

Life Expectancies for All Races and Both Sexes

Age	Expectancy	Age	Expectancy
0-1	77.2	55-56	26.0
1-2	76.7	56-57	25.1
2-3	75.5	57-58	24.3
3-4	74.8	58-59	23.5
4-5	73.8	59-60	22.7
5-6	72.8	60-61	21.9
6-7	71.8	61-62	21.1
7-8	70.8	62-63	20.3
8-9	69.8	63-64	19.6
9-10	68.8	64-65	18.8
10-11	67.9	65-66	18.1
11-12	66.9	66-67	17.4
12-13	65.9	67-68	16.7
13-14	64.9	68-69	16.0
14-15	63.9	69-70	15.3
15-16	62.9	70-71	14.6
16-17	61.9	71-72	14.0
17-18	61.0	72-73	13.3
18-19	60.0	73-74	12.7
19-20	59.1	74-75	12.1
20-21	58.1	75-76	11.5
21-22	57.2	76-77	10.9
22-23	56.2	77-78	10.3
23-24	55.3	78-79	9.80
24-25	54.3	79-80	9.30
25-26	53.4	80-81	8.80
26-27	52.4	81-82	8.30
27-28	51.5	82-83	7.80
28-29	50.5	83-84	7.30
29-30	49.6	84-85	6.90
30-31	48.6	85-86	6.50
31-32	47.7	86-87	6.10
32-33	46.7	87-88	5.80
33-34	45.8	88-89	5.40
34-35	44.8	89-90	5.10
35-36	43.9	90-91	4.80
36-37	43.0	91-92	4.50
37-38	42.0	92-93	4.30
38-39	41.1	93-94	4.00
39-40	40.2	94-95	3.80
40-41	39.2	95-96	3.60
41-42	38.3	96-97	3.40
42-43	37.4	97-98	3.20
43-44	36.5	98-99	3.00
44-45	35.6	99-100	2.80
45-46	34.7	100+	2.70
46-47	33.8		

47-48	32.9
48-49	32.0
49-50	31.1
50-51	30.3
51-52	29.4
52-53	28.5
53-54	27.7
54-55	26.8

Source: National Vital Statistics Reports, Vol. 52, No. 14, February 18, 2004.

PRESENT VALUE TABLE OF A \$1 ANNUITY RECEIVED AT THE END OF EACH TIME PERIOD
FOR THE NUMBER OF TIME PERIODS INDICATED

N	Interest Rate Per Time Period										
	0.75%	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
1	0.993	0.990	0.988	0.985	0.983	0.980	0.976	0.971	0.966	0.962	0.957
2	1.978	1.970	1.963	1.956	1.949	1.942	1.927	1.913	1.900	1.886	1.873
3	2.956	2.941	2.927	2.912	2.898	2.884	2.856	2.829	2.802	2.775	2.749
4	3.926	3.902	3.878	3.854	3.831	3.808	3.762	3.717	3.673	3.630	3.588
5	4.889	4.853	4.818	4.783	4.748	4.713	4.646	4.580	4.515	4.452	4.390
6	5.846	5.795	5.746	5.697	5.649	5.601	5.508	5.417	5.329	5.242	5.158
7	6.795	6.728	6.663	6.598	6.535	6.472	6.349	6.230	6.115	6.002	5.893
8	7.737	7.652	7.568	7.486	7.405	7.325	7.170	7.020	6.874	6.733	6.596
9	8.672	8.566	8.462	8.361	8.260	8.162	7.971	7.786	7.608	7.435	7.269
10	9.600	9.471	9.346	9.222	9.101	8.983	8.752	8.530	8.317	8.111	7.913
11	10.521	10.368	10.218	10.071	9.927	9.787	9.514	9.253	9.002	8.760	8.529
12	11.435	11.255	11.079	10.908	10.740	10.575	10.258	9.954	9.663	9.385	9.119
13	12.342	12.134	11.930	11.732	11.538	11.348	10.983	10.635	10.303	9.986	9.683
14	13.243	13.004	12.771	12.543	12.322	12.106	11.691	11.296	10.921	10.563	10.223
15	14.137	13.865	13.601	13.343	13.093	12.849	12.381	11.938	11.517	11.118	10.740
16	15.024	14.718	14.420	14.131	13.850	13.578	13.055	12.561	12.094	11.652	11.234
17	15.905	15.562	15.230	14.908	14.595	14.292	13.712	13.166	12.651	12.166	11.707
18	16.779	16.398	16.030	15.673	15.327	14.992	14.353	13.754	13.190	12.659	12.160
19	17.647	17.226	16.819	16.426	16.046	15.678	14.979	14.324	13.710	13.134	12.593
20	18.508	18.046	17.599	17.169	16.753	16.351	15.589	14.877	14.212	13.590	13.008
21	19.363	18.857	18.370	17.900	17.448	17.011	16.185	15.415	14.698	14.029	13.405
22	20.211	19.660	19.131	18.621	18.130	17.658	16.765	15.937	15.167	14.451	13.784
23	21.053	20.456	19.882	19.331	18.801	18.292	17.332	16.444	15.620	14.857	14.148
24	21.889	21.243	20.624	20.030	19.461	18.914	17.885	16.936	16.058	15.247	14.495
25	22.719	22.023	21.357	20.720	20.109	19.523	18.424	17.413	16.482	15.622	14.828
26	23.542	22.795	22.081	21.399	20.746	20.121	18.951	17.877	16.890	15.983	15.147
27	24.359	23.560	22.796	22.068	21.372	20.707	19.464	18.327	17.285	16.330	15.451
28	25.171	24.316	23.503	22.727	21.987	21.281	19.965	18.764	17.667	16.663	15.743
29	25.976	25.066	24.200	23.376	22.592	21.844	20.454	19.188	18.036	16.984	16.022
30	26.775	25.808	24.889	24.016	23.186	22.396	20.930	19.600	18.392	17.292	16.289
31	27.568	26.542	25.569	24.646	23.770	22.938	21.395	20.000	18.736	17.588	16.544
32	28.356	27.270	26.241	25.267	24.344	23.468	21.849	20.389	19.069	17.874	16.789
33	29.137	27.990	26.905	25.879	24.908	23.989	22.292	20.766	19.390	18.148	17.023
34	29.913	28.703	27.560	26.482	25.462	24.499	22.724	21.132	19.701	18.411	17.247
35	30.683	29.409	28.200	27.076	26.007	24.999	23.145	21.487	20.001	18.665	17.461
36	31.447	30.108	28.847	27.661	26.543	25.489	23.556	21.832	20.290	18.908	17.666
37	32.205	30.800	29.479	28.237	27.069	25.969	23.957	22.167	20.571	19.143	17.862
38	32.958	31.485	30.103	28.805	27.586	26.441	24.349	22.492	20.841	19.368	18.050
39	33.705	32.163	30.719	29.365	28.095	26.903	24.730	22.808	21.102	19.584	18.230
40	34.447	32.835	31.327	29.916	28.594	27.355	25.103	23.115	21.355	19.793	18.402
41	35.183	33.500	31.928	30.459	29.085	27.799	25.466	23.412	21.599	19.993	18.566
42	35.914	34.158	32.521	30.994	29.568	28.235	25.821	23.701	21.835	20.186	18.724

43	36.639	34.810	33.107	31.521	30.042	28.662	26.166	23.982	22.063	20.371	18.874
44	37.359	35.455	33.686	32.041	30.508	29.080	26.504	24.254	22.283	20.549	19.018
45	38.073	36.095	34.258	32.552	30.966	29.490	26.833	24.519	22.495	20.720	19.156
46	38.782	36.727	34.823	33.056	31.416	29.892	27.154	24.775	22.701	20.885	19.288
47	39.486	37.354	35.381	33.553	31.859	30.287	27.467	25.025	22.899	21.043	19.415
48	40.185	37.974	35.931	34.043	32.294	30.673	27.773	25.267	23.091	21.195	19.536
49	40.878	38.588	36.476	34.525	32.721	31.052	28.071	25.502	23.277	21.341	19.651
50	41.566	39.196	37.013	35.000	33.141	31.424	28.362	25.730	23.456	21.482	19.762
51	42.250	39.798	37.544	35.468	33.554	31.788	28.646	25.951	23.629	21.617	19.868
52	42.928	40.394	38.068	35.929	33.960	32.145	28.923	26.166	23.796	21.748	19.969
53	43.601	40.984	38.585	36.383	34.358	32.495	29.193	26.375	23.957	21.873	20.066
54	44.269	41.569	39.097	36.831	34.750	32.838	29.457	26.578	24.113	21.993	20.159
55	44.932	42.147	39.602	37.271	35.135	33.175	29.714	26.774	24.264	22.109	20.248
56	45.590	42.720	40.100	37.706	35.514	33.505	29.965	26.965	24.410	22.220	20.333
57	46.243	43.287	40.593	38.134	35.886	33.828	30.210	27.151	24.550	22.327	20.414
58	46.891	43.849	41.080	38.556	36.252	34.145	30.448	27.331	24.686	22.430	20.492
59	47.535	44.405	41.560	38.971	36.611	34.456	30.681	27.506	24.818	22.528	20.567
60	48.173	44.955	42.035	39.380	36.964	34.761	30.909	27.676	24.945	22.623	20.638
61	48.807	45.500	42.503	39.784	37.311	35.060	31.130	27.840	25.067	22.715	20.706
62	49.437	46.040	42.966	40.181	37.652	35.353	31.347	28.000	25.186	22.803	20.772
63	50.061	46.574	43.423	40.572	37.987	35.640	31.558	28.156	25.300	22.887	20.834
64	50.681	47.103	43.875	40.958	38.317	35.921	31.764	28.306	25.411	22.969	20.894
65	51.296	47.627	44.321	41.338	38.641	36.197	31.965	28.453	25.518	23.047	20.951
66	51.907	48.145	44.761	41.712	38.959	36.468	32.161	28.595	25.621	23.122	21.006
67	52.513	48.659	45.197	42.081	39.272	36.733	32.352	28.733	25.721	23.194	21.058
68	53.115	49.167	45.626	42.444	39.579	36.994	32.538	28.867	25.817	23.264	21.108
69	53.712	49.670	46.051	42.802	39.881	37.249	32.720	28.997	25.910	23.330	21.156
70	54.305	50.169	46.470	43.155	40.178	37.499	32.898	29.123	26.000	23.395	21.202
71	54.893	50.662	46.884	43.502	40.470	37.744	33.071	29.246	26.087	23.456	21.246
72	55.477	51.150	47.292	43.845	40.756	37.984	33.240	29.365	26.171	23.516	21.288
N	0.75%	1.00%	1.25%	1.50%	1.75%	2.00%	2.50%	3.00%	3.50%	4.00%	4.50%
73	56.056	51.634	47.696	44.182	41.038	38.220	33.405	29.481	26.253	23.573	21.328
74	56.632	52.113	48.095	44.514	41.315	38.451	33.566	29.593	26.331	23.628	21.367
75	57.203	52.587	48.489	44.842	41.587	38.677	33.723	29.702	26.407	23.680	21.404
76	57.769	53.056	48.878	45.164	41.855	38.899	33.876	29.808	26.480	23.731	21.439
77	58.332	53.521	49.262	45.482	42.118	39.117	34.025	29.910	26.551	23.780	21.473
78	58.890	53.981	49.642	45.795	42.376	39.330	34.171	30.010	26.619	23.827	21.505
79	59.444	54.437	50.016	46.103	42.630	39.539	34.313	30.107	26.685	23.872	21.536
80	59.994	54.888	50.387	46.407	42.880	39.745	34.452	30.201	26.749	23.915	21.565
81	60.540	55.335	50.752	46.707	43.125	39.946	34.587	30.292	26.810	23.957	21.594
82	61.082	55.777	51.113	47.002	43.366	40.143	34.719	30.381	26.870	23.997	21.621
83	61.620	56.215	51.470	47.292	43.603	40.336	34.848	30.467	26.928	24.036	21.647
84	62.154	56.648	51.822	47.579	43.836	40.526	34.974	30.550	26.983	24.073	21.671
85	62.684	57.078	52.170	47.861	44.065	40.711	35.096	30.631	27.037	24.109	21.695
86	63.210	57.503	52.514	48.139	44.290	40.893	35.216	30.710	27.089	24.143	21.718
87	63.732	57.923	52.853	48.412	44.511	41.072	35.333	30.786	27.139	24.176	21.740
88	64.250	58.340	53.188	48.682	44.728	41.247	35.446	30.860	27.187	24.207	21.760
89	64.764	58.752	53.519	48.948	44.942	41.419	35.557	30.932	27.234	24.238	21.780
90	65.275	59.161	53.846	49.210	45.152	41.587	35.666	31.002	27.279	24.267	21.799
91	65.781	59.565	54.169	49.468	45.358	41.752	35.771	31.070	27.323	24.295	21.817
92	66.284	59.966	54.488	49.722	45.561	41.914	35.875	31.136	27.365	24.323	21.835
93	66.783	60.362	54.803	49.972	45.760	42.072	35.975	31.200	27.406	24.349	21.852
94	67.279	60.754	55.114	50.219	45.956	42.228	36.073	31.262	27.445	24.374	21.868
95	67.770	61.143	55.421	50.462	46.148	42.380	36.169	31.323	27.484	24.398	21.883
96	68.258	61.528	55.725	50.702	46.337	42.529	36.263	31.381	27.520	24.421	21.897
97	68.743	61.909	56.024	50.938	46.523	42.676	36.354	31.438	27.556	24.443	21.911
98	69.224	62.286	56.320	51.170	46.706	42.820	36.443	31.493	27.590	24.465	21.925
99	69.701	62.659	56.613	51.399	46.885	42.960	36.529	31.547	27.623	24.485	21.938

10070.175 63.029 56.901 51.625 47.061 43.098 36.614 31.599 27.655 24.505 21.950
 Note: N represents the number of time periods.

PRESENT VALUE TABLE OF A \$1 ANNUITY RECEIVED AT THE END OF EACH TIME PERIOD FOR THE NUMBER OF TIME PERIODS INDICATED

N	Interest Rate Per Time Period										
	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%
1	0.952	0.948	0.943	0.939	0.935	0.930	0.926	0.922	0.917	0.913	0.909
2	1.859	1.846	1.833	1.821	1.808	1.796	1.783	1.771	1.759	1.747	1.736
3	2.723	2.698	2.673	2.648	2.624	2.601	2.577	2.554	2.531	2.509	2.487
4	3.546	3.505	3.465	3.426	3.387	3.349	3.312	3.276	3.240	3.204	3.170
5	4.329	4.270	4.212	4.156	4.100	4.046	3.993	3.941	3.890	3.840	3.791
6	5.076	4.996	4.917	4.841	4.767	4.694	4.623	4.554	4.486	4.420	4.355
7	5.786	5.683	5.582	5.485	5.389	5.297	5.206	5.119	5.033	4.950	4.868
8	6.463	6.335	6.210	6.089	5.971	5.857	5.747	5.639	5.535	5.433	5.335
9	7.108	6.952	6.802	6.656	6.515	6.379	6.247	6.119	5.995	5.875	5.759
10	7.722	7.538	7.360	7.189	7.024	6.864	6.710	6.561	6.418	6.279	6.145
11	8.306	8.093	7.887	7.689	7.499	7.315	7.139	6.969	6.805	6.647	6.495
12	8.863	8.619	8.384	8.159	7.943	7.735	7.536	7.345	7.161	6.984	6.814
13	9.394	9.117	8.853	8.600	8.358	8.126	7.904	7.691	7.487	7.291	7.103
14	9.899	9.590	9.295	9.014	8.745	8.489	8.244	8.010	7.786	7.572	7.367
15	10.380	10.038	9.712	9.403	9.108	8.827	8.559	8.304	8.061	7.828	7.606
16	10.838	10.462	10.106	9.768	9.447	9.142	8.851	8.575	8.313	8.062	7.824
17	11.274	10.865	10.477	10.111	9.763	9.434	9.122	8.825	8.544	8.276	8.022
18	11.690	11.246	10.828	10.432	10.059	9.706	9.372	9.055	8.756	8.471	8.201
19	12.085	11.608	11.158	10.735	10.336	9.959	9.604	9.268	8.950	8.650	8.365
20	12.462	11.950	11.470	11.019	10.594	10.194	9.818	9.463	9.129	8.812	8.514
21	12.821	12.275	11.764	11.285	10.836	10.413	10.017	9.644	9.292	8.961	8.649
22	13.163	12.583	12.042	11.535	11.061	10.617	10.201	9.810	9.442	9.097	8.772
23	13.489	12.875	12.303	11.770	11.272	10.807	10.371	9.963	9.580	9.221	8.883
24	13.799	13.152	12.550	11.991	11.469	10.983	10.529	10.104	9.707	9.334	8.985
25	14.094	13.414	12.783	12.198	11.654	11.147	10.675	10.234	9.823	9.438	9.077
26	14.375	13.662	13.003	12.392	11.826	11.299	10.810	10.354	9.929	9.532	9.161
27	14.643	13.898	13.211	12.575	11.987	11.441	10.935	10.465	10.027	9.618	9.237
28	14.898	14.121	13.406	12.746	12.137	11.573	11.051	10.566	10.116	9.697	9.307
29	15.141	14.333	13.591	12.907	12.278	11.696	11.158	10.660	10.198	9.769	9.370
30	15.372	14.534	13.765	13.059	12.409	11.810	11.258	10.747	10.274	9.835	9.427
31	15.593	14.724	13.929	13.201	12.532	11.917	11.350	10.827	10.343	9.895	9.479
32	15.803	14.904	14.084	13.334	12.647	12.015	11.435	10.900	10.406	9.950	9.526
33	16.003	15.075	14.230	13.459	12.754	12.107	11.514	10.968	10.464	10.000	9.569
34	16.193	15.237	14.368	13.577	12.854	12.193	11.587	11.030	10.518	10.045	9.609
35	16.374	15.391	14.498	13.687	12.948	12.273	11.655	11.088	10.567	10.087	9.644
36	16.547	15.536	14.621	13.791	13.035	12.347	11.717	11.141	10.612	10.125	9.677
37	16.711	15.674	14.737	13.888	13.117	12.415	11.775	11.190	10.653	10.160	9.706
38	16.868	15.805	14.846	13.979	13.193	12.479	11.829	11.235	10.691	10.192	9.733
39	17.017	15.929	14.949	14.065	13.265	12.539	11.879	11.276	10.726	10.221	9.757
40	17.159	16.046	15.046	14.146	13.332	12.594	11.925	11.315	10.757	10.247	9.779
41	17.294	16.157	15.138	14.221	13.394	12.646	11.967	11.350	10.787	10.271	9.799
42	17.423	16.263	15.225	14.292	13.452	12.694	12.007	11.382	10.813	10.294	9.817
43	17.546	16.363	15.306	14.359	13.507	12.739	12.043	11.412	10.838	10.314	9.834
N	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%	8.00%	8.50%	9.00%	9.50%	10.00%
44	17.663	16.458	15.383	14.421	13.558	12.780	12.077	11.440	10.861	10.332	9.849
45	17.774	16.548	15.456	14.480	13.606	12.819	12.108	11.465	10.881	10.349	9.863
46	17.880	16.633	15.524	14.535	13.650	12.855	12.137	11.489	10.900	10.364	9.875
47	17.981	16.714	15.589	14.587	13.692	12.888	12.164	11.510	10.918	10.378	9.887
48	18.077	16.790	15.650	14.636	13.730	12.919	12.189	11.530	10.934	10.391	9.897
49	18.169	16.863	15.708	14.682	13.767	12.948	12.212	11.549	10.948	10.403	9.906
50	18.256	16.932	15.762	14.725	13.801	12.975	12.233	11.566	10.962	10.414	9.915
51	18.339	16.997	15.813	14.765	13.832	13.000	12.253	11.581	10.974	10.423	9.923

52	18.418	17.058	15.861	14.803	13.862	13.023	12.272	11.596	10.985	10.432	9.930
53	18.493	17.117	15.907	14.838	13.890	13.045	12.288	11.609	10.996	10.441	9.936
54	18.565	17.173	15.950	14.872	13.916	13.065	12.304	11.621	11.005	10.448	9.942
55	18.633	17.225	15.991	14.903	13.940	13.084	12.319	11.632	11.014	10.455	9.947
56	18.699	17.275	16.029	14.932	13.963	13.101	12.332	11.643	11.022	10.461	9.952
57	18.761	17.322	16.065	14.960	13.984	13.117	12.344	11.652	11.029	10.467	9.956
58	18.820	17.367	16.099	14.986	14.003	13.132	12.356	11.661	11.036	10.472	9.960
59	18.876	17.410	16.131	15.010	14.022	13.146	12.367	11.669	11.042	10.477	9.964
60	18.929	17.450	16.161	15.033	14.039	13.159	12.377	11.677	11.048	10.481	9.967
61	18.980	17.488	16.190	15.054	14.055	13.172	12.386	11.684	11.053	10.485	9.970
62	19.029	17.524	16.217	15.075	14.070	13.183	12.394	11.690	11.058	10.488	9.973
63	19.075	17.558	16.242	15.094	14.084	13.193	12.402	11.696	11.062	10.492	9.975
64	19.119	17.591	16.266	15.111	14.098	13.203	12.409	11.701	11.066	10.495	9.978
65	19.161	17.622	16.289	15.128	14.110	13.212	12.416	11.706	11.070	10.497	9.980
66	19.201	17.651	16.310	15.144	14.121	13.221	12.422	11.711	11.073	10.500	9.981
67	19.239	17.679	16.331	15.158	14.132	13.228	12.428	11.715	11.077	10.502	9.983
68	19.275	17.705	16.350	15.172	14.142	13.236	12.433	11.719	11.079	10.504	9.985
69	19.310	17.730	16.368	15.185	14.152	13.243	12.438	11.722	11.082	10.506	9.986
70	19.343	17.753	16.385	15.197	14.160	13.249	12.443	11.726	11.084	10.508	9.987
71	19.374	17.776	16.401	15.209	14.169	13.255	12.447	11.729	11.087	10.510	9.988
72	19.404	17.797	16.416	15.219	14.176	13.260	12.451	11.732	11.089	10.511	9.990
73	19.432	17.817	16.430	15.230	14.183	13.265	12.455	11.734	11.091	10.512	9.990
74	19.459	17.836	16.443	15.239	14.190	13.270	12.458	11.737	11.092	10.514	9.991
75	19.485	17.854	16.456	15.248	14.196	13.275	12.461	11.739	11.094	10.515	9.992
76	19.509	17.871	16.468	15.256	14.202	13.279	12.464	11.741	11.095	10.516	9.993
77	19.533	17.887	16.479	15.264	14.208	13.282	12.467	11.743	11.097	10.517	9.994
78	19.555	17.903	16.490	15.271	14.213	13.286	12.469	11.744	11.098	10.517	9.994
79	19.576	17.917	16.500	15.278	14.218	13.289	12.471	11.746	11.099	10.518	9.995
80	19.596	17.931	16.509	15.285	14.222	13.292	12.474	11.747	11.100	10.519	9.995
81	19.616	17.944	16.518	15.291	14.226	13.295	12.475	11.749	11.101	10.520	9.996
82	19.634	17.956	16.526	15.297	14.230	13.298	12.477	11.750	11.102	10.520	9.996
83	19.651	17.968	16.534	15.302	14.234	13.300	12.479	11.751	11.102	10.521	9.996
84	19.668	17.979	16.542	15.307	14.237	13.303	12.481	11.752	11.103	10.521	9.997
85	19.684	17.990	16.549	15.312	14.240	13.305	12.482	11.753	11.104	10.522	9.997
86	19.699	18.000	16.556	15.316	14.243	13.307	12.483	11.754	11.104	10.522	9.997
87	19.713	18.009	16.562	15.320	14.246	13.309	12.485	11.755	11.105	10.522	9.997
88	19.727	18.018	16.568	15.324	14.249	13.310	12.486	11.756	11.105	10.523	9.998
89	19.740	18.027	16.573	15.328	14.251	13.312	12.487	11.756	11.106	10.523	9.998
90	19.752	18.035	16.579	15.331	14.253	13.313	12.488	11.757	11.106	10.523	9.998
91	19.764	18.043	16.584	15.335	14.255	13.315	12.489	11.758	11.107	10.524	9.998
92	19.775	18.050	16.588	15.338	14.257	13.316	12.489	11.758	11.107	10.524	9.998
93	19.786	18.057	16.593	15.341	14.259	13.317	12.490	11.759	11.107	10.524	9.999
94	19.796	18.063	16.597	15.343	14.261	13.318	12.491	11.759	11.108	10.524	9.999
95	19.806	18.069	16.601	15.346	14.263	13.319	12.492	11.760	11.108	10.524	9.999
96	19.815	18.075	16.605	15.348	14.264	13.320	12.492	11.760	11.108	10.525	9.999
97	19.824	18.081	16.608	15.350	14.266	13.321	12.493	11.760	11.109	10.525	9.999
98	19.832	18.086	16.611	15.352	14.267	13.322	12.493	11.761	11.109	10.525	9.999
99	19.840	18.091	16.615	15.354	14.268	13.323	12.494	11.761	11.109	10.525	9.999
100	19.848	18.096	16.618	15.356	14.269	13.324	12.494	11.761	11.109	10.525	9.999

Note: N represents the number of time periods.

PRESENT VALUE TABLE OF A \$1 ANNUITY RECEIVED AT THE END OF EACH TIME PERIOD FOR THE NUMBER OF TIME PERIODS INDICATED

N	Interest Rate Per Time Period										
	10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%
1	0.905	0.901	0.897	0.893	0.889	0.885	0.881	0.877	0.873	0.870	0.866
2	1.724	1.713	1.701	1.690	1.679	1.668	1.657	1.647	1.636	1.626	1.615
3	2.465	2.444	2.423	2.402	2.381	2.361	2.341	2.322	2.302	2.283	2.264
4	3.136	3.102	3.070	3.037	3.006	2.974	2.944	2.914	2.884	2.855	2.826

5	3.743	3.696	3.650	3.605	3.561	3.517	3.475	3.433	3.392	3.352	3.313
6	4.292	4.231	4.170	4.111	4.054	3.998	3.943	3.889	3.836	3.784	3.734
7	4.789	4.712	4.637	4.564	4.492	4.423	4.355	4.288	4.224	4.160	4.099
8	5.239	5.146	5.056	4.968	4.882	4.799	4.718	4.639	4.562	4.487	4.415
9	5.646	5.537	5.431	5.328	5.228	5.132	5.038	4.946	4.858	4.772	4.688
10	6.015	5.889	5.768	5.650	5.536	5.426	5.320	5.216	5.116	5.019	4.925
11	6.348	6.207	6.070	5.938	5.810	5.687	5.568	5.453	5.341	5.234	5.130
12	6.650	6.492	6.341	6.194	6.053	5.918	5.787	5.660	5.538	5.421	5.307
13	6.923	6.750	6.583	6.424	6.270	6.122	5.979	5.842	5.710	5.583	5.461
14	7.170	6.982	6.801	6.628	6.462	6.302	6.149	6.002	5.861	5.724	5.594
	N 10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%
15	7.394	7.191	6.997	6.811	6.633	6.462	6.299	6.142	5.992	5.847	5.709
16	7.596	7.379	7.172	6.974	6.785	6.604	6.431	6.265	6.106	5.954	5.808
17	7.779	7.549	7.329	7.120	6.920	6.729	6.547	6.373	6.206	6.047	5.895
18	7.945	7.702	7.470	7.250	7.040	6.840	6.649	6.467	6.294	6.128	5.969
19	8.095	7.839	7.596	7.366	7.147	6.938	6.739	6.550	6.370	6.198	6.034
20	8.231	7.963	7.710	7.469	7.241	7.025	6.819	6.623	6.437	6.259	6.090
21	8.354	8.075	7.811	7.562	7.326	7.102	6.889	6.687	6.495	6.312	6.139
22	8.465	8.176	7.903	7.645	7.401	7.170	6.951	6.743	6.546	6.359	6.181
23	8.566	8.266	7.984	7.718	7.467	7.230	7.005	6.792	6.590	6.399	6.217
24	8.657	8.348	8.058	7.784	7.526	7.283	7.053	6.835	6.629	6.434	6.249
25	8.739	8.422	8.124	7.843	7.579	7.330	7.095	6.873	6.663	6.464	6.276
26	8.814	8.488	8.183	7.896	7.626	7.372	7.132	6.906	6.693	6.491	6.299
27	8.881	8.548	8.236	7.943	7.667	7.409	7.165	6.935	6.718	6.514	6.320
28	8.942	8.602	8.283	7.984	7.704	7.441	7.194	6.961	6.741	6.534	6.337
29	8.997	8.650	8.326	8.022	7.737	7.470	7.219	6.983	6.761	6.551	6.353
30	9.047	8.694	8.364	8.055	7.766	7.496	7.242	7.003	6.778	6.566	6.366
31	9.093	8.733	8.398	8.085	7.792	7.518	7.261	7.020	6.793	6.579	6.378
32	9.134	8.769	8.429	8.112	7.815	7.538	7.279	7.035	6.806	6.591	6.387
33	9.171	8.801	8.456	8.135	7.836	7.556	7.294	7.048	6.817	6.600	6.396
34	9.204	8.829	8.481	8.157	7.854	7.572	7.307	7.060	6.827	6.609	6.404
35	9.235	8.855	8.503	8.176	7.870	7.586	7.319	7.070	6.836	6.617	6.410
36	9.262	8.879	8.523	8.192	7.885	7.598	7.330	7.079	6.844	6.623	6.416
37	9.287	8.900	8.541	8.208	7.898	7.609	7.339	7.087	6.851	6.629	6.420
38	9.309	8.919	8.557	8.221	7.909	7.618	7.347	7.094	6.856	6.634	6.425
39	9.330	8.936	8.571	8.233	7.919	7.627	7.354	7.100	6.861	6.638	6.428
40	9.348	8.951	8.584	8.244	7.928	7.634	7.361	7.105	6.866	6.642	6.431
41	9.365	8.965	8.595	8.253	7.936	7.641	7.366	7.110	6.870	6.645	6.434
42	9.380	8.977	8.606	8.262	7.943	7.647	7.371	7.114	6.873	6.648	6.436
43	9.394	8.989	8.615	8.270	7.949	7.652	7.375	7.117	6.876	6.650	6.438
44	9.406	8.999	8.623	8.276	7.955	7.657	7.379	7.120	6.879	6.652	6.440
45	9.417	9.008	8.631	8.283	7.960	7.661	7.383	7.123	6.881	6.654	6.442
46	9.427	9.016	8.637	8.288	7.965	7.664	7.386	7.126	6.883	6.656	6.443
47	9.437	9.024	8.643	8.293	7.968	7.668	7.388	7.128	6.885	6.657	6.444
48	9.445	9.030	8.649	8.297	7.972	7.671	7.390	7.130	6.886	6.659	6.445
49	9.452	9.036	8.654	8.301	7.975	7.673	7.392	7.131	6.887	6.660	6.446
50	9.459	9.042	8.658	8.304	7.978	7.675	7.394	7.133	6.889	6.661	6.447
51	9.465	9.047	8.662	8.308	7.980	7.677	7.396	7.134	6.890	6.661	6.447
52	9.471	9.051	8.665	8.310	7.982	7.679	7.397	7.135	6.891	6.662	6.448
53	9.476	9.055	8.669	8.313	7.984	7.680	7.398	7.136	6.891	6.663	6.449
54	9.480	9.058	8.671	8.315	7.986	7.682	7.399	7.137	6.892	6.663	6.449
55	9.485	9.062	8.674	8.317	7.988	7.683	7.400	7.138	6.893	6.664	6.449
56	9.488	9.065	8.676	8.319	7.989	7.684	7.401	7.138	6.893	6.664	6.450
57	9.492	9.067	8.678	8.320	7.990	7.685	7.402	7.139	6.893	6.664	6.450
58	9.495	9.070	8.680	8.322	7.991	7.686	7.403	7.139	6.894	6.665	6.450
59	9.497	9.072	8.682	8.323	7.992	7.687	7.403	7.140	6.894	6.665	6.450
60	9.500	9.074	8.683	8.324	7.993	7.687	7.404	7.140	6.895	6.665	6.450
61	9.502	9.075	8.684	8.325	7.994	7.688	7.404	7.140	6.895	6.665	6.451

62	9.504	9.077	8.685	8.326	7.995	7.688	7.405	7.141	6.895	6.666	6.451
63	9.506	9.078	8.687	8.327	7.995	7.689	7.405	7.141	6.895	6.666	6.451
64	9.508	9.079	8.687	8.327	7.996	7.689	7.405	7.141	6.895	6.666	6.451
65	9.509	9.081	8.688	8.328	7.996	7.690	7.405	7.141	6.896	6.666	6.451
66	9.511	9.082	8.689	8.329	7.997	7.690	7.406	7.142	6.896	6.666	6.451
67	9.512	9.083	8.690	8.329	7.997	7.690	7.406	7.142	6.896	6.666	6.451
68	9.513	9.083	8.690	8.330	7.997	7.690	7.406	7.142	6.896	6.666	6.451
69	9.514	9.084	8.691	8.330	7.998	7.691	7.406	7.142	6.896	6.666	6.451
70	9.515	9.085	8.691	8.330	7.998	7.691	7.406	7.142	6.896	6.666	6.451
71	9.516	9.085	8.692	8.331	7.998	7.691	7.406	7.142	6.896	6.666	6.451
72	9.517	9.086	8.692	8.331	7.998	7.691	7.407	7.142	6.896	6.666	6.451
73	9.517	9.086	8.693	8.331	7.999	7.691	7.407	7.142	6.896	6.666	6.451
74	9.518	9.087	8.693	8.331	7.999	7.691	7.407	7.142	6.896	6.666	6.451
75	9.518	9.087	8.693	8.332	7.999	7.692	7.407	7.142	6.896	6.666	6.451
76	9.519	9.088	8.693	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.451
77	9.519	9.088	8.694	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.452
78	9.520	9.088	8.694	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.452
79	9.520	9.089	8.694	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.452
80	9.521	9.089	8.694	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.452
81	9.521	9.089	8.694	8.332	7.999	7.692	7.407	7.143	6.896	6.667	6.452
82	9.521	9.089	8.694	8.333	7.999	7.692	7.407	7.143	6.896	6.667	6.452
83	9.521	9.089	8.695	8.333	8.000	7.692	7.407	7.143	6.896	6.667	6.452
84	9.522	9.089	8.695	8.333	8.000	7.692	7.407	7.143	6.896	6.667	6.452
85	9.522	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.896	6.667	6.452
86	9.522	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.896	6.667	6.452
87	9.522	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.896	6.667	6.452
88	9.522	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
89	9.522	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
90	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
91	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
N 10.50%	11.00%	11.50%	12.00%	12.50%	13.00%	13.50%	14.00%	14.50%	15.00%	15.50%	
92	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
93	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
94	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
95	9.523	9.090	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
96	9.523	9.091	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
97	9.523	9.091	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
98	9.523	9.091	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
99	9.523	9.091	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452
100	9.523	9.091	8.695	8.333	8.000	7.692	7.407	7.143	6.897	6.667	6.452

Note: N represents the number of time periods.

PRESENT VALUE TABLE OF A \$1 ANNUITY RECEIVED AT THE END OF EACH TIME PERIOD FOR THE NUMBER OF TIME PERIODS INDICATED

N	Interest Rate Per Time Period									
	16.00%	16.50%	17.00%	17.50%	18.00%	18.50%	19.00%	19.50%	20.00%	
1	0.862	0.858	0.855	0.851	0.847	0.844	0.840	0.837	0.833	
2	1.605	1.595	1.585	1.575	1.566	1.556	1.547	1.537	1.528	
3	2.246	2.228	2.210	2.192	2.174	2.157	2.140	2.123	2.106	
4	2.798	2.770	2.743	2.716	2.690	2.664	2.639	2.613	2.589	
5	3.274	3.236	3.199	3.163	3.127	3.092	3.058	3.024	2.991	
6	3.685	3.636	3.589	3.543	3.498	3.453	3.410	3.367	3.326	
7	4.039	3.980	3.922	3.866	3.812	3.758	3.706	3.655	3.605	
8	4.344	4.274	4.207	4.142	4.078	4.015	3.954	3.895	3.837	
9	4.607	4.527	4.451	4.376	4.303	4.232	4.163	4.096	4.031	
10	4.833	4.745	4.659	4.575	4.494	4.415	4.339	4.265	4.192	
11	5.029	4.931	4.836	4.745	4.656	4.570	4.486	4.406	4.327	
12	5.197	5.091	4.988	4.889	4.793	4.700	4.611	4.523	4.439	
13	5.342	5.228	5.118	5.012	4.910	4.810	4.715	4.622	4.533	

14	5.468	5.346	5.229	5.117	5.008	4.903	4.802	4.705	4.611
15	5.575	5.447	5.324	5.206	5.092	4.982	4.876	4.774	4.675
16	5.668	5.534	5.405	5.281	5.162	5.048	4.938	4.832	4.730
17	5.749	5.609	5.475	5.346	5.222	5.104	4.990	4.880	4.775
18	5.818	5.673	5.534	5.401	5.273	5.151	5.033	4.921	4.812
19	5.877	5.728	5.584	5.447	5.316	5.191	5.070	4.954	4.843
20	5.929	5.775	5.628	5.487	5.353	5.224	5.101	4.983	4.870
21	5.973	5.815	5.665	5.521	5.384	5.252	5.127	5.007	4.891
22	6.011	5.850	5.696	5.550	5.410	5.276	5.149	5.026	4.909
23	6.044	5.880	5.723	5.574	5.432	5.296	5.167	5.043	4.925
24	6.073	5.905	5.746	5.595	5.451	5.313	5.182	5.057	4.937
25	6.097	5.927	5.766	5.613	5.467	5.328	5.195	5.069	4.948
26	6.118	5.946	5.783	5.628	5.480	5.340	5.206	5.078	4.956
27	6.136	5.962	5.798	5.641	5.492	5.350	5.215	5.086	4.964
28	6.152	5.976	5.810	5.652	5.502	5.359	5.223	5.093	4.970
29	6.166	5.988	5.820	5.661	5.510	5.366	5.229	5.099	4.975
30	6.177	5.999	5.829	5.669	5.517	5.372	5.235	5.104	4.979
31	6.187	6.007	5.837	5.676	5.523	5.377	5.239	5.108	4.982
32	6.196	6.015	5.844	5.681	5.528	5.382	5.243	5.111	4.985
33	6.203	6.021	5.849	5.686	5.532	5.385	5.246	5.114	4.988
34	6.210	6.027	5.854	5.691	5.536	5.389	5.249	5.116	4.990
35	6.215	6.032	5.858	5.694	5.539	5.391	5.251	5.118	4.992
36	6.220	6.036	5.862	5.697	5.541	5.393	5.253	5.120	4.993
37	6.224	6.039	5.865	5.700	5.543	5.395	5.255	5.121	4.994
38	6.228	6.042	5.867	5.702	5.545	5.397	5.256	5.122	4.995
39	6.231	6.045	5.869	5.704	5.547	5.398	5.257	5.123	4.996
40	6.233	6.047	5.871	5.705	5.548	5.399	5.258	5.124	4.997
41	6.236	6.049	5.873	5.707	5.549	5.400	5.259	5.125	4.997
42	6.238	6.051	5.874	5.708	5.550	5.401	5.260	5.125	4.998
43	6.239	6.052	5.875	5.709	5.551	5.402	5.260	5.126	4.998
44	6.241	6.053	5.876	5.710	5.552	5.402	5.261	5.126	4.998
45	6.242	6.054	5.877	5.710	5.552	5.403	5.261	5.127	4.999
46	6.243	6.055	5.878	5.711	5.553	5.403	5.261	5.127	4.999
47	6.244	6.056	5.879	5.711	5.553	5.404	5.262	5.127	4.999
48	6.245	6.057	5.879	5.712	5.554	5.404	5.262	5.127	4.999
49	6.246	6.057	5.880	5.712	5.554	5.404	5.262	5.127	4.999
50	6.246	6.058	5.880	5.712	5.554	5.404	5.262	5.128	4.999
51	6.247	6.058	5.880	5.713	5.554	5.404	5.262	5.128	5.000
52	6.247	6.058	5.881	5.713	5.555	5.405	5.263	5.128	5.000
53	6.248	6.059	5.881	5.713	5.555	5.405	5.263	5.128	5.000
54	6.248	6.059	5.881	5.713	5.555	5.405	5.263	5.128	5.000
55	6.248	6.059	5.881	5.713	5.555	5.405	5.263	5.128	5.000
56	6.248	6.059	5.881	5.714	5.555	5.405	5.263	5.128	5.000
57	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
58	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
59	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
60	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
61	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
62	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
N	16.00%	16.50%	17.00%	17.50%	18.00%	18.50%	19.00%	19.50%	20.00%
63	6.249	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
64	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
65	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
66	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
67	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
68	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
69	6.250	6.060	5.882	5.714	5.555	5.405	5.263	5.128	5.000
70	6.250	6.060	5.882	5.714	5.556	5.405	5.263	5.128	5.000

71	6.250	6.060	5.882	5.714	5.556	5.405	5.263	5.128	5.000
72	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
73	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
74	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
75	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
76	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
77	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
78	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
79	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
80	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
81	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
82	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
83	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
84	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
85	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
86	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
87	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
88	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
89	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
90	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
91	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
92	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
93	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
94	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
95	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
96	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
97	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
98	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
99	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000
100	6.250	6.061	5.882	5.714	5.556	5.405	5.263	5.128	5.000

Note: N represents the number of time periods.