

TABLE 4
Present Value Of Annuity Factors (Ordinary Annuity)

Periods	1%	2%	3%	4%	5%	6%	7%
1	.9901	.9804	.9709	.9615	.9524	.9434	.9346
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.8080
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236
11	10.3676	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987
12	11.2551	10.5753	9.9540	9.3851	8.8633	8.3838	7.9427
13	12.1337	11.3484	10.6350	9.9856	9.3936	8.8527	8.3577
14	13.0037	12.1062	11.2961	10.5631	9.8986	9.2950	8.7455
15	13.8651	12.8493	11.9379	11.1184	10.3797	9.7122	9.1079
16	14.7179	13.5777	12.5611	11.6523	10.8378	10.1059	9.4466
17	15.5623	14.2919	13.1661	12.1657	11.2741	10.4773	9.7632
18	16.3983	14.9920	13.7535	12.6593	11.6896	10.8276	10.0591
19	17.2260	15.6785	14.3238	13.1339	12.0853	11.1581	10.3356
20	18.0456	16.3514	14.8775	13.5903	12.4622	11.4699	10.5940
21	18.8570	17.0112	15.4150	14.0292	12.8212	11.7641	10.8355
22	19.6604	17.6580	15.9369	14.4511	13.1630	12.0416	11.0612
23	20.4558	18.2922	16.4436	14.8568	13.4886	12.3034	11.2722
24	21.2434	18.9139	16.9355	15.2470	13.7986	12.5504	11.4693
25	22.0232	19.5235	17.4131	15.6221	14.0939	12.7834	11.6536
26	22.7952	20.1210	17.8768	15.9828	14.3752	13.0032	11.8258
27	23.5596	20.7069	18.3270	16.3296	14.6430	13.2105	11.9867
28	24.3164	21.2813	18.7641	16.6631	14.8981	13.4062	12.1371
29	25.0658	21.8444	19.1885	16.9837	15.1411	13.5907	12.2777
30	25.8077	22.3965	19.6004	17.2920	15.3725	13.7648	12.4090
31	26.5423	22.9377	20.0004	17.5885	15.5928	13.9291	12.5318
32	27.2696	23.4683	20.3888	17.8736	15.8027	14.0840	12.6466
33	27.9897	23.9886	20.7658	18.1476	16.0025	14.2302	12.7538
34	28.7027	24.4986	21.1318	18.4112	16.1929	14.3681	12.8540
35	29.4086	24.9986	21.4872	18.6646	16.3742	14.4982	12.9477
36	30.1075	25.4888	21.8323	18.9083	16.5469	14.6210	13.0352
37	30.7995	25.9695	22.1672	19.1426	16.7113	14.7368	13.1170
38	31.4847	26.4406	22.4925	19.3679	16.8679	14.8460	13.1935
39	32.1630	26.9026	22.8082	19.5845	17.0170	14.9491	13.2649
40	32.8347	27.3555	23.1148	19.7928	17.1591	15.0463	13.3317
41	33.4997	27.7995	23.4124	19.9931	17.2944	15.1380	13.3941
42	34.1581	28.2348	23.7014	20.1856	17.4232	15.2245	13.4524
43	34.8100	28.6616	23.9819	20.3708	17.5459	15.3062	13.5070
44	35.4555	29.0800	24.2543	20.5488	17.6628	15.3832	13.5579
45	36.0945	29.4902	24.5187	20.7200	17.7741	15.4558	13.6055
46	36.7272	29.8923	24.7754	20.8847	17.8801	15.5244	13.6500
47	37.3537	30.2866	25.0247	21.0429	17.9810	15.5890	13.6916
48	37.9740	30.6731	25.2667	21.1951	18.0772	15.6500	13.7305
49	38.5881	31.0521	25.5017	21.3415	18.1687	15.7076	13.7668
50	39.1961	31.4236	25.7298	21.4822	18.2559	15.7619	13.8007

TABLE 4
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Periods	8%	9%	10%	11%	12%	13%	14%
1	.9259	.9174	.9091	.9009	.8929	.8850	.8772
2	1.7833	1.7591	1.7355	1.7125	1.6901	1.6681	1.6467
3	2.5771	2.5313	2.4869	2.4437	2.4018	2.3612	2.3216
4	3.3121	3.2397	3.1699	3.1024	3.0373	2.9745	2.9137
5	3.9927	3.8897	3.7908	3.6959	3.6048	3.5172	3.4331
6	4.6229	4.4859	4.3553	4.2305	4.1114	3.9976	3.8887
7	5.2064	5.0330	4.8684	4.7122	4.5638	4.4226	4.2883
8	5.7466	5.5348	5.3349	5.1461	4.9676	4.7988	4.6389
9	6.2469	5.9952	5.7590	5.5370	5.3283	5.1317	4.9464
10	6.7101	6.4177	6.1446	5.8892	5.6502	5.4262	5.2161
11	7.1390	6.8052	6.4951	6.2065	5.9377	5.6869	5.4527
12	7.5361	7.1607	6.8137	6.4924	6.1944	5.9176	5.6603
13	7.9038	7.4869	7.1034	6.7499	6.4235	6.1218	5.8424
14	8.2442	7.7862	7.3667	6.9819	6.6282	6.3025	6.0021
15	8.5595	8.0607	7.6061	7.1909	6.8109	6.4624	6.1422
16	8.8514	8.3126	7.8237	7.3792	6.9740	6.6039	6.2651
17	9.1216	8.5436	8.0216	7.5488	7.1196	6.7291	6.3729
18	9.3719	8.7556	8.2014	7.7016	7.2497	6.8399	6.4674
19	9.6036	8.9501	8.3649	7.8393	7.3658	6.9380	6.5504
20	9.8181	9.1285	8.5136	7.9633	7.4694	7.0248	6.6231
21	10.0168	9.2922	8.6487	8.0751	7.5620	7.1016	6.6870
22	10.2007	9.4424	8.7715	8.1757	7.6446	7.1695	6.7429
23	10.3711	9.5802	8.8832	8.2664	7.7184	7.2297	6.7921
24	10.5288	9.7066	8.9847	8.3481	7.7843	7.2829	6.8351
25	10.6748	9.8226	8.0770	8.4217	7.8431	7.3300	6.8729
26	10.8100	9.9290	9.1609	8.4881	7.8957	7.3717	6.9061
27	10.9352	10.0266	9.2372	8.5478	7.9426	7.4086	6.9352
28	11.0511	10.1161	9.3066	8.6016	7.9844	7.4412	6.9607
29	11.1584	10.1983	9.3696	8.6501	8.0218	7.4701	6.9830
30	11.2578	10.2737	9.4269	8.6938	8.0552	7.4957	7.0027
31	11.3498	10.3428	9.4790	8.7331	8.0850	7.5183	7.0199
32	11.4350	10.4062	9.5264	8.7686	8.1116	7.5383	7.0350
33	11.5139	10.4644	9.5694	8.8005	8.1354	7.5560	7.0482
34	11.5869	10.5178	9.6086	8.8293	8.1566	7.5717	7.0599
35	11.6546	10.5668	9.6442	8.8552	8.1755	7.5856	7.0700
36	11.7172	10.6118	9.6765	8.8786	8.1924	7.5979	7.0790
37	11.7752	10.6530	9.7059	8.8996	8.2075	7.6087	7.0868
38	11.8289	10.6908	9.7327	8.9186	8.2210	7.6183	7.0937
39	11.8786	10.7255	9.7570	8.9357	8.2330	7.6268	7.0997
40	11.9246	10.7574	9.7791	8.9511	8.2438	7.6344	7.1050
41	11.9672	10.7866	9.7991	8.9649	8.2534	7.6410	7.1097
42	12.0067	10.8134	9.8174	8.9774	8.2619	7.6469	7.1138
43	12.0432	10.8380	9.8340	8.9886	8.2696	7.6522	7.1173
44	12.0771	10.8605	9.8491	8.9988	8.2764	7.6568	7.1205
45	12.1084	10.8812	9.8628	9.0079	8.2825	7.6609	7.1232
46	12.1374	10.9002	9.8753	9.0161	8.2880	7.6645	7.1256
47	12.1643	10.9176	9.8866	9.0235	8.2928	7.6677	7.1277
48	12.1891	10.9336	9.8969	9.0302	8.2972	7.6705	7.1296
49	12.2122	10.9482	9.9063	9.0362	8.3010	7.6730	7.1312
50	12.2335	10.9617	9.9148	9.0417	8.3045	7.6752	7.1327

TABLE 4
Present Value Of Annuity Factors (Ordinary Annuity)

Periods	15%	16%	17%	18%	19%
1	.8696	.8621	.8547	.8475	.8403
2	1.6257	1.6052	1.5852	1.5656	1.5465
3	2.2832	2.2459	2.2096	2.1743	2.1399
4	2.8550	2.7982	2.7432	2.6901	2.6386
5	3.3522	3.2743	3.1993	3.1272	3.0576
6	3.7845	3.6847	3.5892	3.4976	3.4098
7	4.1604	4.0386	3.9224	3.8115	3.7057
8	4.4873	4.3436	4.2072	4.0776	3.9544
9	4.7716	4.6065	4.4506	4.3030	4.1633
10	5.0188	4.8332	4.6586	4.4941	4.3389
11	5.2337	5.0286	4.8364	4.6560	4.4865
12	5.4206	5.1971	4.9884	4.7932	4.6105
13	5.5831	5.3423	5.1183	4.9095	4.7147
14	5.7245	5.4675	5.2293	5.0081	4.8023
15	5.8474	5.5755	5.3242	5.0916	4.8759
16	5.9542	5.6685	5.4053	5.1624	4.9377
17	6.0472	5.7487	5.4746	5.2223	4.9897
18	6.1280	5.8178	5.5339	5.2732	5.0333
19	6.1982	5.8775	5.5845	5.3162	5.0700
20	6.2593	5.9288	5.6278	5.3527	5.1009
21	6.3125	5.9731	5.6648	5.3837	5.1268
22	6.3587	6.0113	5.6964	5.4099	5.1486
23	6.3988	6.0442	5.7234	5.4321	5.1668
24	6.4338	6.0726	5.7465	5.4509	5.1822
25	6.4641	6.0971	5.7662	5.4669	5.1951
26	6.4906	6.1182	5.7831	5.4804	5.2060
27	6.5135	6.1364	5.7975	5.4919	5.2151
28	6.5335	6.1520	5.8099	5.5016	5.2228
29	6.5509	6.1656	5.8204	5.5098	5.2292
30	6.5660	6.1772	5.8294	5.5168	5.2347
31	6.5791	6.1872	5.8371	5.5227	5.2392
32	6.5905	6.1959	5.8437	5.5277	5.2430
33	6.6005	6.2034	5.8493	5.5320	5.2462
34	6.6091	6.2098	5.8541	5.5356	5.2489
35	6.6166	6.2153	5.8582	5.5386	5.2512
36	6.6231	6.2201	5.8617	5.5412	5.2531
37	6.6288	6.2242	5.8647	5.5434	5.2547
38	6.6338	6.2278	5.8673	5.5452	5.2561
39	6.6380	6.2309	5.8695	5.5468	5.2572
40	6.6418	6.2335	5.8713	5.5482	5.2582
41	6.6450	6.2358	5.8729	5.5493	5.2590
42	6.6478	6.2377	5.8743	5.5502	5.2596
43	6.6503	6.2394	5.8755	5.5510	5.2602
44	6.6524	6.2409	5.8765	5.5517	5.2607
45	6.6543	6.2421	5.8773	5.5523	5.2611
46	6.6559	6.2432	5.8781	5.5528	5.2614
47	6.6573	6.2442	5.8787	5.5532	5.2617
48	6.6585	6.2450	5.8792	5.5536	5.2619
49	6.6596	6.2457	5.8797	5.5539	5.2621
50	6.6605	6.2463	5.8801	5.5541	5.2623