.020854

Table 8. (con't) Monthly Payments Required to Amortize \$1, Even Payments

Interest Rate (%)	Repayment Period (Years)						Never
	29	30	35	40	45	50	
1.0	.003312	.003217	.002823	.002529	.002301	.002119	.000834
1.5	.003546	.003452	.003062	.002772	.002548	.002371	.001250
2.0	.003790	.003697	.003313	.003029	.002810	.002638	.001667
2.5	.004043	.003952	.003575	.003298	.003087	.002922	.002084
3.0	.004306	.004217	.003849	.003580	.003377	.003220	.002500
3.5	.004579	.004491	.004133	.003874	.003681	.003533	.002917
4.0	.004860	.004775	.004428	.004180	.003996	.003858	.003334
4.5	.005150	.005067	.004733	.004496	.004323	.004194	.003750
5.0	.005449	.005369	.005047	.004822	.004661	.004542	.004167
5.5	.005756	.005678	.005371	.005158	.005008	.004899	.004584
6.0	.006071	.005996	.005702	.005503	.005363	.005265	.005000
6.5	.006393	.006321	.006042	.005855	.005727	.005638	.005417
7.0	.006722	.006654	.006389	.006215	.006098	.006017	.005834
7.5	.007058	.006993	.006743	.006581	.006474	.006403	.006250
8.0	.007400	.007338	.007103	.006954	.006857	.006793	.006667
8.5	.007748	.007690	.007469	.007331	.007244	.007188	.007084
9.0	.008102	.008047	.007840	.007714	.007636	.007586	.007500
9.5	.008461	.008409	.008217	.008101	.008031	.007988	.007917
10.0	.008825	.008776	.008597	.008492	.008429	.008392	.008334
10.5	.009194	.009148	.008982	.008886	.008830	.008798	.008750
11.0	.009567	.009524	.009370	.009283	.009234	.009206	.009167
11.5	.009944	.009903	.009762	.009683	.009640	.009615	.009584
12.0	.010324	.010287	.010156	.010085	.010047	.010026	.010000
12.5	.010708	.010673	.010553	.010490	.010456	.010438	.010417
13.0	.011095	.011062	.010952	.010896	.010866	.010851	.010834
13.5	.011485	.011455	.011354	.011303	.011277	.011264	.011250
14.0	.011877	.011849	.011757	.011712	.011689	.011678	.011667
14.5	.012272	.012246	.012162	.012122	.012102	.012093	.012084
15.0	.012668	.012645	.012569	.012533	.012516	.012508	.012500
15.5	.013067	.013046	.012976	.012944	.012930	.012923	.012917
16.0	.013468	.013448	.013385	.013357	.013344	.013339	.013334
16.5	.013870	.013852	.013795	.013770	.013759	.013754	.013750
17.0	.014274	.014257	.014206	.014184	.014174	.014170	.014167
17.5	.014679	.014664	.014617	.014598	.014590	.014586	.014584
18.0	.015085	.015071	.015029	.015012	.015005	.015002	.015000
18.5	.015493	.015480	.015442	.015427	.015421	.015419	.015417
19.0	.015901	.015889	.015855	.015842	.015837	.015835	.015834
19.5	.016310	.016300	.016269	.016258	.016253	.016252	.016250
20.0	.016720	.016711	.016683	.016673	.016669	.016668	.016667
20.5	.017131	.017122	.017098	.017089	.017086	.017084	.017084
21.0	.017542	.017535	.017512	.017505	.017502	.017501	.017500
21.5	.017954	.017947	.017928	.017921	.017918	.017918	.017917
22.0	.018367	.018360	.018343	.018337	.018335	.018334	.018334
22.5	.018780	.018774	.018758	.018753	.018751	.018751	.018750
23.0	.019193	.019188	.019174	.019169	.019168	.019167	.019167
23.5	.019607	.019602	.019590	.019586	.019584	.019584	.019584
24.0	.020021	.020017	.020005	.020002	.020001	.020001	.020000
24.5	.020435	.020431	.020421	.020418	.020418	.020417	.020417
25.0	.020850	.020846	.020837	.020835	.020834	.020834	.020834

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