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## APPENDIX A Page A-1

**TABLE A.1** Present Value of \$1

Periods	2%	3%	3.75%	4%	4.25%	5%	6%	7%	8%
1	0.9804	0.9709	0.9639	0.9615	0.9592	0.9524	0.9434	0.9346	0.9259
2	0.9612	0.9426	0.9290	0.9246	0.9201	0.9070	0.8900	0.8734	0.8573
3	0.9423	0.9151	0.8954	0.8890	0.8826	0.8638	0.8396	0.8163	0.7938
4	0.9238	0.8885	0.8631	0.8548	0.8466	0.8227	0.7921	0.7629	0.7350
5	0.9057	0.8626	0.8319	0.8219	0.8121	0.7835	0.7473	0.7130	0.6806
6	0.8880	0.8375	0.8018	0.7903	0.7790	0.7462	0.7050	0.6663	0.6302
7	0.8706	0.8131	0.7728	0.7599	0.7473	0.7107	0.6651	0.6227	0.5835
8	0.8535	0.7894	0.7449	0.7307	0.7168	0.6768	0.6274	0.5820	0.5403
9	0.8368	0.7664	0.7180	0.7026	0.6876	0.6446	0.5919	0.5439	0.5002
10	0.8203	0.7441	0.6920	0.6756	0.6595	0.6139	0.5584	0.5083	0.4632
20	0.6730	0.5537	0.4789	0.4564	0.4350	0.3769	0.3118	0.2584	0.2145
Periods	9%	10%	11%	12%	13%	14%	15%	20%	25%
1	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8333	0.8000
2	0.8417	0.8264	0.8116	0.7972	0.7831	0.7695	0.7561	0.6944	0.6400
3	0.7722	0.7513	0.7312	0.7118	0.6931	0.6750	0.6575	0.5787	0.5120
4	0.7084	0.6830	0.6587	0.6355	0.6133	0.5921	0.5718	0.4823	0.4096
5	0.6499	0.6209	0.5935	0.5674	0.5428	0.5194	0.4972	0.4019	0.3277
6	0.5963	0.5645	0.5346	0.5066	0.4803	0.4556	0.4323	0.3349	0.2621
7	0.5470	0.5132	0.4817	0.4523	0.4251	0.3996	0.3759	0.2791	0.2097
8	0.5019	0.4665	0.4339	0.4039	0.3762	0.3506	0.3269	0.2326	0.1678
9	0.4604	0.4241	0.3909	0.3606	0.3329	0.3075	0.2843	0.1938	0.1342
10	0.4224	0.3855	0.3522	0.3220	0.2946	0.2697	0.2472	0.1615	0.1074
20	0.1784	0.1486	0.1240	0.1037	0.0868	0.0728	0.0611	0.0261	0.0115

**TABLE A.2** Present Value of Annuity of \$1

Periods*	2%	3%	3.75%	4%	4.25%	5%	6%	7%	8%
1	0.9804	0.9709	0.9639	0.9615	0.9592	0.9524	0.9434	0.9346	0.9259
2	1.9416	1.9135	1.8929	1.8861	1.8794	1.8594	1.8334	1.8080	1.7833
3	2.8839	2.8286	2.7883	2.7751	2.7620	2.7232	2.6730	2.6243	2.5771
4	3.8077	3.7171	3.6514	3.6299	3.6096	3.5460	3.4651	3.3872	3.3121
5	4.7135	4.5797	4.4833	4.4518	4.4207	4.3295	4.2124	4.1002	3.9927
6	5.6014	5.4172	5.2851	5.2421	5.1997	5.0757	4.9173	4.7665	4.6229
7	6.4720	6.2303	6.0579	6.0021	5.9470	5.7864	5.5824	5.3893	5.2064
8	7.3255	7.0197	6.8028	6.7327	6.6638	6.4632	6.2098	5.9713	5.7466
9	8.1622	7.7861	7.5208	7.4353	7.3513	7.1078	6.8017	6.5152	6.2469
10	8.9826	8.5302	8.2128	8.1109	8.0109	7.7217	7.3601	7.0236	6.7101
20	16.3514	14.8775	13.8962	13.5903	13.2944	12.4622	11.4699	10.5940	9.8181

\*There is one payment each period.

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Periods*	9%	10%	11%	12%	13%	14%	15%	20%	25%
1	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8333	0.8000
2	1.7591	1.7355	1.7125	1.6901	1.6681	1.6467	1.6257	1.5278	1.4400
3	2.5313	2.4869	2.4437	2.4018	2.3612	2.3216	2.2832	2.1065	1.9520
4	3.2397	3.1699	3.1024	3.0373	2.9745	2.9137	2.8550	2.5887	2.3616
5	3.8897	3.7908	3.6959	3.6048	3.5172	3.4331	3.3522	2.9906	2.6893
6	4.4859	4.3553	4.2305	4.1114	3.9975	3.8887	3.7845	3.3255	2.9514
7	5.0330	4.8684	4.7122	4.5638	4.4226	4.2883	4.1604	3.6046	3.1611
8	5.5348	5.3349	5.1461	4.9676	4.7988	4.6389	4.4873	3.8372	3.3289
9	5.9952	5.7590	5.5370	5.3282	5.1317	4.9464	4.7716	4.0310	3.4631
10	6.4177	6.1446	5.8892	5.6502	5.4262	5.2161	5.0188	4.1925	3.5705
20	9.1285	8.5136	7.9633	7.4694	7.0248	6.6231	6.2593	4.8696	3.9539

\*There is one payment each period.

TABLE A.3 Future Value of \$1

Periods	2%	3%	3.75%	4%	4.25%	5%	6%	7%	8%
0	1.	1.	1.	1.	1.	1.	1.	1.	1.
1	1.02	1.03	1.0375	1.04	1.0425	1.05	1.06	1.07	1.08
2	1.0404	1.0609	1.0764	1.0816	1.0868	1.1025	1.1236	1.1449	1.1664
3	1.0612	1.0927	1.1168	1.1249	1.1330	1.1576	1.1910	1.2250	1.2597
4	1.0824	1.1255	1.1587	1.1699	1.1811	1.2155	1.2625	1.3108	1.3605
5	1.1041	1.1593	1.2021	1.2167	1.2313	1.2763	1.3382	1.4026	1.4693
6	1.1262	1.1941	1.2472	1.2653	1.2837	1.3401	1.4185	1.5007	1.5869
7	1.1487	1.2299	1.2939	1.3159	1.3382	1.4071	1.5036	1.6058	1.7138
8	1.1717	1.2668	1.3425	1.3686	1.3951	1.4775	1.5938	1.7182	1.8509
9	1.1951	1.3048	1.3928	1.4233	1.4544	1.5513	1.6895	1.8385	1.9990
10	1.2190	1.3439	1.4450	1.4802	1.5162	1.6289	1.7908	1.9672	2.1589
20	1.4859	1.8061	2.0882	2.1911	2.2989	2.6533	3.2071	3.8697	4.6610

  

Periods	9%	10%	11%	12%	13%	14%	15%	20%	25%
0	1.	1.	1.	1.	1.	1.	1.	1.	1.
1	1.09	1.10	1.11	1.12	1.13	1.14	1.15	1.20	1.25
2	1.1881	1.2100	1.2321	1.2544	1.2769	1.2996	1.3225	1.4400	1.5625
3	1.2950	1.3310	1.3676	1.4049	1.4429	1.4815	1.5209	1.7280	1.9531
4	1.4116	1.4641	1.5181	1.5735	1.6305	1.6890	1.7490	2.0736	2.4414
5	1.5386	1.6105	1.6851	1.7623	1.8424	1.9254	2.0114	2.4883	3.0518
6	1.6771	1.7716	1.8704	1.9738	2.0820	2.1950	2.3131	2.9860	3.8147
7	1.8280	1.9487	2.0762	2.2107	2.3526	2.5023	2.6600	3.5832	4.7684
8	1.9926	2.1436	2.3045	2.4760	2.6584	2.8526	3.0590	4.2998	5.9605
9	2.1719	2.3579	2.5580	2.7731	3.0040	3.2519	3.5179	5.1598	7.4506
10	2.3674	2.5937	2.8394	3.1058	3.3946	3.7072	4.0456	6.1917	9.3132
20	5.6044	6.7275	8.0623	9.6463	11.5231	13.7435	16.3665	38.3376	86.7362

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**TABLE A.4** Future Value of Annuity of \$1

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Periods*	2%	3%	3.75%	4%	4.25%	5%	6%	7%	8%
1	1.	1.	1.	1.	1.	1.	1.	1.	1.
2	2.02	2.03	2.0375	2.04	2.0425	2.05	2.06	2.07	2.08
3	3.0604	3.0909	3.1139	3.1216	3.1293	3.1525	3.1836	3.2149	3.2464
4	4.1216	4.1836	4.2307	4.2465	4.2623	4.3101	4.3746	4.4399	4.5061
5	5.2040	5.3091	5.3893	5.4163	5.4434	5.5256	5.6371	5.7507	5.8666
6	6.3081	6.4684	6.5914	6.6330	6.6748	6.8019	6.9753	7.1533	7.3359
7	7.4343	7.6625	7.8386	7.8983	7.9585	8.1420	8.3938	8.6540	8.9228
8	8.5830	8.8923	9.1326	9.2142	9.2967	9.5491	9.8975	10.2598	10.6366
9	9.7546	10.1591	10.4750	10.5828	10.6918	11.0266	11.4913	11.9780	12.4876
10	10.9497	11.4639	11.8678	12.0061	12.1462	12.5779	13.1808	13.8164	14.4866
20	24.2974	26.8704	29.0174	29.7781	30.5625	33.0660	36.7856	40.9955	45.7620
Periods*	9%	10%	11%	12%	13%	14%	15%	20%	25%
1	1.	1.	1.	1.	1.	1.	1.	1.	1.
2	2.09	2.10	2.11	2.12	2.13	2.14	2.15	2.20	2.25
3	3.2781	3.3100	3.3421	3.3744	3.4069	3.4396	3.4725	3.6400	3.8125
4	4.5731	4.6410	4.7097	4.7793	4.8498	4.9211	4.9934	5.3680	5.7656
5	5.9847	6.1051	6.2278	6.3528	6.4803	6.6101	6.7424	7.4416	8.2070
6	7.5233	7.7156	7.9129	8.1152	8.3227	8.5355	8.7537	9.9299	11.2588
7	9.2004	9.4872	9.7833	10.0890	10.4047	10.7305	11.0668	12.9159	15.0735
8	11.0285	11.4359	11.8594	12.2997	12.7573	13.2328	13.7268	16.4991	19.8419
9	13.0210	13.5975	14.1640	14.7757	15.4157	16.0853	16.7858	20.7989	25.8023
10	15.1929	15.9374	16.7220	17.5487	18.4197	19.3373	20.3037	25.9587	33.2529
20	51.1601	57.2750	64.2028	72.0524	80.9468	91.0249	102.4436	186.6880	342.9447

\*There is one payment each period.