



KAY IVEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
RATES & FORMS DIVISION  
201 MONROE STREET, SUITE 502  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
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DEPUTY COMMISSIONER  
JIMMY W. GUNN  
DIVISION MANAGER  
VACANT  
PROPERTY & CASUALTY ACTUARY  
DAN DAVIS  
CHARLES HALE  
LIFE & HEALTH ACTUARY  
JENNIFER LI  
PROPERTY & CASUALTY INSURANCE  
RATE ANALYSTS  
JENNIFER BROWN  
DAN GATES  
KEN WILLIAMSON  
ERICK WRIGHT  
LIFE & HEALTH INSURANCE  
RATE ANALYSTS  
YADA HORACE  
ANTHONY WILLIAMS

April 14, 2022

Mr. John Merrill  
Secretary of State  
P O Box 304650  
Montgomery, AL 36130-4650

Attn: Shemekwa Farrow

Dear Mr. Merrill:

In compliance with Sections 35-16-1 and 35-16-3, Code of Alabama, 1975, enclosed are copies of the Present Value of an Annuity Table and the 2001 Commissioners' Standard Ordinary Mortality Table on file with this Department.

Sincerely yours,

Jennifer Li  
Life and Health Actuary

JL/dg





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GOVERNOR

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STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
201 MONROE STREET, SUITE 502  
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DEPUTY COMMISSIONERS  
MARK FOWLER  
JIMMY W. GUNN  
CHIEF EXAMINER  
SHEILA TRAVIS  
STATE FIRE MARSHAL  
SCOTT F. PILGREEN  
GENERAL COUNSEL  
REYN NORMAN

April 14, 2022

I, the undersigned, Commissioner of Insurance of the State of Alabama, hereby certify that the document to which this Certification is attached is a true and correct copy of the original now on file in and forming a part of the records of the Department of Insurance.

In witness whereof, I hereto, set my hand and cause to be affixed the Seal of my office in Montgomery, Alabama.

  
JIM L. RIDLING  
COMMISSIONER

DATE

04/14/22



COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
0	0.24	78.81	0.26	81.95
1	0.15	77.83	0.14	80.97
2	0.13	76.84	0.09	79.99
3	0.12	75.85	0.08	78.99
4	0.11	74.86	0.08	78.00
5	0.10	73.87	0.09	77.01
6	0.10	72.88	0.09	76.01
7	0.09	71.88	0.08	75.02
8	0.09	70.89	0.08	74.03
9	0.09	69.90	0.08	73.03
10	0.10	68.90	0.09	72.04
11	0.11	67.91	0.09	71.04
12	0.14	66.92	0.08	70.05
13	0.20	65.93	0.09	69.06
14	0.29	64.94	0.15	68.06
15	0.42	63.96	0.23	67.07
16	0.59	62.98	0.30	66.09
17	0.78	62.02	0.33	65.11
18	0.80	61.07	0.33	64.13
19	0.84	60.12	0.33	63.15
20	0.87	59.17	0.32	62.17
21	0.90	58.22	0.32	61.19
22	0.93	57.27	0.33	60.21
23	0.96	56.33	0.36	59.23
24	1.00	55.38	0.40	58.25
25	1.01	54.44	0.40	57.28
26	1.01	53.49	0.41	56.30
27	1.00	52.55	0.41	55.32
28	0.98	51.60	0.43	54.34
29	0.98	50.65	0.46	53.37
30	1.00	49.70	0.49	52.39
31	1.05	48.75	0.53	51.42
32	1.13	47.80	0.57	50.44
33	1.21	46.85	0.62	49.47
34	1.30	45.91	0.69	48.50
35	1.41	44.97	0.77	47.54
36	1.54	44.03	0.86	46.57
37	1.69	43.10	0.95	45.61
38	1.83	42.17	1.04	44.66
39	1.98	41.25	1.11	43.70
40	2.13	40.33	1.17	42.75

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
41	2.27	39.42	1.22	41.80
42	2.39	38.51	1.26	40.85
43	2.44	37.60	1.31	39.91
44	2.51	36.69	1.36	38.96
45	2.57	35.79	1.44	38.01
46	2.64	34.88	1.55	37.07
47	2.71	33.97	1.67	36.12
48	2.77	33.06	1.80	35.18
49	2.87	32.16	1.94	34.25
50	3.01	31.25	2.11	33.31
51	3.19	30.34	2.28	32.38
52	3.39	29.44	2.48	31.46
53	3.63	28.54	2.71	30.54
54	3.90	27.64	2.95	29.62
55	4.22	26.75	3.22	28.71
56	4.58	25.86	3.53	27.80
57	5.00	24.98	3.87	26.90
58	5.48	24.11	4.26	26.00
59	6.04	23.24	4.69	25.11
60	6.67	22.38	5.19	24.23
61	7.40	21.53	5.75	23.36
62	8.22	20.69	6.39	22.49
63	9.14	19.87	7.10	21.64
64	10.13	19.05	7.89	20.79
65	11.18	18.24	8.77	19.96
66	12.30	17.45	9.75	19.14
67	13.50	16.67	10.84	18.32
68	14.82	15.90	12.03	17.52
69	16.34	15.13	13.35	16.74
70	18.11	14.39	14.78	15.96
71	20.20	13.65	16.35	15.20
72	22.63	12.93	18.06	14.46
73	25.38	12.23	19.97	13.72
74	28.44	11.55	22.10	13.00
75	31.76	10.89	24.51	12.30
76	35.33	10.25	27.25	11.60
77	39.19	9.62	30.34	10.93
78	43.46	9.01	33.81	10.27
79	48.28	8.42	37.74	9.63
80	53.79	7.85	42.32	9.01

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
81	59.98	7.30	47.67	8.41
82	67.23	6.76	53.73	7.83
83	75.84	6.25	60.66	7.27
84	85.73	5.76	68.59	6.74
85	97.08	5.30	77.66	6.24
86	109.98	4.87	87.75	5.76
87	124.44	4.48	98.76	5.32
88	140.18	4.11	110.84	4.90
89	156.84	3.78	123.97	4.51
90	174.05	3.49	137.92	4.15
91	191.28	3.22	152.67	3.81
92	208.25	2.98	168.39	3.50
93	224.51	2.77	184.49	3.21
94	239.32	2.57	200.89	2.94
95	254.86	2.38	219.64	2.68
96	273.29	2.19	241.41	2.43
97	293.27	2.01	264.93	2.20
98	314.94	1.84	289.97	2.00
99	337.88	1.69	316.12	1.81
100	360.89	1.55	342.18	1.65
101	383.06	1.43	367.26	1.50
102	405.02	1.32	391.91	1.38
103	426.37	1.22	415.72	1.26
104	446.73	1.13	438.29	1.16
105	465.70	1.05	459.24	1.07
106	486.31	0.96	481.09	0.98
107	512.38	0.87	507.27	0.88
108	539.81	0.78	534.85	0.80
109	568.67	0.70	563.89	0.71
110	599.03	0.62	594.47	0.63
111	630.96	0.54	626.65	0.55
112	664.53	0.47	660.51	0.48
113	699.81	0.40	696.12	0.41
114	736.87	0.33	733.55	0.34
115	775.78	0.27	772.88	0.28
116	816.60	0.21	814.18	0.21
117	859.40	0.15	857.50	0.16
118	904.21	0.10	902.89	0.10
119	951.08	0.05	950.39	0.05
120	1000.00	0.00	1000.00	0.00



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**  
Effective Annual Interest Rate

Year	Month	Effective Annual Interest Rate												Month	Year	
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%						
1	1	\$99.84	\$98.79	\$97.75	\$96.71	\$95.67	\$94.63	\$93.59	\$92.55	\$91.52	\$90.48	\$89.45	\$88.41	\$87.38	1	1
1	2	\$199.51	\$199.38	\$199.26	\$199.14	\$199.02	\$198.90	\$198.78	\$198.67	\$198.55	\$198.43	\$198.31	\$198.19	\$198.07	2	2
1	3	\$298.01	\$298.77	\$298.53	\$298.29	\$298.05	\$297.81	\$297.57	\$297.34	\$297.10	\$296.86	\$296.62	\$296.38	\$296.14	3	3
1	4	\$398.35	\$397.95	\$397.55	\$397.15	\$396.75	\$396.35	\$395.95	\$395.55	\$395.15	\$394.75	\$394.35	\$393.95	\$393.55	4	4
1	5	\$497.53	\$496.93	\$496.32	\$495.72	\$495.13	\$494.53	\$493.93	\$493.33	\$492.73	\$492.13	\$491.54	\$490.94	\$490.34	5	5
1	6	\$596.55	\$595.70	\$594.85	\$594.02	\$593.18	\$592.36	\$591.54	\$590.72	\$589.91	\$589.09	\$588.27	\$587.45	\$586.63	6	6
1	7	\$695.40	\$694.27	\$693.15	\$692.03	\$690.92	\$689.82	\$688.73	\$687.65	\$686.57	\$685.49	\$684.41	\$683.33	\$682.25	7	7
1	8	\$794.09	\$792.64	\$791.19	\$789.76	\$788.34	\$786.93	\$785.53	\$784.14	\$782.76	\$781.38	\$779.99	\$778.61	\$777.23	8	8
1	9	\$892.61	\$890.80	\$889.00	\$887.22	\$885.44	\$883.67	\$881.94	\$880.20	\$878.48	\$876.78	\$875.08	\$873.38	\$871.68	9	9
1	10	\$990.98	\$988.76	\$986.57	\$984.39	\$982.23	\$980.08	\$977.95	\$975.84	\$973.74	\$971.65	\$969.56	\$967.48	\$965.40	10	10
1	11	\$1,089.18	\$1,086.53	\$1,083.90	\$1,081.29	\$1,078.70	\$1,076.13	\$1,073.58	\$1,071.05	\$1,068.54	\$1,066.04	\$1,063.54	\$1,061.05	\$1,058.56	11	11
1	12	\$1,187.22	\$1,184.09	\$1,180.98	\$1,177.90	\$1,174.85	\$1,171.82	\$1,168.82	\$1,165.84	\$1,162.87	\$1,159.91	\$1,156.96	\$1,154.02	\$1,151.08	12	12
2	1	\$1,285.09	\$1,281.45	\$1,277.83	\$1,274.25	\$1,270.69	\$1,267.16	\$1,263.67	\$1,260.20	\$1,256.76	\$1,253.34	\$1,249.94	\$1,246.55	\$1,243.17	1	2
2	2	\$1,382.81	\$1,378.44	\$1,374.44	\$1,370.31	\$1,366.22	\$1,362.16	\$1,358.14	\$1,354.15	\$1,350.19	\$1,346.26	\$1,342.35	\$1,338.45	\$1,334.56	2	2
2	3	\$1,480.37	\$1,475.57	\$1,470.81	\$1,466.10	\$1,461.43	\$1,456.81	\$1,452.22	\$1,447.67	\$1,443.17	\$1,438.70	\$1,434.26	\$1,429.85	\$1,425.46	3	3
2	4	\$1,577.76	\$1,572.33	\$1,566.95	\$1,561.62	\$1,556.34	\$1,551.11	\$1,545.92	\$1,540.78	\$1,535.69	\$1,530.63	\$1,525.60	\$1,520.59	\$1,515.59	4	4
2	5	\$1,674.99	\$1,668.89	\$1,662.85	\$1,656.86	\$1,650.93	\$1,645.06	\$1,639.24	\$1,633.48	\$1,627.77	\$1,622.09	\$1,616.44	\$1,610.81	\$1,605.20	5	5
2	6	\$1,772.07	\$1,765.26	\$1,758.51	\$1,751.83	\$1,745.22	\$1,738.67	\$1,732.18	\$1,725.76	\$1,719.40	\$1,713.07	\$1,706.77	\$1,700.49	\$1,694.23	6	6
2	7	\$1,868.98	\$1,861.42	\$1,853.94	\$1,846.53	\$1,839.20	\$1,831.94	\$1,824.75	\$1,817.63	\$1,810.59	\$1,803.51	\$1,796.48	\$1,789.41	\$1,782.39	7	7
2	8	\$1,966.73	\$1,957.39	\$1,948.73	\$1,939.96	\$1,931.33	\$1,922.87	\$1,914.49	\$1,906.19	\$1,897.96	\$1,889.79	\$1,881.67	\$1,873.59	\$1,865.55	8	8
2	9	\$2,062.33	\$2,053.16	\$2,044.09	\$2,035.12	\$2,026.24	\$2,017.45	\$2,008.76	\$2,000.15	\$1,991.64	\$1,983.17	\$1,974.74	\$1,966.35	\$1,957.99	9	9
2	10	\$2,156.76	\$2,148.73	\$2,138.82	\$2,128.90	\$2,119.30	\$2,109.70	\$2,100.20	\$2,090.80	\$2,081.50	\$2,072.29	\$2,063.08	\$2,053.87	\$2,044.66	10	10
2	11	\$2,250.04	\$2,244.11	\$2,235.31	\$2,225.62	\$2,216.06	\$2,206.61	\$2,197.27	\$2,188.05	\$2,178.94	\$2,169.84	\$2,160.84	\$2,151.84	\$2,142.84	11	11
2	12	\$2,351.15	\$2,339.29	\$2,327.57	\$2,315.98	\$2,304.51	\$2,293.18	\$2,281.98	\$2,270.89	\$2,259.94	\$2,249.14	\$2,238.38	\$2,227.66	\$2,216.98	12	12
3	1	\$2,447.11	\$2,434.28	\$2,421.60	\$2,409.08	\$2,396.67	\$2,384.42	\$2,372.31	\$2,360.34	\$2,348.51	\$2,336.81	\$2,325.24	\$2,313.70	\$2,302.19	1	3
3	2	\$2,542.91	\$2,529.07	\$2,515.39	\$2,501.88	\$2,488.52	\$2,475.33	\$2,462.28	\$2,449.39	\$2,436.64	\$2,424.03	\$2,411.46	\$2,398.93	\$2,386.43	2	3
3	3	\$2,638.55	\$2,623.68	\$2,608.96	\$2,594.43	\$2,580.07	\$2,565.89	\$2,551.88	\$2,538.04	\$2,524.36	\$2,510.83	\$2,497.44	\$2,484.19	\$2,470.97	3	3
3	4	\$2,734.04	\$2,718.07	\$2,702.29	\$2,686.71	\$2,671.33	\$2,656.13	\$2,641.12	\$2,626.29	\$2,611.64	\$2,597.24	\$2,582.98	\$2,568.85	\$2,554.85	4	4
3	5	\$2,829.37	\$2,812.27	\$2,795.40	\$2,778.74	\$2,762.29	\$2,746.04	\$2,730.00	\$2,714.16	\$2,698.51	\$2,683.07	\$2,667.84	\$2,652.82	\$2,637.91	5	5
3	6	\$2,924.54	\$2,906.29	\$2,888.27	\$2,870.50	\$2,852.96	\$2,835.62	\$2,818.57	\$2,801.63	\$2,784.95	\$2,768.52	\$2,752.34	\$2,736.39	\$2,720.66	6	6
3	7	\$3,019.55	\$3,000.11	\$2,980.92	\$2,961.99	\$2,943.31	\$2,924.87	\$2,906.67	\$2,888.71	\$2,870.99	\$2,853.50	\$2,836.24	\$2,819.20	\$2,802.38	7	7
3	8	\$3,114.41	\$3,093.73	\$3,073.34	\$3,053.23	\$3,033.36	\$3,013.80	\$2,994.57	\$2,975.61	\$2,956.91	\$2,938.44	\$2,920.20	\$2,902.19	\$2,884.40	8	8
3	9	\$3,209.11	\$3,187.17	\$3,165.54	\$3,144.20	\$3,123.16	\$3,102.40	\$3,081.92	\$3,061.72	\$3,041.78	\$3,022.09	\$3,002.64	\$2,983.43	\$2,964.45	9	9
3	10	\$3,303.65	\$3,280.41	\$3,257.50	\$3,234.91	\$3,212.64	\$3,190.67	\$3,169.01	\$3,147.64	\$3,126.56	\$3,105.75	\$3,085.19	\$3,064.87	\$3,044.78	10	10
3	11	\$3,398.04	\$3,373.46	\$3,348.24	\$3,323.37	\$3,301.83	\$3,280.62	\$3,259.74	\$3,239.18	\$3,218.93	\$3,200.00	\$3,180.31	\$3,160.95	\$3,141.81	11	11
3	12	\$3,492.27	\$3,466.32	\$3,440.76	\$3,415.56	\$3,390.73	\$3,366.25	\$3,342.13	\$3,318.34	\$3,294.86	\$3,271.69	\$3,248.83	\$3,226.28	\$3,203.94	12	12
4	1	\$3,586.35	\$3,558.99	\$3,532.05	\$3,505.50	\$3,479.34	\$3,453.56	\$3,428.16	\$3,403.13	\$3,378.45	\$3,354.01	\$3,329.81	\$3,305.84	\$3,282.19	1	4
4	2	\$3,680.27	\$3,651.47	\$3,623.11	\$3,595.18	\$3,567.66	\$3,540.55	\$3,513.84	\$3,487.53	\$3,461.60	\$3,436.03	\$3,410.80	\$3,385.91	\$3,360.35	2	4
4	3	\$3,774.03	\$3,743.76	\$3,713.95	\$3,684.60	\$3,655.69	\$3,627.22	\$3,599.18	\$3,571.56	\$3,544.35	\$3,517.54	\$3,491.13	\$3,465.11	\$3,439.48	3	4
4	4	\$3,867.65	\$3,835.86	\$3,804.57	\$3,773.76	\$3,743.44	\$3,713.58	\$3,684.17	\$3,655.21	\$3,626.70	\$3,598.64	\$3,570.92	\$3,543.54	\$3,516.50	4	4
4	5	\$3,961.10	\$3,927.77	\$3,894.96	\$3,862.67	\$3,830.89	\$3,799.61	\$3,768.82	\$3,738.50	\$3,708.64	\$3,679.23	\$3,650.25	\$3,621.69	\$3,593.45	5	5
4	6	\$4,054.41	\$4,019.49	\$3,985.13	\$3,951.33	\$3,918.07	\$3,885.33	\$3,853.12	\$3,821.41	\$3,790.20	\$3,759.50	\$3,729.30	\$3,699.69	\$3,670.57	6	6
4	7	\$4,147.56	\$4,111.02	\$4,075.08	\$4,039.73	\$4,004.96	\$3,970.74	\$3,937.08	\$3,903.95	\$3,871.35	\$3,839.27	\$3,807.70	\$3,776.63	\$3,746.05	7	7
4	8	\$4,240.56	\$4,202.36	\$4,164.81	\$4,127.88	\$4,091.56	\$4,055.84	\$4,020.70	\$3,986.13	\$3,952.11	\$3,918.63	\$3,885.69	\$3,853.29	\$3,821.41	8	8
4	9	\$4,333.40	\$4,293.52	\$4,254.32	\$4,215.78	\$4,177.86	\$4,140.54	\$4,103.98	\$4,068.14	\$4,032.94	\$3,998.38	\$3,964.45	\$3,931.14	\$3,898.44	9	9
4	10	\$4,426.09	\$4,384.49	\$4,343.61	\$4,303.42	\$4,263.93	\$4,225.10	\$4,186.92	\$4,149.38	\$4,112.47	\$4,076.19	\$4,040.54	\$4,005.51	\$3,971.11	10	10
4	11	\$4,518.63	\$4,475.27	\$4,432.67	\$4,390.82	\$4,349.69	\$4,309.26	\$4,269.53	\$4,230.46	\$4,192.05	\$4,154.27	\$4,117.02	\$4,080.39	\$4,044.38	11	11
4	12	\$4,611.01	\$4,565.87	\$4,521.52	\$4,477.96	\$4,435.17	\$4,393.12	\$4,351.80	\$4,311.19	\$4,271.27	\$4,231.94	\$4,193.28	\$4,155.28	\$4,117.94	12	12
5	1	\$4,703.24	\$4,656.27	\$4,610.15	\$4,564.86	\$4,520.37	\$4,476.67	\$4,433.73	\$4,391.55	\$4,350.10	\$4,309.41	\$4,269.47	\$4,230.28	\$4,191.83	1	5
5	2	\$4,795.32	\$4,746.50	\$4,698.57	\$4,651.50	\$4,605.29	\$4,559.91	\$4,514.34	\$4,471.51	\$4,429.44	\$4,388.11	\$4,347.52	\$4,307.66	\$4,268.43	2	5
5	3	\$4,887.25	\$4,836.53	\$4,786.76	\$4,737.80	\$4,689.94	\$4,642.85	\$4,596.61	\$4,551.20	\$4,506.51	\$4,462.54	\$4,419.29	\$4,376.76	\$4,334.95	3	5
5	4	\$4,979.03	\$4,926.39	\$4,874.74	\$4,824.05	\$4,774.31	\$4,725.48	\$4,677.55	\$4,630.50	\$4,584.29	\$4,538.89	\$4,494.29	\$4,450.49	\$4,407.48	4	5
5	5	\$5,070.65	\$5,016.06	\$4,962.50	\$4,909.96	\$4,858.40	\$4,807.74	\$4,758.04	\$4,709.44	\$4,661.80	\$4,615.11	\$4,569.36	\$4,524.54	\$4,480.64	5	5
5	6	\$5,162.13	\$5,105.94	\$5,050.04	\$4,995.61	\$4,942.22	\$4,889.84	\$4,838.45	\$4,788.03	\$4,738.54	\$4,689.99	\$4,642.38	\$4,595.61	\$4,549.68	6	5
5	7	\$5,253.45	\$5,194.84	\$5,137.37	\$5,081.03	\$5,025.77	\$4,971.58	\$4,918.42	\$4,866.26	\$4,815.10	\$4,764.93	\$4,715.84	\$4,666.92	\$4,618.16	7	5
5	8	\$5,344.62	\$5,283.95	\$5,224.49	\$5,166.20	\$5,109.04	\$5,053.01	\$4,998.05	\$4,944.16	\$4,891.29	\$4,839.44	\$4,788.61	\$4,738.81	\$4,689.04	8	5
5	9	\$5,435.65	\$5,372.89	\$5,311.39	\$5,251.12	\$5,192.05	\$5,134.14	\$5,077.37	\$5,021.70	\$4,967.11	\$4,913.59	\$4,861.11	\$4,809.66	\$4,		



Present Value of an Annuity for \$100.00 per Month Payable at End of Month

Effective Annual Interest Rate

Year	Month	Effective Annual Interest Rate										Month	Year
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%			
6	1	\$5,798.24	\$5,726.79	\$5,656.86	\$5,588.39	\$5,521.36	\$5,455.71	\$5,391.42	\$5,328.44	\$5,266.75	1	6	
	2	\$5,888.51	\$5,814.82	\$5,742.70	\$5,672.11	\$5,603.02	\$5,535.37	\$5,469.14	\$5,404.28	\$5,340.75	2		
	3	\$5,978.64	\$5,902.66	\$5,828.32	\$5,756.59	\$5,684.41	\$5,614.74	\$5,546.54	\$5,479.77	\$5,414.39	3		
	4	\$6,068.62	\$5,990.32	\$5,913.74	\$5,839.82	\$5,765.53	\$5,693.81	\$5,623.63	\$5,554.93	\$5,487.68	4		
	5	\$6,158.44	\$6,077.80	\$5,998.94	\$5,921.82	\$5,846.39	\$5,772.60	\$5,700.40	\$5,629.76	\$5,560.62	5		
	6	\$6,248.12	\$6,165.10	\$6,083.94	\$6,004.58	\$5,926.99	\$5,851.10	\$5,776.87	\$5,704.25	\$5,633.20	6		
	7	\$6,337.66	\$6,252.22	\$6,168.72	\$6,087.11	\$6,007.32	\$5,929.31	\$5,853.02	\$5,778.41	\$5,705.43	7		
	8	\$6,427.04	\$6,339.16	\$6,253.30	\$6,169.40	\$6,087.39	\$6,007.23	\$5,928.87	\$5,852.24	\$5,777.30	8		
	9	\$6,516.28	\$6,425.93	\$6,337.67	\$6,251.45	\$6,167.20	\$6,084.87	\$6,004.40	\$5,925.74	\$5,848.83	9		
	10	\$6,605.37	\$6,512.51	\$6,421.83	\$6,333.27	\$6,246.75	\$6,162.23	\$6,079.64	\$5,998.92	\$5,920.02	10		
	11	\$6,694.32	\$6,598.92	\$6,505.79	\$6,414.85	\$6,326.04	\$6,239.30	\$6,154.56	\$6,071.77	\$5,990.86	11		
	12	\$6,783.11	\$6,685.15	\$6,589.54	\$6,496.20	\$6,405.07	\$6,316.09	\$6,229.18	\$6,144.29	\$6,061.35	12		
7	1	\$6,871.76	\$6,771.20	\$6,673.06	\$6,577.32	\$6,483.85	\$6,392.60	\$6,303.50	\$6,216.49	\$6,131.51	1	7	
	2	\$6,960.27	\$6,857.08	\$6,756.42	\$6,658.20	\$6,562.96	\$6,470.36	\$6,377.52	\$6,288.37	\$6,201.32	2		
	3	\$7,048.63	\$6,942.78	\$6,839.55	\$6,738.86	\$6,640.62	\$6,544.78	\$6,451.24	\$6,359.93	\$6,270.80	3		
	4	\$7,136.84	\$7,028.30	\$6,922.47	\$6,819.28	\$6,718.63	\$6,620.45	\$6,524.65	\$6,431.17	\$6,339.94	4		
	5	\$7,224.91	\$7,113.65	\$7,005.20	\$6,899.47	\$6,796.38	\$6,695.84	\$6,597.77	\$6,502.10	\$6,408.74	5		
	6	\$7,312.83	\$7,198.82	\$7,087.72	\$6,979.43	\$6,873.88	\$6,770.96	\$6,670.60	\$6,572.71	\$6,477.22	6		
	7	\$7,400.61	\$7,283.81	\$7,170.03	\$7,059.17	\$6,951.12	\$6,845.90	\$6,743.12	\$6,643.00	\$6,545.36	7		
	8	\$7,488.24	\$7,368.64	\$7,252.15	\$7,138.67	\$7,028.11	\$6,920.37	\$6,815.36	\$6,712.98	\$6,613.17	8		
	9	\$7,575.73	\$7,453.28	\$7,334.06	\$7,217.95	\$7,104.85	\$6,994.67	\$6,887.30	\$6,782.65	\$6,680.65	9		
	10	\$7,663.07	\$7,537.76	\$7,415.77	\$7,297.00	\$7,181.34	\$7,068.69	\$6,958.95	\$6,852.01	\$6,747.80	10		
	11	\$7,750.27	\$7,622.06	\$7,497.28	\$7,375.83	\$7,257.83	\$7,142.44	\$7,030.30	\$6,921.06	\$6,814.63	11		
	12	\$7,837.33	\$7,706.18	\$7,578.59	\$7,454.43	\$7,333.58	\$7,215.93	\$7,101.37	\$6,989.81	\$6,881.14	12		
8	1	\$7,924.24	\$7,790.14	\$7,659.70	\$7,532.80	\$7,409.32	\$7,289.14	\$7,172.15	\$7,058.25	\$6,947.32	1	8	
	2	\$8,011.01	\$7,873.92	\$7,740.61	\$7,610.95	\$7,484.82	\$7,362.95	\$7,244.64	\$7,126.38	\$7,013.18	2		
	3	\$8,097.63	\$7,957.53	\$7,821.32	\$7,688.88	\$7,560.07	\$7,434.76	\$7,312.85	\$7,194.21	\$7,078.73	3		
	4	\$8,184.12	\$8,040.96	\$7,901.83	\$7,766.58	\$7,635.07	\$7,507.18	\$7,382.77	\$7,261.74	\$7,143.96	4		
	5	\$8,270.46	\$8,124.23	\$7,982.15	\$7,844.06	\$7,709.83	\$7,579.32	\$7,452.41	\$7,328.96	\$7,208.87	5		
	6	\$8,356.66	\$8,207.32	\$8,062.26	\$7,921.32	\$7,784.35	\$7,651.21	\$7,521.77	\$7,395.89	\$7,273.46	6		
	7	\$8,442.71	\$8,290.25	\$8,142.18	\$7,998.36	\$7,858.62	\$7,722.62	\$7,590.84	\$7,462.52	\$7,337.74	7		
	8	\$8,528.63	\$8,373.00	\$8,221.90	\$8,075.17	\$7,932.65	\$7,794.93	\$7,659.63	\$7,528.85	\$7,401.72	8		
	9	\$8,614.40	\$8,455.58	\$8,301.43	\$8,151.77	\$8,006.44	\$7,865.28	\$7,728.15	\$7,594.89	\$7,466.38	9		
	10	\$8,700.03	\$8,538.00	\$8,380.76	\$8,228.15	\$8,079.99	\$7,936.12	\$7,796.38	\$7,660.64	\$7,528.73	10		
	11	\$8,785.52	\$8,620.24	\$8,459.90	\$8,304.31	\$8,153.30	\$8,006.70	\$7,864.34	\$7,726.09	\$7,591.78	11		
	12	\$8,870.87	\$8,702.31	\$8,538.84	\$8,380.25	\$8,226.37	\$8,077.01	\$7,932.03	\$7,791.25	\$7,654.52	12		
9	1	\$8,956.08	\$8,784.22	\$8,617.56	\$8,455.97	\$8,299.20	\$8,147.08	\$7,995.44	\$7,856.12	\$7,716.96	1	9	
	2	\$9,041.15	\$8,865.96	\$8,696.14	\$8,531.48	\$8,371.79	\$8,216.88	\$8,066.57	\$7,920.70	\$7,779.09	2		
	3	\$9,126.07	\$8,947.53	\$8,774.50	\$8,606.77	\$8,444.14	\$8,286.43	\$8,133.44	\$7,984.99	\$7,840.93	3		
	4	\$9,210.86	\$9,028.93	\$8,852.66	\$8,681.85	\$8,516.26	\$8,355.72	\$8,200.03	\$8,049.00	\$7,902.46	4		
	5	\$9,295.51	\$9,110.16	\$8,930.64	\$8,756.71	\$8,588.15	\$8,424.76	\$8,266.35	\$8,112.72	\$7,963.70	5		
	6	\$9,380.02	\$9,191.23	\$9,008.42	\$8,831.35	\$8,659.80	\$8,493.55	\$8,332.40	\$8,176.16	\$8,024.64	6		
	7	\$9,464.39	\$9,272.13	\$9,086.01	\$8,905.78	\$8,731.22	\$8,562.09	\$8,398.19	\$8,239.32	\$8,085.28	7		
	8	\$9,548.62	\$9,352.87	\$9,163.41	\$8,980.07	\$8,802.40	\$8,630.19	\$8,463.71	\$8,302.19	\$8,145.63	8		
	9	\$9,632.71	\$9,433.44	\$9,240.62	\$9,054.01	\$8,873.35	\$8,698.41	\$8,528.96	\$8,364.79	\$8,205.69	9		
	10	\$9,716.66	\$9,513.84	\$9,317.64	\$9,127.81	\$8,944.07	\$8,766.19	\$8,593.94	\$8,427.10	\$8,265.46	10		
	11	\$9,800.47	\$9,594.08	\$9,394.47	\$9,201.39	\$9,014.56	\$8,833.73	\$8,658.67	\$8,489.14	\$8,324.94	11		
	12	\$9,884.15	\$9,674.15	\$9,471.12	\$9,274.76	\$9,084.82	\$8,901.02	\$8,723.13	\$8,550.91	\$8,384.13	12		
10	1	\$9,967.69	\$9,754.06	\$9,547.57	\$9,340.93	\$9,154.95	\$8,968.07	\$8,787.33	\$8,612.39	\$8,443.03	1	10	
	2	\$10,051.09	\$9,833.80	\$9,624.85	\$9,420.88	\$9,232.65	\$9,044.86	\$8,851.27	\$8,673.61	\$8,501.65	2		
	3	\$10,134.35	\$9,913.38	\$9,699.91	\$9,493.62	\$9,294.22	\$9,101.42	\$8,914.95	\$8,734.55	\$8,559.98	3		
	4	\$10,217.47	\$9,992.80	\$9,775.80	\$9,569.92	\$9,363.57	\$9,167.73	\$8,978.37	\$8,795.22	\$8,618.03	4		
	5	\$10,300.46	\$10,072.05	\$9,851.51	\$9,638.49	\$9,432.69	\$9,233.83	\$9,041.53	\$8,855.62	\$8,675.75	5		
	6	\$10,383.31	\$10,151.14	\$9,927.02	\$9,710.61	\$9,501.68	\$9,299.62	\$9,104.44	\$8,915.75	\$8,733.29	6		
	7	\$10,466.03	\$10,230.07	\$10,002.35	\$9,782.53	\$9,570.75	\$9,365.21	\$9,167.09	\$8,975.62	\$8,790.50	7		
	8	\$10,548.60	\$10,308.83	\$10,077.50	\$9,854.24	\$9,638.70	\$9,430.55	\$9,229.49	\$9,035.21	\$8,847.44	8		
	9	\$10,631.05	\$10,387.44	\$10,152.46	\$9,925.74	\$9,706.92	\$9,495.66	\$9,291.63	\$9,094.54	\$8,904.10	9		
	10	\$10,713.35	\$10,465.88	\$10,227.24	\$9,997.04	\$9,774.92	\$9,562.52	\$9,353.53	\$9,153.61	\$8,960.48	10		
	11	\$10,795.52	\$10,544.16	\$10,301.83	\$10,068.13	\$9,842.69	\$9,625.15	\$9,415.17	\$9,212.42	\$9,016.59	11		
	12	\$10,877.56	\$10,622.28	\$10,376.24	\$10,139.03	\$9,910.28	\$9,689.55	\$9,478.56	\$9,270.96	\$9,072.43	12		



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**

**Effective Annual Interest Rate**

Year	Month	Effective Annual Interest Rate											
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	Month	Year	
11	1	\$10,959.46	\$10,700.24	\$10,450.47	\$10,209.72	\$9,977.59	\$9,753.70	\$9,537.70	\$9,329.24	\$9,128.00	1	11	
	2	\$11,041.22	\$10,778.04	\$10,524.51	\$10,280.20	\$10,044.70	\$9,817.62	\$9,598.60	\$9,387.27	\$9,180.30	2		
	3	\$11,122.85	\$10,855.68	\$10,598.37	\$10,350.49	\$10,111.60	\$9,881.31	\$9,659.24	\$9,445.03	\$9,236.33	3		
	4	\$11,204.35	\$10,933.16	\$10,672.05	\$10,420.57	\$10,178.28	\$9,944.77	\$9,719.64	\$9,502.54	\$9,293.10	4		
	5	\$11,285.71	\$11,010.48	\$10,745.55	\$10,490.45	\$10,244.74	\$10,007.99	\$9,779.80	\$9,559.79	\$9,347.60	5		
	6	\$11,366.93	\$11,087.64	\$10,818.87	\$10,560.14	\$10,310.99	\$10,070.98	\$9,839.71	\$9,616.79	\$9,401.83	6		
	7	\$11,448.03	\$11,164.64	\$10,892.01	\$10,629.62	\$10,377.01	\$10,133.74	\$9,899.38	\$9,673.53	\$9,455.81	7		
	8	\$11,528.98	\$11,241.49	\$10,966.96	\$10,698.90	\$10,442.83	\$10,196.27	\$9,958.81	\$9,730.02	\$9,509.52	8		
	9	\$11,609.81	\$11,318.17	\$11,037.74	\$10,767.99	\$10,508.42	\$10,258.57	\$10,017.99	\$9,786.26	\$9,562.97	9		
	10	\$11,690.50	\$11,394.70	\$11,107.34	\$10,836.88	\$10,573.81	\$10,320.65	\$10,076.94	\$9,842.25	\$9,616.16	10		
	11	\$11,771.06	\$11,471.07	\$11,182.76	\$10,905.57	\$10,638.98	\$10,382.49	\$10,135.64	\$9,897.99	\$9,669.10	11		
	12	\$11,851.49	\$11,547.29	\$11,255.00	\$10,974.06	\$10,703.94	\$10,444.11	\$10,194.11	\$9,953.48	\$9,721.78	12		
12	1	\$11,931.78	\$11,623.35	\$11,327.07	\$11,042.36	\$10,769.68	\$10,505.51	\$10,252.34	\$10,008.72	\$9,774.20	1	12	
	2	\$12,011.94	\$11,698.25	\$11,398.95	\$11,110.47	\$10,833.22	\$10,566.68	\$10,310.34	\$10,063.72	\$9,826.37	2		
	3	\$12,091.97	\$11,774.89	\$11,470.66	\$11,178.37	\$10,897.54	\$10,627.62	\$10,368.10	\$10,118.47	\$9,878.29	3		
	4	\$12,171.87	\$11,850.58	\$11,542.20	\$11,246.09	\$10,961.66	\$10,688.35	\$10,425.62	\$10,172.98	\$9,929.95	4		
	5	\$12,251.63	\$11,926.02	\$11,613.56	\$11,313.61	\$11,025.56	\$10,748.85	\$10,482.91	\$10,227.25	\$9,981.37	5		
	6	\$12,331.27	\$12,001.30	\$11,684.74	\$11,380.93	\$11,089.26	\$10,809.12	\$10,539.97	\$10,281.27	\$10,033.54	6		
	7	\$12,410.77	\$12,076.42	\$11,755.75	\$11,448.07	\$11,152.75	\$10,869.18	\$10,596.80	\$10,335.06	\$10,083.45	7		
	8	\$12,490.14	\$12,151.39	\$11,826.58	\$11,515.01	\$11,216.03	\$10,929.02	\$10,653.39	\$10,398.60	\$10,134.13	8		
	9	\$12,569.38	\$12,226.21	\$11,897.24	\$11,581.76	\$11,279.10	\$10,988.64	\$10,709.76	\$10,441.91	\$10,184.55	9		
	10	\$12,648.49	\$12,300.87	\$11,967.72	\$11,648.32	\$11,341.97	\$11,048.04	\$10,765.90	\$10,494.98	\$10,234.73	10		
	11	\$12,727.47	\$12,375.38	\$12,038.03	\$11,714.69	\$11,404.64	\$11,107.22	\$10,821.81	\$10,547.81	\$10,284.67	11		
	12	\$12,806.32	\$12,449.73	\$12,108.17	\$11,780.86	\$11,467.10	\$11,166.19	\$10,877.49	\$10,600.41	\$10,334.37	12		
13	1	\$12,885.04	\$12,523.94	\$12,178.13	\$11,846.85	\$11,529.35	\$11,224.94	\$10,932.95	\$10,652.78	\$10,383.83	1	13	
	2	\$12,963.63	\$12,597.99	\$12,247.93	\$11,912.65	\$11,591.41	\$11,293.47	\$10,988.18	\$10,704.91	\$10,433.04	2		
	3	\$13,042.09	\$12,671.88	\$12,317.55	\$11,978.27	\$11,653.26	\$11,341.80	\$11,043.19	\$10,756.81	\$10,482.02	3		
	4	\$13,120.42	\$12,745.63	\$12,387.00	\$12,043.69	\$11,714.91	\$11,399.90	\$11,097.98	\$10,808.47	\$10,530.76	4		
	5	\$13,198.62	\$12,819.22	\$12,456.26	\$12,108.93	\$11,776.35	\$11,457.80	\$11,152.54	\$10,859.91	\$10,579.27	5		
	6	\$13,276.70	\$12,892.67	\$12,525.39	\$12,173.98	\$11,837.60	\$11,515.48	\$11,206.88	\$10,911.12	\$10,627.54	6		
	7	\$13,354.64	\$12,965.96	\$12,594.33	\$12,238.84	\$11,898.65	\$11,572.95	\$11,261.01	\$10,962.10	\$10,675.57	7		
	8	\$13,432.45	\$13,039.10	\$12,663.10	\$12,303.52	\$11,959.49	\$11,630.21	\$11,314.91	\$11,012.85	\$10,723.38	8		
	9	\$13,510.14	\$13,112.09	\$12,731.70	\$12,368.01	\$12,020.14	\$11,687.26	\$11,368.59	\$11,063.38	\$10,770.99	9		
	10	\$13,587.70	\$13,184.93	\$12,800.13	\$12,432.32	\$12,080.59	\$11,744.11	\$11,422.05	\$11,113.68	\$10,818.29	10		
	11	\$13,665.13	\$13,257.63	\$12,868.39	\$12,495.44	\$12,140.85	\$11,800.74	\$11,475.30	\$11,163.76	\$10,865.40	11		
	12	\$13,742.43	\$13,330.17	\$12,936.49	\$12,560.30	\$12,200.91	\$11,857.17	\$11,528.34	\$11,213.62	\$10,912.28	12		
14	1	\$13,819.61	\$13,402.96	\$13,004.41	\$12,624.14	\$12,260.77	\$11,913.39	\$11,581.15	\$11,263.25	\$10,955.94	1	14	
	2	\$13,896.66	\$13,474.80	\$13,072.17	\$12,687.71	\$12,320.43	\$11,969.40	\$11,633.75	\$11,312.67	\$11,005.37	2		
	3	\$13,973.58	\$13,546.90	\$13,139.77	\$12,751.11	\$12,379.90	\$12,029.21	\$11,686.14	\$11,361.86	\$11,051.58	3		
	4	\$14,050.37	\$13,618.85	\$13,207.20	\$12,814.32	\$12,439.18	\$12,080.82	\$11,738.52	\$11,410.83	\$11,097.66	4		
	5	\$14,127.04	\$13,690.65	\$13,274.46	\$12,877.35	\$12,498.27	\$12,136.22	\$11,790.29	\$11,459.59	\$11,143.32	5		
	6	\$14,203.58	\$13,762.30	\$13,341.55	\$12,940.20	\$12,557.16	\$12,191.42	\$11,842.04	\$11,508.13	\$11,188.86	6		
	7	\$14,280.00	\$13,833.80	\$13,408.48	\$13,002.87	\$12,615.86	\$12,246.42	\$11,893.58	\$11,556.45	\$11,234.17	7		
	8	\$14,356.29	\$13,905.16	\$13,475.25	\$13,065.36	\$12,674.36	\$12,301.21	\$11,944.92	\$11,604.56	\$11,279.27	8		
	9	\$14,432.45	\$13,976.37	\$13,541.85	\$13,127.67	\$12,732.68	\$12,355.81	\$11,996.05	\$11,652.45	\$11,324.15	9		
	10	\$14,508.49	\$14,047.44	\$13,608.29	\$13,189.80	\$12,790.81	\$12,410.20	\$12,046.96	\$11,700.13	\$11,368.81	10		
	11	\$14,584.40	\$14,118.36	\$13,674.57	\$13,251.76	\$12,848.74	\$12,464.10	\$12,097.68	\$11,747.60	\$11,413.26	11		
	12	\$14,660.19	\$14,189.13	\$13,740.68	\$13,313.54	\$12,906.49	\$12,518.39	\$12,148.18	\$11,794.86	\$11,457.49	12		
15	1	\$14,735.85	\$14,259.76	\$13,806.63	\$13,375.14	\$12,964.05	\$12,572.19	\$12,198.49	\$11,841.91	\$11,501.50	1	15	
	2	\$14,811.39	\$14,330.24	\$13,872.41	\$13,436.56	\$13,021.42	\$12,625.80	\$12,245.58	\$11,888.74	\$11,545.31	2		
	3	\$14,886.80	\$14,400.57	\$13,938.04	\$13,497.81	\$13,078.60	\$12,679.20	\$12,298.48	\$11,935.37	\$11,588.90	3		
	4	\$14,962.09	\$14,470.77	\$14,003.50	\$13,558.89	\$13,135.60	\$12,732.41	\$12,348.17	\$11,981.79	\$11,632.28	4		
	5	\$15,037.25	\$14,540.82	\$14,068.81	\$13,619.79	\$13,192.41	\$12,785.43	\$12,397.66	\$12,028.01	\$11,675.45	5		
	6	\$15,112.30	\$14,610.72	\$14,133.95	\$13,680.51	\$13,249.04	\$12,838.25	\$12,446.95	\$12,074.02	\$11,718.41	6		
	7	\$15,187.22	\$14,680.48	\$14,198.93	\$13,741.06	\$13,305.48	\$12,890.88	\$12,496.04	\$12,119.82	\$11,761.16	7		
	8	\$15,262.01	\$14,750.10	\$14,263.75	\$13,801.44	\$13,361.74	\$12,943.32	\$12,544.53	\$12,165.42	\$11,803.70	8		
	9	\$15,336.68	\$14,819.57	\$14,328.41	\$13,861.64	\$13,417.81	\$12,995.56	\$12,593.62	\$12,210.82	\$11,846.04	9		
	10	\$15,411.23	\$14,888.90	\$14,392.92	\$13,921.68	\$13,473.70	\$13,047.61	\$12,642.12	\$12,256.01	\$11,889.18	10		
	11	\$15,485.65	\$14,958.09	\$14,457.26	\$13,981.54	\$13,529.41	\$13,099.47	\$12,690.41	\$12,301.01	\$11,930.10	11		
	12	\$15,559.95	\$15,027.14	\$14,521.45	\$14,041.23	\$13,584.94	\$13,151.15	\$12,736.52	\$12,345.80	\$11,971.83	12		



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**

**Effective Annual Interest Rate**

Year	Month	Effective Annual Interest Rate												Month	Year
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%					
16	1	\$15,634.13	\$15,096.04	\$14,585.48	\$14,100.74	\$13,640.28	\$13,202.63	\$12,786.42	\$12,390.39	\$12,013.36	1	16			
	2	\$15,708.19	\$15,164.81	\$14,649.35	\$14,160.09	\$13,695.45	\$13,253.92	\$12,834.13	\$12,434.79	\$12,054.88	2				
	3	\$15,782.12	\$15,233.43	\$14,713.06	\$14,219.27	\$13,750.43	\$13,305.03	\$12,881.65	\$12,478.99	\$12,095.80	3				
	4	\$15,855.94	\$15,301.91	\$14,776.62	\$14,278.12	\$13,805.24	\$13,355.95	\$12,928.98	\$12,522.99	\$12,136.73	4				
	5	\$15,929.63	\$15,370.25	\$14,840.02	\$14,337.12	\$13,859.66	\$13,408.68	\$12,976.11	\$12,566.79	\$12,177.45	5				
	6	\$16,003.20	\$15,438.45	\$14,903.26	\$14,395.79	\$13,914.31	\$13,457.23	\$13,023.05	\$12,610.40	\$12,217.98	6				
	7	\$16,076.64	\$15,506.51	\$14,966.35	\$14,454.29	\$13,968.58	\$13,507.59	\$13,069.81	\$12,653.82	\$12,258.31	7				
	8	\$16,149.97	\$15,574.43	\$15,029.28	\$14,512.63	\$14,022.68	\$13,557.77	\$13,116.37	\$12,697.04	\$12,296.45	8				
	9	\$16,223.18	\$15,642.21	\$15,092.06	\$14,570.80	\$14,076.59	\$13,607.76	\$13,162.74	\$12,740.07	\$12,338.39	9				
	10	\$16,296.26	\$15,709.85	\$15,154.69	\$14,628.84	\$14,130.33	\$13,657.57	\$13,208.93	\$12,782.91	\$12,378.14	10				
	11	\$16,369.23	\$15,777.35	\$15,217.16	\$14,686.64	\$14,183.90	\$13,707.20	\$13,254.93	\$12,825.56	\$12,417.70	11				
	12	\$16,442.07	\$15,844.71	\$15,279.47	\$14,744.31	\$14,237.29	\$13,756.65	\$13,300.74	\$12,868.02	\$12,457.06	12				
17	1	\$16,514.80	\$15,911.93	\$15,341.64	\$14,801.81	\$14,290.51	\$13,805.92	\$13,346.36	\$12,910.28	\$12,496.23	1	17			
	2	\$16,587.40	\$15,979.02	\$15,403.65	\$14,859.15	\$14,343.55	\$13,855.91	\$13,391.80	\$12,952.37	\$12,535.22	2				
	3	\$16,659.89	\$16,045.97	\$15,465.51	\$14,916.33	\$14,396.42	\$13,903.91	\$13,437.06	\$12,994.26	\$12,574.01	3				
	4	\$16,732.25	\$16,112.78	\$15,527.21	\$14,973.34	\$14,449.12	\$13,952.63	\$13,482.13	\$13,035.97	\$12,612.62	4				
	5	\$16,804.50	\$16,179.45	\$15,588.77	\$15,030.19	\$14,501.64	\$14,001.18	\$13,527.02	\$13,077.49	\$12,651.04	5				
	6	\$16,876.62	\$16,245.99	\$15,650.17	\$15,086.88	\$14,554.00	\$14,049.55	\$13,571.73	\$13,118.82	\$12,689.28	6				
	7	\$16,948.63	\$16,312.39	\$15,711.42	\$15,143.40	\$14,606.18	\$14,097.75	\$13,616.25	\$13,159.98	\$12,727.33	7				
	8	\$17,020.52	\$16,378.65	\$15,772.52	\$15,199.77	\$14,658.19	\$14,145.76	\$13,660.60	\$13,200.95	\$12,765.19	8				
	9	\$17,092.29	\$16,444.77	\$15,833.47	\$15,256.97	\$14,710.04	\$14,193.60	\$13,704.76	\$13,241.73	\$12,802.87	9				
	10	\$17,163.94	\$16,510.77	\$15,894.27	\$15,312.01	\$14,761.71	\$14,241.27	\$13,748.75	\$13,282.34	\$12,840.37	10				
	11	\$17,235.48	\$16,576.62	\$15,954.92	\$15,367.89	\$14,813.21	\$14,288.76	\$13,792.56	\$13,322.76	\$12,877.69	11				
	12	\$17,306.89	\$16,642.34	\$16,015.42	\$15,423.61	\$14,864.55	\$14,336.08	\$13,836.19	\$13,363.01	\$12,914.82	12				
18	1	\$17,378.19	\$16,707.92	\$16,075.76	\$15,479.17	\$14,915.72	\$14,383.22	\$13,879.64	\$13,403.07	\$12,951.76	1	18			
	2	\$17,449.37	\$16,773.37	\$16,135.98	\$15,534.57	\$14,966.72	\$14,430.20	\$13,922.91	\$13,442.96	\$12,988.56	2				
	3	\$17,520.44	\$16,838.69	\$16,196.04	\$15,589.82	\$15,017.56	\$14,477.00	\$13,966.01	\$13,482.67	\$13,025.16	3				
	4	\$17,591.38	\$16,903.87	\$16,256.95	\$15,644.90	\$15,068.23	\$14,523.62	\$14,008.94	\$13,522.20	\$13,061.58	4				
	5	\$17,662.21	\$16,968.92	\$16,316.71	\$15,699.83	\$15,118.74	\$14,570.08	\$14,051.69	\$13,561.56	\$13,097.83	5				
	6	\$17,732.93	\$17,033.83	\$16,375.32	\$15,754.60	\$15,169.08	\$14,616.37	\$14,094.27	\$13,600.74	\$13,133.90	6				
	7	\$17,803.52	\$17,098.61	\$16,434.79	\$15,809.21	\$15,219.25	\$14,662.49	\$14,136.68	\$13,639.75	\$13,169.79	7				
	8	\$17,874.00	\$17,163.26	\$16,494.11	\$15,863.67	\$15,269.27	\$14,708.44	\$14,178.91	\$13,678.58	\$13,205.51	8				
	9	\$17,944.37	\$17,227.77	\$16,553.26	\$15,917.97	\$15,319.11	\$14,754.22	\$14,220.97	\$13,717.24	\$13,241.06	9				
	10	\$18,014.61	\$17,292.15	\$16,612.31	\$15,972.12	\$15,368.80	\$14,799.83	\$14,262.86	\$13,756.73	\$13,276.44	10				
	11	\$18,084.74	\$17,356.40	\$16,671.20	\$16,026.11	\$15,418.33	\$14,846.28	\$14,304.58	\$13,794.05	\$13,311.64	11				
	12	\$18,154.76	\$17,420.52	\$16,729.94	\$16,079.94	\$15,467.69	\$14,890.56	\$14,346.14	\$13,832.19	\$13,346.68	12				
19	1	\$18,224.66	\$17,484.50	\$16,788.53	\$16,133.62	\$15,516.89	\$14,935.67	\$14,387.52	\$13,870.17	\$13,381.54	1	19			
	2	\$18,294.45	\$17,548.35	\$16,846.98	\$16,187.15	\$15,565.83	\$14,980.62	\$14,428.74	\$13,907.98	\$13,416.24	2				
	3	\$18,364.12	\$17,612.08	\$16,905.29	\$16,240.53	\$15,614.81	\$15,025.41	\$14,469.78	\$13,945.62	\$13,450.78	3				
	4	\$18,433.67	\$17,675.67	\$16,963.45	\$16,293.75	\$15,663.53	\$15,070.03	\$14,510.67	\$13,983.09	\$13,485.12	4				
	5	\$18,503.11	\$17,739.13	\$17,021.47	\$16,346.82	\$15,712.10	\$15,114.48	\$14,551.38	\$14,020.40	\$13,519.32	5				
	6	\$18,572.44	\$17,802.46	\$17,079.35	\$16,399.74	\$15,760.50	\$15,158.78	\$14,591.93	\$14,057.53	\$13,553.35	6				
	7	\$18,641.65	\$17,865.66	\$17,137.09	\$16,452.50	\$15,808.75	\$15,202.91	\$14,632.32	\$14,094.51	\$13,587.21	7				
	8	\$18,710.75	\$17,928.73	\$17,194.68	\$16,505.12	\$15,856.84	\$15,246.88	\$14,672.54	\$14,131.32	\$13,620.91	8				
	9	\$18,779.73	\$17,991.67	\$17,252.13	\$16,557.58	\$15,904.77	\$15,290.69	\$14,712.60	\$14,167.96	\$13,654.54	9				
	10	\$18,848.60	\$18,054.48	\$17,309.44	\$16,609.90	\$15,952.54	\$15,334.34	\$14,752.50	\$14,204.44	\$13,687.82	10				
	11	\$18,917.36	\$18,117.16	\$17,366.61	\$16,662.06	\$16,000.16	\$15,377.83	\$14,792.23	\$14,240.76	\$13,721.03	11				
	12	\$18,986.00	\$18,179.71	\$17,423.64	\$16,714.08	\$16,047.63	\$15,421.16	\$14,831.80	\$14,276.92	\$13,754.54	12				
20	1	\$19,054.53	\$18,242.14	\$17,480.53	\$16,765.95	\$16,094.94	\$15,464.33	\$14,871.22	\$14,312.92	\$13,786.98	1	20			
	2	\$19,122.95	\$18,304.43	\$17,537.28	\$16,817.66	\$16,142.09	\$15,507.33	\$14,910.47	\$14,348.76	\$13,819.71	2				
	3	\$19,191.25	\$18,366.60	\$17,593.89	\$16,869.24	\$16,189.09	\$15,550.20	\$14,949.56	\$14,384.43	\$13,852.28	3				
	4	\$19,259.44	\$18,428.64	\$17,650.36	\$16,920.66	\$16,235.94	\$15,592.90	\$14,988.90	\$14,419.95	\$13,884.70	4				
	5	\$19,327.52	\$18,490.55	\$17,706.69	\$16,971.93	\$16,282.64	\$15,635.44	\$15,027.28	\$14,455.31	\$13,916.95	5				
	6	\$19,395.49	\$18,552.34	\$17,762.88	\$17,023.06	\$16,329.18	\$15,677.63	\$15,065.89	\$14,480.51	\$13,949.06	6				
	7	\$19,463.34	\$18,613.98	\$17,818.93	\$17,074.04	\$16,375.57	\$15,720.06	\$15,104.36	\$14,525.56	\$13,981.00	7				
	8	\$19,531.09	\$18,675.53	\$17,874.85	\$17,124.88	\$16,421.81	\$15,762.14	\$15,142.66	\$14,560.45	\$14,012.80	8				
	9	\$19,598.72	\$18,736.93	\$17,930.63	\$17,175.57	\$16,467.90	\$15,804.06	\$15,180.82	\$14,595.18	\$14,044.43	9				
	10	\$19,666.24	\$18,798.12	\$17,986.27	\$17,226.12	\$16,513.83	\$15,845.83	\$15,218.81	\$14,629.76	\$14,075.92	10				
	11	\$19,733.65	\$18,859.36	\$18,041.77	\$17,276.52	\$16,559.62	\$15,887.45	\$15,256.66	\$14,664.19	\$14,107.25	11				
	12	\$19,800.94	\$18,920.39	\$18,097.14	\$17,326.77	\$16,605.26	\$15,928.91	\$15,294.34	\$14,698.46	\$14,138.43	12				



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**

Year	Month	Effective Annual Interest Rate												Month	Year
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%					
21	1	\$19,869.13	\$18,981.29	\$18,152.37	\$17,376.89	\$16,650.75	\$15,970.22	\$15,331.88	\$14,732.58	\$14,169.46	1	21			
	2	\$19,935.20	\$19,042.07	\$18,207.46	\$17,426.86	\$16,696.09	\$16,011.39	\$15,369.28	\$14,766.55	\$14,200.34	2				
	3	\$20,002.17	\$19,102.72	\$18,262.42	\$17,476.68	\$16,741.29	\$16,052.40	\$15,406.50	\$14,800.37	\$14,231.07	3				
	4	\$20,069.02	\$19,163.25	\$18,317.25	\$17,528.37	\$16,785.33	\$16,093.26	\$15,443.58	\$14,834.04	\$14,261.65	4				
	5	\$20,135.77	\$19,223.65	\$18,371.94	\$17,575.91	\$16,831.23	\$16,133.97	\$15,480.51	\$14,867.55	\$14,292.08	5				
	6	\$20,202.40	\$19,283.93	\$18,426.49	\$17,623.31	\$16,875.98	\$16,174.53	\$15,517.29	\$14,900.92	\$14,322.37	6				
	7	\$20,268.93	\$19,344.08	\$18,480.92	\$17,674.56	\$16,920.59	\$16,214.94	\$15,553.92	\$14,934.14	\$14,352.51	7				
	8	\$20,335.34	\$19,404.11	\$18,535.20	\$17,723.68	\$16,965.05	\$16,255.21	\$15,590.40	\$14,967.21	\$14,382.90	8				
	9	\$20,401.65	\$19,464.02	\$18,589.36	\$17,772.66	\$17,009.36	\$16,295.32	\$15,626.74	\$15,002.91	\$14,412.35	9				
	10	\$20,467.84	\$19,523.80	\$18,643.38	\$17,821.49	\$17,053.54	\$16,335.30	\$15,662.92	\$15,032.91	\$14,442.05	10				
	11	\$20,533.93	\$19,583.47	\$18,697.26	\$17,870.19	\$17,097.56	\$16,375.12	\$15,698.96	\$15,065.54	\$14,471.61	11				
	12	\$20,599.91	\$19,643.00	\$18,751.02	\$17,918.75	\$17,141.45	\$16,414.80	\$15,734.86	\$15,098.03	\$14,501.02	12				
22	1	\$20,665.77	\$19,702.42	\$18,804.64	\$17,967.17	\$17,185.19	\$16,454.33	\$15,770.61	\$15,130.37	\$14,530.30	1	22			
	2	\$20,731.53	\$19,761.71	\$18,858.13	\$18,015.45	\$17,228.79	\$16,493.72	\$15,806.21	\$15,162.57	\$14,558.43	2				
	3	\$20,797.19	\$19,820.89	\$18,911.49	\$18,063.59	\$17,272.24	\$16,532.97	\$15,841.67	\$15,194.62	\$14,588.42	3				
	4	\$20,862.73	\$19,879.94	\$18,964.72	\$18,111.59	\$17,315.55	\$16,572.07	\$15,876.99	\$15,226.53	\$14,617.27	4				
	5	\$20,928.16	\$19,938.87	\$19,017.82	\$18,159.46	\$17,358.73	\$16,611.02	\$15,912.16	\$15,258.30	\$14,645.98	5				
	6	\$20,993.49	\$19,997.67	\$19,070.76	\$18,207.19	\$17,401.76	\$16,649.84	\$15,947.19	\$15,289.93	\$14,674.55	6				
	7	\$21,058.71	\$20,056.36	\$19,123.62	\$18,254.78	\$17,444.65	\$16,688.51	\$15,982.07	\$15,321.42	\$14,702.98	7				
	8	\$21,123.82	\$20,114.93	\$19,176.33	\$18,302.23	\$17,487.40	\$16,727.04	\$16,016.82	\$15,352.77	\$14,731.27	8				
	9	\$21,188.83	\$20,173.37	\$19,228.90	\$18,349.55	\$17,530.01	\$16,765.43	\$16,051.42	\$15,383.97	\$14,759.43	9				
	10	\$21,253.73	\$20,231.70	\$19,281.35	\$18,396.74	\$17,572.46	\$16,803.68	\$16,085.89	\$15,415.04	\$14,787.45	10				
	11	\$21,318.52	\$20,289.91	\$19,333.67	\$18,443.79	\$17,614.82	\$16,841.79	\$16,120.21	\$15,445.97	\$14,815.34	11				
	12	\$21,383.20	\$20,347.99	\$19,385.86	\$18,490.70	\$17,657.01	\$16,879.76	\$16,154.40	\$15,476.77	\$14,843.09	12				
23	1	\$21,447.78	\$20,405.96	\$19,437.92	\$18,537.48	\$17,699.07	\$16,917.59	\$16,188.44	\$15,507.42	\$14,870.71	1	23			
	2	\$21,512.25	\$20,463.81	\$19,489.85	\$18,594.13	\$17,740.99	\$16,955.29	\$16,222.35	\$15,537.94	\$14,898.19	2				
	3	\$21,576.61	\$20,521.54	\$19,541.65	\$18,650.64	\$17,782.77	\$16,992.84	\$16,256.12	\$15,568.32	\$14,925.54	3				
	4	\$21,640.87	\$20,579.15	\$19,593.33	\$18,707.02	\$17,824.42	\$17,030.26	\$16,289.76	\$15,598.57	\$14,952.75	4				
	5	\$21,705.03	\$20,636.64	\$19,644.88	\$18,763.27	\$17,865.93	\$17,067.54	\$16,323.25	\$15,628.68	\$14,979.84	5				
	6	\$21,769.07	\$20,694.01	\$19,696.31	\$18,819.39	\$17,907.31	\$17,104.68	\$16,356.61	\$15,658.66	\$15,006.79	6				
	7	\$21,833.01	\$20,751.27	\$19,747.60	\$18,875.37	\$17,948.55	\$17,141.69	\$16,389.84	\$15,688.51	\$15,033.62	7				
	8	\$21,896.85	\$20,808.41	\$19,798.77	\$18,931.22	\$17,989.66	\$17,178.56	\$16,422.93	\$15,718.22	\$15,060.31	8				
	9	\$21,960.58	\$20,865.43	\$19,849.82	\$18,986.94	\$18,030.63	\$17,215.30	\$16,455.99	\$15,747.80	\$15,086.87	9				
	10	\$22,024.20	\$20,922.33	\$19,900.74	\$19,042.53	\$18,071.47	\$17,251.90	\$16,488.71	\$15,777.25	\$15,113.31	10				
	11	\$22,087.72	\$20,979.12	\$19,951.53	\$19,097.99	\$18,112.17	\$17,288.37	\$16,521.40	\$15,806.57	\$15,139.62	11				
	12	\$22,151.14	\$21,035.79	\$20,002.20	\$19,154.32	\$18,152.75	\$17,324.70	\$16,553.96	\$15,835.76	\$15,165.79	12				
24	1	\$22,214.45	\$21,092.34	\$20,052.75	\$19,208.52	\$18,193.19	\$17,360.91	\$16,586.38	\$15,864.81	\$15,191.85	1	24			
	2	\$22,277.66	\$21,148.78	\$20,103.17	\$19,263.59	\$18,233.49	\$17,396.98	\$16,618.68	\$15,893.74	\$15,217.77	2				
	3	\$22,340.76	\$21,205.10	\$20,153.46	\$19,318.53	\$18,273.67	\$17,432.91	\$16,650.84	\$15,922.54	\$15,243.58	3				
	4	\$22,403.76	\$21,261.30	\$20,203.63	\$19,373.34	\$18,313.72	\$17,468.72	\$16,682.87	\$15,951.21	\$15,269.25	4				
	5	\$22,466.65	\$21,317.39	\$20,253.68	\$19,428.02	\$18,353.63	\$17,504.39	\$16,714.77	\$15,979.75	\$15,294.80	5				
	6	\$22,529.44	\$21,373.37	\$20,303.61	\$19,482.58	\$18,393.42	\$17,539.94	\$16,748.54	\$16,008.17	\$15,320.23	6				
	7	\$22,592.13	\$21,429.23	\$20,353.41	\$19,537.01	\$18,433.07	\$17,575.35	\$16,778.19	\$16,036.46	\$15,345.54	7				
	8	\$22,654.71	\$21,484.97	\$20,403.09	\$19,590.31	\$18,472.60	\$17,610.64	\$16,809.70	\$16,064.62	\$15,370.72	8				
	9	\$22,717.20	\$21,540.60	\$20,452.65	\$19,643.48	\$18,511.99	\$17,645.79	\$16,841.09	\$16,092.66	\$15,395.78	9				
	10	\$22,779.57	\$21,596.12	\$20,502.09	\$19,696.53	\$18,551.26	\$17,680.82	\$16,872.36	\$16,120.58	\$15,420.72	10				
	11	\$22,841.85	\$21,651.52	\$20,551.40	\$19,749.35	\$18,590.40	\$17,715.72	\$16,903.48	\$16,148.37	\$15,445.54	11				
	12	\$22,904.02	\$21,706.81	\$20,600.60	\$19,801.72	\$18,629.41	\$17,750.49	\$16,934.49	\$16,176.03	\$15,470.23	12				
25	1	\$22,966.09	\$21,761.99	\$20,649.67	\$19,852.91	\$18,668.30	\$17,785.13	\$16,965.37	\$16,203.57	\$15,494.81	1	25			
	2	\$23,028.06	\$21,817.04	\$20,698.62	\$19,904.33	\$18,707.06	\$17,819.65	\$16,996.13	\$16,230.99	\$15,519.27	2				
	3	\$23,089.92	\$21,871.99	\$20,747.45	\$19,956.81	\$18,745.69	\$17,854.04	\$17,026.76	\$16,258.29	\$15,543.61	3				
	4	\$23,151.69	\$21,926.82	\$20,796.16	\$19,751.18	\$18,784.19	\$17,888.30	\$17,057.26	\$16,285.47	\$15,567.83	4				
	5	\$23,213.35	\$21,981.54	\$20,844.75	\$19,794.35	\$18,822.52	\$17,922.44	\$17,087.65	\$16,312.52	\$15,591.94	5				
	6	\$23,274.91	\$22,036.15	\$20,893.22	\$19,837.40	\$18,860.83	\$17,956.45	\$17,117.91	\$16,339.46	\$15,615.93	6				
	7	\$23,336.36	\$22,090.65	\$20,941.58	\$19,880.32	\$18,898.96	\$17,984.30	\$17,148.04	\$16,366.27	\$15,639.80	7				
	8	\$23,397.72	\$22,145.03	\$20,989.81	\$19,923.13	\$18,936.56	\$18,012.14	\$17,178.06	\$16,392.97	\$15,663.56	8				
	9	\$23,459.98	\$22,199.31	\$21,037.93	\$19,965.81	\$18,974.84	\$18,037.75	\$17,207.95	\$16,419.55	\$15,687.20	9				
	10	\$23,520.13	\$22,253.47	\$21,085.92	\$20,008.37	\$19,012.60	\$18,059.26	\$17,237.72	\$16,446.00	\$15,710.73	10				
	11	\$23,581.18	\$22,307.52	\$21,133.80	\$20,050.80	\$19,050.24	\$18,124.66	\$17,267.37	\$16,472.34	\$15,734.14	11				
	12	\$23,642.14	\$22,361.46	\$21,181.56	\$20,093.12	\$19,087.75	\$18,157.93	\$17,296.90	\$16,498.57	\$15,757.44	12				



Present Value of an Annuity for \$100.00 per Month Payable at End of Month

Year	Month	Effective Annual Interest Rate												Year
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%				
26	1	\$23,702.99	\$22,415.29	\$21,229.20	\$20,135.31	\$19,125.14	\$18,191.08	\$17,326.31	\$16,524.67	\$15,780.63	\$15,093.70	\$14,461.51	26	
	2	\$23,763.74	\$22,469.00	\$21,276.73	\$20,177.38	\$19,162.40	\$18,224.11	\$17,355.60	\$16,550.67	\$15,803.70	\$15,112.54	\$14,476.91	2	
	3	\$23,824.39	\$22,522.61	\$21,333.14	\$20,229.33	\$19,211.55	\$18,268.02	\$17,394.78	\$16,576.54	\$15,826.67	\$15,131.54	\$14,492.51	3	
	4	\$23,884.95	\$22,576.11	\$21,371.43	\$20,261.17	\$19,236.57	\$18,289.81	\$17,413.83	\$16,602.30	\$15,849.49	\$15,151.83	\$14,509.41	4	
	5	\$23,945.40	\$22,629.49	\$21,418.61	\$20,292.88	\$19,257.48	\$18,322.48	\$17,442.77	\$16,627.94	\$15,872.26	\$15,171.26	\$14,527.26	5	
	6	\$24,005.75	\$22,682.77	\$21,468.67	\$20,324.47	\$19,278.45	\$18,355.03	\$17,471.59	\$16,653.47	\$15,894.89	\$15,191.41	\$14,545.41	6	
	7	\$24,066.00	\$22,735.94	\$21,518.61	\$20,355.95	\$19,298.62	\$18,387.46	\$17,500.29	\$16,678.89	\$15,917.41	\$15,209.89	\$14,563.41	7	
	8	\$24,126.16	\$22,789.00	\$21,569.44	\$20,387.30	\$19,318.47	\$18,419.77	\$17,528.87	\$16,704.20	\$15,939.82	\$15,227.34	\$14,581.34	8	
	9	\$24,186.21	\$22,841.95	\$21,620.15	\$20,418.54	\$19,347.89	\$18,451.96	\$17,557.34	\$16,729.39	\$15,962.13	\$15,244.77	\$14,599.27	9	
	10	\$24,246.17	\$22,894.79	\$21,672.75	\$20,449.24	\$19,376.75	\$18,484.04	\$17,585.69	\$16,754.47	\$15,984.32	\$15,262.07	\$14,617.07	10	
	11	\$24,306.03	\$22,947.52	\$21,725.52	\$20,479.94	\$19,405.66	\$18,515.99	\$17,613.93	\$16,779.43	\$16,006.41	\$15,279.43	\$14,634.34	11	
	12	\$24,365.78	\$23,000.14	\$21,775.60	\$20,509.54	\$19,434.85	\$18,547.83	\$17,642.06	\$16,804.29	\$16,028.39	\$15,296.74	\$14,651.61	12	
27	1	\$24,425.44	\$23,052.66	\$21,825.86	\$20,539.31	\$19,464.41	\$18,579.56	\$17,670.07	\$16,828.04	\$16,050.26	\$15,313.91	\$14,669.06	27	
	2	\$24,485.00	\$23,105.07	\$21,878.00	\$20,567.96	\$19,490.24	\$18,611.16	\$17,697.96	\$16,853.67	\$16,072.03	\$15,331.03	\$14,686.13	2	
	3	\$24,544.47	\$23,157.36	\$21,930.43	\$20,595.27	\$19,515.96	\$18,642.66	\$17,725.75	\$16,878.20	\$16,093.70	\$15,348.10	\$14,703.20	3	
	4	\$24,603.83	\$23,209.56	\$21,982.94	\$20,623.07	\$19,541.56	\$18,674.03	\$17,753.42	\$16,902.61	\$16,115.25	\$15,365.25	\$14,720.37	4	
	5	\$24,663.10	\$23,261.64	\$22,035.94	\$20,650.21	\$19,567.04	\$18,705.29	\$17,780.98	\$16,926.92	\$16,132.71	\$15,382.41	\$14,737.54	5	
	6	\$24,722.27	\$23,313.62	\$22,087.44	\$20,679.40	\$19,592.41	\$18,736.44	\$17,808.42	\$16,951.12	\$16,159.06	\$15,400.06	\$14,754.71	6	
	7	\$24,781.34	\$23,365.49	\$22,140.71	\$20,707.47	\$19,617.66	\$18,767.47	\$17,835.76	\$16,975.21	\$16,177.30	\$15,417.30	\$14,771.88	7	
	8	\$24,840.31	\$23,417.25	\$22,194.28	\$20,735.61	\$19,642.82	\$18,798.39	\$17,862.98	\$16,999.20	\$16,200.45	\$15,434.45	\$14,789.05	8	
	9	\$24,899.19	\$23,468.91	\$22,247.63	\$20,763.47	\$19,667.82	\$18,829.20	\$17,890.09	\$17,023.08	\$16,221.49	\$15,451.61	\$14,806.22	9	
	10	\$24,957.97	\$23,520.46	\$22,299.07	\$20,791.91	\$19,692.53	\$18,859.89	\$17,917.10	\$17,046.85	\$16,242.43	\$15,468.77	\$14,823.39	10	
	11	\$25,016.65	\$23,571.91	\$22,348.20	\$20,820.03	\$19,717.53	\$18,890.47	\$17,943.99	\$17,070.51	\$16,263.27	\$15,485.93	\$14,840.56	11	
	12	\$25,075.24	\$23,623.25	\$22,393.22	\$20,847.11	\$19,742.41	\$18,920.94	\$17,970.78	\$17,094.07	\$16,284.04	\$15,503.11	\$14,857.73	12	
28	1	\$25,133.73	\$23,674.48	\$22,438.13	\$21,112.50	\$19,868.78	\$18,951.30	\$17,997.45	\$17,117.53	\$16,304.64	\$15,520.37	\$14,874.90	28	
	2	\$25,192.12	\$23,725.61	\$22,489.93	\$21,141.78	\$19,893.23	\$18,981.55	\$18,024.02	\$17,140.88	\$16,325.18	\$15,537.07	\$14,891.07	2	
	3	\$25,250.42	\$23,776.64	\$22,542.61	\$21,170.99	\$19,918.58	\$19,011.68	\$18,050.48	\$17,164.13	\$16,346.13	\$15,553.24	\$14,907.24	3	
	4	\$25,308.62	\$23,827.56	\$22,595.19	\$21,200.99	\$19,944.26	\$19,041.71	\$18,076.83	\$17,187.27	\$16,366.95	\$15,569.41	\$14,923.41	4	
	5	\$25,366.72	\$23,878.37	\$22,647.66	\$21,231.68	\$19,970.29	\$19,072.62	\$18,103.08	\$17,210.31	\$16,388.19	\$15,585.58	\$14,939.58	5	
	6	\$25,424.73	\$23,929.08	\$22,699.02	\$21,263.07	\$20,000.23	\$19,103.43	\$18,129.22	\$17,233.25	\$16,409.33	\$15,601.75	\$14,955.75	6	
	7	\$25,482.65	\$23,979.69	\$22,750.27	\$21,294.47	\$20,029.61	\$19,131.13	\$18,155.25	\$17,256.02	\$16,425.37	\$15,617.92	\$14,971.92	7	
	8	\$25,540.46	\$24,030.19	\$22,801.41	\$21,325.82	\$20,059.04	\$19,160.72	\$18,181.18	\$17,278.69	\$16,441.32	\$15,634.09	\$14,988.09	8	
	9	\$25,598.19	\$24,080.59	\$22,852.44	\$21,357.06	\$20,088.51	\$19,190.19	\$18,207.00	\$17,301.45	\$16,456.17	\$15,650.26	\$14,994.26	9	
	10	\$25,655.81	\$24,130.88	\$22,903.36	\$21,388.19	\$20,117.77	\$19,219.57	\$18,232.72	\$17,323.99	\$16,471.64	\$15,666.43	\$15,010.43	10	
	11	\$25,713.35	\$24,181.07	\$22,954.18	\$21,419.18	\$20,147.32	\$19,248.83	\$18,258.33	\$17,346.42	\$16,487.00	\$15,682.60	\$15,026.60	11	
	12	\$25,770.78	\$24,231.16	\$23,004.89	\$21,450.80	\$20,177.99	\$19,277.99	\$18,283.84	\$17,368.75	\$16,502.55	\$15,698.77	\$15,042.77	12	
29	1	\$25,828.13	\$24,281.14	\$23,055.49	\$21,482.46	\$20,207.61	\$19,307.04	\$18,309.25	\$17,390.98	\$16,514.61	\$15,709.94	\$15,059.14	29	
	2	\$25,885.37	\$24,331.03	\$23,106.19	\$21,513.46	\$20,236.64	\$19,335.98	\$18,334.55	\$17,413.12	\$16,530.59	\$15,726.11	\$15,075.31	2	
	3	\$25,942.53	\$24,380.81	\$23,156.95	\$21,544.26	\$20,265.96	\$19,364.82	\$18,359.75	\$17,436.15	\$16,546.27	\$15,742.28	\$15,091.48	3	
	4	\$25,999.59	\$24,430.48	\$23,207.64	\$21,574.97	\$20,295.47	\$19,393.55	\$18,384.85	\$17,457.09	\$16,561.66	\$15,758.45	\$15,107.65	4	
	5	\$26,056.55	\$24,480.06	\$23,258.18	\$21,605.59	\$20,324.78	\$19,422.18	\$18,409.84	\$17,478.93	\$16,577.11	\$15,774.62	\$15,123.82	5	
	6	\$26,113.43	\$24,529.53	\$23,308.68	\$21,636.11	\$20,353.48	\$19,450.70	\$18,434.74	\$17,500.67	\$16,592.11	\$15,790.79	\$15,140.00	6	
	7	\$26,170.20	\$24,578.90	\$23,359.14	\$21,666.52	\$20,382.07	\$19,479.12	\$18,459.53	\$17,522.32	\$16,606.20	\$15,806.86	\$15,156.17	7	
	8	\$26,226.89	\$24,628.17	\$23,409.57	\$21,696.82	\$20,410.76	\$19,507.43	\$18,484.23	\$17,543.87	\$16,621.28	\$15,822.03	\$15,172.34	8	
	9	\$26,283.48	\$24,677.34	\$23,459.95	\$21,727.01	\$20,439.84	\$19,535.64	\$18,508.84	\$17,565.32	\$16,636.27	\$15,837.20	\$15,188.51	9	
	10	\$26,339.98	\$24,726.41	\$23,509.69	\$21,757.10	\$20,468.72	\$19,563.75	\$18,533.31	\$17,586.68	\$16,651.16	\$15,852.37	\$15,204.68	10	
	11	\$26,396.38	\$24,775.38	\$23,559.63	\$21,787.19	\$20,497.39	\$19,591.76	\$18,557.71	\$17,607.94	\$16,665.91	\$15,867.54	\$15,220.85	11	
	12	\$26,452.69	\$24,824.24	\$23,609.17	\$21,817.11	\$20,525.45	\$19,619.66	\$18,582.00	\$17,629.11	\$16,680.64	\$15,882.71	\$15,237.02	12	
30	1	\$26,508.91	\$24,873.01	\$23,658.40	\$22,024.72	\$20,553.07	\$19,647.46	\$18,606.20	\$17,650.18	\$16,701.01	\$15,898.88	\$15,253.19	30	
	2	\$26,565.03	\$24,921.67	\$23,707.42	\$22,052.27	\$20,581.27	\$19,675.15	\$18,630.29	\$17,671.16	\$16,716.28	\$15,914.36	\$15,269.36	2	
	3	\$26,621.07	\$24,970.24	\$23,756.74	\$22,079.94	\$20,609.22	\$19,702.75	\$18,654.29	\$17,692.05	\$16,807.47	\$15,929.53	\$15,285.53	3	
	4	\$26,677.01	\$25,018.70	\$23,805.79	\$22,107.75	\$20,637.67	\$19,730.24	\$18,678.20	\$17,712.84	\$16,828.57	\$15,944.70	\$15,301.70	4	
	5	\$26,732.86	\$25,067.07	\$23,854.66	\$22,135.40	\$20,665.42	\$19,757.54	\$18,702.00	\$17,733.54	\$16,848.59	\$15,959.87	\$15,317.87	5	
	6	\$26,788.61	\$25,115.34	\$23,903.49	\$22,163.00	\$20,693.46	\$19,784.93	\$18,725.71	\$17,754.15	\$16,868.51	\$15,974.94	\$15,334.04	6	
	7	\$26,844.28	\$25,163.50	\$23,952.20	\$22,190.74	\$20,721.18	\$19,812.13	\$18,749.32	\$17,774.67	\$16,887.35	\$15,990.01	\$15,349.21	7	
	8	\$26,899.85	\$25,211.57	\$24,000.81	\$22,218.11	\$20,748.24	\$19,839.22	\$18,772.84	\$17,795.09	\$16,897.10	\$16,005.18	\$15,364.38	8	
	9	\$26,955.33	\$25,259.54	\$24,049.31	\$22,245.11	\$20,775.37	\$19,866.22	\$18,796.26	\$17,815.43	\$16,914.77	\$16,020.35	\$15,379.55	9	
	10	\$27,010.72	\$25,307.41	\$24,097.71	\$22,271.94	\$20,802.31	\$19,893.11	\$18,819.59	\$17,835.67	\$16,932.35	\$16,035.52	\$15,394.72	10	
	11	\$27,066.02	\$25,355.19	\$24,145.11	\$22,298.67	\$20,828.67	\$19,919.94	\$18,842.82	\$17,855.83	\$16,949.85	\$16,050.69	\$15,410.89	11	
	12	\$27,121.23	\$25,402.86	\$24,192.21	\$22,325.30	\$20,854.17	\$19,946.61	\$18,865.96	\$17,875.89	\$16,967.26	\$16,066.86	\$15,427.06	12	



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**

Year	Month	Effective Annual Interest Rate										
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	Month	Year
31	1	\$27,176.34	\$25,450.44	\$23,883.31	\$22,457.83	\$21,158.90	\$19,973.21	\$18,889.00	\$17,895.87	\$16,984.58	1	31
	2	\$27,231.37	\$25,497.91	\$23,924.30	\$22,483.25	\$21,189.53	\$19,999.72	\$18,911.95	\$17,915.75	\$17,001.83	2	
	3	\$27,286.30	\$25,545.30	\$23,958.20	\$22,528.58	\$21,220.06	\$20,026.13	\$18,934.81	\$17,935.55	\$17,018.18	3	
	4	\$27,341.15	\$25,592.58	\$24,005.99	\$22,563.80	\$21,250.50	\$20,052.44	\$18,957.58	\$17,955.26	\$17,036.06	4	
	5	\$27,395.90	\$25,639.76	\$24,046.69	\$22,598.92	\$21,280.83	\$20,078.65	\$18,980.25	\$17,974.88	\$17,053.06	5	
	6	\$27,450.56	\$25,686.85	\$24,087.28	\$22,633.94	\$21,311.06	\$20,104.77	\$19,002.83	\$17,994.41	\$17,069.97	6	
	7	\$27,505.14	\$25,733.85	\$24,127.78	\$22,668.96	\$21,341.20	\$20,130.80	\$19,025.32	\$18,013.86	\$17,086.80	7	
	8	\$27,559.62	\$25,780.74	\$24,168.17	\$22,703.68	\$21,371.23	\$20,156.77	\$19,047.71	\$18,033.22	\$17,103.54	8	
	9	\$27,614.01	\$25,827.54	\$24,208.47	\$22,738.25	\$21,401.17	\$20,182.56	\$19,070.02	\$18,052.50	\$17,120.21	9	
	10	\$27,668.32	\$25,874.25	\$24,248.66	\$22,773.02	\$21,431.01	\$20,208.29	\$19,092.24	\$18,071.69	\$17,136.80	10	
	11	\$27,722.53	\$25,920.85	\$24,288.76	\$22,807.54	\$21,460.75	\$20,233.94	\$19,114.36	\$18,090.79	\$17,153.30	11	
	12	\$27,776.65	\$25,967.36	\$24,328.76	\$22,841.96	\$21,490.40	\$20,259.49	\$19,136.40	\$18,109.81	\$17,169.73	12	
32	1	\$27,830.65	\$26,013.78	\$24,368.66	\$22,876.29	\$21,519.95	\$20,284.95	\$19,158.34	\$18,128.74	\$17,186.07	1	32
	2	\$27,884.64	\$26,060.10	\$24,408.46	\$22,910.51	\$21,549.40	\$20,310.31	\$19,180.20	\$18,147.59	\$17,202.34	2	
	3	\$27,938.49	\$26,106.33	\$24,448.17	\$22,944.64	\$21,578.76	\$20,335.58	\$19,201.97	\$18,166.36	\$17,218.53	3	
	4	\$27,992.26	\$26,152.46	\$24,487.77	\$22,978.67	\$21,608.02	\$20,360.76	\$19,223.65	\$18,185.04	\$17,234.64	4	
	5	\$28,045.94	\$26,198.49	\$24,527.28	\$23,012.61	\$21,637.18	\$20,385.84	\$19,245.24	\$18,203.64	\$17,250.67	5	
	6	\$28,099.53	\$26,244.43	\$24,566.69	\$23,046.44	\$21,666.25	\$20,410.84	\$19,266.75	\$18,222.15	\$17,266.62	6	
	7	\$28,153.04	\$26,290.28	\$24,606.01	\$23,080.18	\$21,695.23	\$20,435.74	\$19,288.17	\$18,240.59	\$17,282.50	7	
	8	\$28,206.45	\$26,336.03	\$24,645.23	\$23,113.82	\$21,724.11	\$20,460.55	\$19,309.50	\$18,258.94	\$17,298.30	8	
	9	\$28,259.78	\$26,381.69	\$24,684.35	\$23,147.37	\$21,752.90	\$20,485.27	\$19,330.74	\$18,277.21	\$17,314.02	9	
	10	\$28,313.02	\$26,427.25	\$24,723.37	\$23,180.82	\$21,781.59	\$20,509.90	\$19,351.90	\$18,295.40	\$17,329.67	10	
	11	\$28,366.17	\$26,472.72	\$24,762.30	\$23,214.18	\$21,810.19	\$20,534.44	\$19,372.97	\$18,313.50	\$17,345.24	11	
	12	\$28,419.23	\$26,518.10	\$24,801.14	\$23,247.43	\$21,838.77	\$20,558.89	\$19,393.96	\$18,331.53	\$17,360.74	12	
33	1	\$28,472.21	\$26,563.38	\$24,839.88	\$23,280.60	\$21,867.11	\$20,583.25	\$19,414.86	\$18,349.48	\$17,376.16	1	33
	2	\$28,525.09	\$26,608.57	\$24,878.52	\$23,313.67	\$21,895.43	\$20,607.52	\$19,435.68	\$18,367.35	\$17,391.50	2	
	3	\$28,577.90	\$26,653.67	\$24,917.07	\$23,346.64	\$21,923.66	\$20,631.55	\$19,456.41	\$18,385.13	\$17,406.77	3	
	4	\$28,630.61	\$26,698.68	\$24,955.52	\$23,379.52	\$21,951.79	\$20,655.80	\$19,477.06	\$18,402.84	\$17,421.97	4	
	5	\$28,683.24	\$26,743.59	\$24,993.88	\$23,412.31	\$21,979.81	\$20,679.81	\$19,497.62	\$18,420.47	\$17,437.10	5	
	6	\$28,735.78	\$26,788.41	\$25,032.14	\$23,445.00	\$22,007.79	\$20,703.72	\$19,518.10	\$18,438.02	\$17,452.15	6	
	7	\$28,788.23	\$26,833.14	\$25,070.31	\$23,477.60	\$22,035.65	\$20,727.55	\$19,536.50	\$18,455.49	\$17,467.12	7	
	8	\$28,840.60	\$26,877.77	\$25,108.39	\$23,510.10	\$22,063.42	\$20,751.10	\$19,556.81	\$18,472.89	\$17,482.03	8	
	9	\$28,892.88	\$26,922.32	\$25,146.37	\$23,542.51	\$22,089.10	\$20,774.95	\$19,578.09	\$18,490.20	\$17,496.86	9	
	10	\$28,945.08	\$26,966.77	\$25,184.26	\$23,574.83	\$22,116.69	\$20,798.52	\$19,599.20	\$18,507.45	\$17,511.62	10	
	11	\$28,997.18	\$27,011.13	\$25,222.05	\$23,607.06	\$22,144.19	\$20,822.05	\$19,619.27	\$18,524.61	\$17,526.31	11	
	12	\$29,049.21	\$27,055.40	\$25,259.76	\$23,639.19	\$22,173.60	\$20,845.40	\$19,639.25	\$18,541.70	\$17,540.93	12	
34	1	\$29,101.14	\$27,099.58	\$25,297.37	\$23,671.24	\$22,200.92	\$20,868.71	\$19,659.16	\$18,558.71	\$17,555.48	1	34
	2	\$29,153.00	\$27,143.67	\$25,334.88	\$23,703.19	\$22,228.15	\$20,891.94	\$19,678.98	\$18,575.64	\$17,569.96	2	
	3	\$29,204.76	\$27,187.67	\$25,372.31	\$23,735.04	\$22,255.29	\$20,915.08	\$19,698.73	\$18,592.50	\$17,584.37	3	
	4	\$29,256.44	\$27,231.58	\$25,409.64	\$23,766.81	\$22,282.34	\$20,938.14	\$19,718.39	\$18,609.29	\$17,598.70	4	
	5	\$29,308.04	\$27,275.39	\$25,446.88	\$23,798.49	\$22,309.31	\$20,961.11	\$19,737.98	\$18,626.00	\$17,612.97	5	
	6	\$29,359.55	\$27,319.12	\$25,484.03	\$23,830.08	\$22,336.18	\$20,984.00	\$19,757.48	\$18,642.63	\$17,627.17	6	
	7	\$29,410.97	\$27,362.78	\$25,521.09	\$23,861.57	\$22,362.97	\$21,006.80	\$19,776.91	\$18,659.19	\$17,641.30	7	
	8	\$29,462.31	\$27,406.31	\$25,558.06	\$23,892.98	\$22,389.68	\$21,029.52	\$19,796.26	\$18,675.68	\$17,655.36	8	
	9	\$29,513.57	\$27,449.76	\$25,594.93	\$23,924.24	\$22,416.29	\$21,052.16	\$19,815.53	\$18,692.10	\$17,669.35	9	
	10	\$29,564.74	\$27,493.13	\$25,631.72	\$23,955.52	\$22,442.82	\$21,074.71	\$19,834.72	\$18,708.44	\$17,683.28	10	
	11	\$29,615.83	\$27,536.41	\$25,668.41	\$23,986.66	\$22,469.26	\$21,097.18	\$19,853.83	\$18,724.71	\$17,697.14	11	
	12	\$29,666.83	\$27,579.60	\$25,705.02	\$24,017.70	\$22,495.62	\$21,119.57	\$19,872.87	\$18,740.90	\$17,710.93	12	
35	1	\$29,717.75	\$27,622.70	\$25,741.53	\$24,048.66	\$22,521.88	\$21,141.88	\$19,891.83	\$18,757.03	\$17,724.65	1	35
	2	\$29,768.58	\$27,665.72	\$25,777.96	\$24,079.53	\$22,548.07	\$21,164.11	\$19,910.71	\$18,773.08	\$17,738.31	2	
	3	\$29,819.34	\$27,708.64	\$25,814.29	\$24,110.31	\$22,574.17	\$21,186.25	\$19,929.51	\$18,789.06	\$17,751.90	3	
	4	\$29,870.00	\$27,751.48	\$25,850.54	\$24,141.01	\$22,600.18	\$21,208.32	\$19,948.24	\$18,804.97	\$17,765.43	4	
	5	\$29,920.59	\$27,794.23	\$25,886.69	\$24,171.61	\$22,626.11	\$21,230.30	\$19,966.89	\$18,820.81	\$17,778.89	5	
	6	\$29,971.09	\$27,836.89	\$25,922.76	\$24,202.13	\$22,651.95	\$21,252.20	\$19,985.47	\$18,836.58	\$17,792.29	6	
	7	\$30,021.50	\$27,879.46	\$25,958.74	\$24,232.56	\$22,677.71	\$21,274.02	\$20,003.97	\$18,852.28	\$17,805.62	7	
	8	\$30,071.84	\$27,921.95	\$25,994.63	\$24,262.91	\$22,703.38	\$21,295.77	\$20,022.44	\$18,867.91	\$17,818.88	8	
	9	\$30,122.09	\$27,964.34	\$26,030.43	\$24,293.16	\$22,728.98	\$21,317.43	\$20,040.75	\$18,883.46	\$17,832.08	9	
	10	\$30,172.26	\$28,006.65	\$26,066.15	\$24,323.33	\$22,754.48	\$21,339.01	\$20,059.02	\$18,898.95	\$17,845.22	10	
	11	\$30,222.34	\$28,048.88	\$26,101.77	\$24,353.42	\$22,779.91	\$21,360.52	\$20,077.23	\$18,914.37	\$17,858.29	11	
	12	\$30,272.34	\$28,091.02	\$26,137.31	\$24,383.41	\$22,805.25	\$21,381.94	\$20,095.36	\$18,929.73	\$17,871.30	12	



**Present Value of an Annuity for \$100.00 per Month Payable at End of Month**

Year	Month	Effective Annual Interest Rate												Month	Year
		2.00%	2.50%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%					
36	1	\$30,322.27	\$28,133.07	\$26,172.76	\$24,413.33	\$22,830.51	\$21,424.56	\$20,113.41	\$18,945.01	\$17,884.25	1	36			
	2	\$30,372.10	\$28,175.03	\$26,208.13	\$24,443.15	\$22,855.68	\$21,454.56	\$20,131.39	\$18,960.23	\$17,897.14	2	36			
	3	\$30,421.86	\$28,216.91	\$26,243.40	\$24,472.89	\$22,880.78	\$21,484.75	\$20,169.30	\$18,995.37	\$17,932.72	3	36			
	4	\$30,471.53	\$28,258.70	\$26,278.59	\$24,502.55	\$22,905.79	\$21,516.86	\$20,202.60	\$19,020.41	\$17,968.05	4	36			
	5	\$30,521.12	\$28,300.41	\$26,313.70	\$24,531.12	\$22,930.72	\$21,548.72	\$20,236.90	\$19,055.42	\$17,999.45	5	36			
	6	\$30,570.63	\$28,342.03	\$26,348.71	\$24,561.61	\$22,955.57	\$21,580.86	\$20,272.22	\$19,090.41	\$18,030.81	6	36			
	7	\$30,620.06	\$28,383.56	\$26,383.64	\$24,591.01	\$22,980.34	\$21,612.54	\$20,307.54	\$19,121.29	\$18,062.63	7	36			
	8	\$30,669.41	\$28,425.01	\$26,418.49	\$24,620.33	\$23,005.03	\$21,645.54	\$20,342.87	\$19,152.11	\$18,094.97	8	36			
	9	\$30,718.68	\$28,466.37	\$26,453.25	\$24,649.56	\$23,029.63	\$21,678.71	\$20,378.11	\$19,182.85	\$18,127.80	9	36			
	10	\$30,767.86	\$28,507.65	\$26,487.92	\$24,678.71	\$23,054.16	\$21,711.93	\$20,413.35	\$19,211.54	\$18,161.11	10	36			
	11	\$30,816.96	\$28,548.85	\$26,518.51	\$24,707.78	\$23,078.61	\$21,745.15	\$20,448.59	\$19,240.42	\$18,194.94	11	36			
	12	\$30,865.99	\$28,589.96	\$26,548.71	\$24,736.76	\$23,102.97	\$21,777.26	\$20,483.72	\$19,270.11	\$18,228.60	12	36			
37	1	\$30,914.93	\$28,630.98	\$26,579.43	\$24,765.66	\$23,127.26	\$21,808.44	\$20,518.85	\$19,300.79	\$18,261.42	1	37			
	2	\$30,963.79	\$28,671.92	\$26,610.76	\$24,794.48	\$23,151.47	\$21,841.79	\$20,554.17	\$19,332.61	\$18,294.25	2	37			
	3	\$31,012.57	\$28,712.78	\$26,641.01	\$24,823.21	\$23,175.60	\$21,875.07	\$20,589.40	\$19,364.79	\$18,327.04	3	37			
	4	\$31,061.27	\$28,753.55	\$26,671.18	\$24,851.86	\$23,199.65	\$21,908.11	\$20,624.62	\$19,396.87	\$18,359.94	4	37			
	5	\$31,109.89	\$28,794.24	\$26,701.26	\$24,880.44	\$23,223.62	\$21,941.40	\$20,660.00	\$19,428.96	\$18,393.44	5	37			
	6	\$31,158.43	\$28,834.84	\$26,729.26	\$24,908.92	\$23,247.52	\$21,974.46	\$20,695.39	\$19,461.04	\$18,426.11	6	37			
	7	\$31,206.89	\$28,875.36	\$26,756.17	\$24,937.33	\$23,271.33	\$22,007.44	\$20,730.72	\$19,492.77	\$18,458.87	7	37			
	8	\$31,255.27	\$28,915.80	\$26,783.00	\$24,965.66	\$23,295.07	\$22,039.35	\$20,766.00	\$19,524.04	\$18,496.87	8	37			
	9	\$31,303.57	\$28,956.16	\$26,809.75	\$24,993.90	\$23,318.73	\$22,064.19	\$20,801.19	\$19,555.79	\$18,534.44	9	37			
	10	\$31,351.79	\$28,996.43	\$26,836.41	\$25,022.07	\$23,342.31	\$22,093.95	\$20,836.31	\$19,587.01	\$18,571.11	10	37			
	11	\$31,399.93	\$29,036.62	\$26,863.99	\$25,050.15	\$23,365.82	\$22,126.66	\$20,871.81	\$19,618.75	\$18,607.75	11	37			
	12	\$31,447.99	\$29,076.73	\$26,891.49	\$25,078.15	\$23,389.25	\$22,159.26	\$20,906.06	\$19,651.04	\$18,644.44	12	37			
38	1	\$31,495.97	\$29,116.75	\$26,917.91	\$25,106.08	\$23,412.60	\$22,191.81	\$20,940.33	\$19,683.29	\$18,681.11	1	38			
	2	\$31,543.87	\$29,156.69	\$26,943.24	\$25,133.92	\$23,435.88	\$22,224.86	\$20,975.61	\$19,715.44	\$18,718.33	2	38			
	3	\$31,591.70	\$29,196.55	\$26,968.49	\$25,161.68	\$23,459.08	\$22,258.09	\$21,010.79	\$19,749.57	\$18,755.11	3	38			
	4	\$31,639.44	\$29,236.33	\$26,993.66	\$25,189.37	\$23,482.21	\$22,291.03	\$21,046.11	\$19,780.66	\$18,791.94	4	38			
	5	\$31,687.11	\$29,276.03	\$27,018.75	\$25,216.97	\$23,505.26	\$22,321.97	\$21,081.29	\$19,811.71	\$18,828.33	5	38			
	6	\$31,734.69	\$29,315.64	\$27,043.76	\$25,244.50	\$23,528.23	\$22,352.48	\$21,112.00	\$19,842.33	\$18,864.44	6	38			
	7	\$31,782.20	\$29,355.17	\$27,069.68	\$25,272.19	\$23,551.13	\$22,382.66	\$21,142.81	\$19,872.87	\$18,899.99	7	38			
	8	\$31,829.63	\$29,394.63	\$27,095.53	\$25,299.31	\$23,573.94	\$22,412.86	\$21,173.44	\$19,903.44	\$18,935.66	8	38			
	9	\$31,876.99	\$29,434.00	\$27,121.29	\$25,326.60	\$23,596.71	\$22,443.64	\$21,203.99	\$19,934.04	\$18,971.44	9	38			
	10	\$31,924.26	\$29,473.29	\$27,147.06	\$25,353.81	\$23,619.38	\$22,474.06	\$21,234.54	\$19,964.66	\$19,007.33	10	38			
	11	\$31,971.46	\$29,512.50	\$27,172.58	\$25,380.95	\$23,641.98	\$22,504.40	\$21,264.99	\$19,995.33	\$19,043.33	11	38			
	12	\$32,018.58	\$29,551.62	\$27,197.10	\$25,408.00	\$23,664.51	\$22,534.18	\$21,295.26	\$20,026.00	\$19,079.00	12	38			
39	1	\$32,065.62	\$29,590.67	\$27,221.54	\$25,434.98	\$23,686.97	\$22,563.69	\$21,325.88	\$19,109.66	\$19,114.88	1	39			
	2	\$32,112.58	\$29,629.64	\$27,246.90	\$25,461.88	\$23,709.35	\$22,594.52	\$21,356.33	\$19,140.54	\$19,150.66	2	39			
	3	\$32,159.47	\$29,668.53	\$27,272.19	\$25,488.71	\$23,731.66	\$22,625.09	\$21,386.87	\$19,171.33	\$19,186.44	3	39			
	4	\$32,206.28	\$29,707.34	\$27,297.43	\$25,515.46	\$23,753.89	\$22,654.56	\$21,417.59	\$19,202.11	\$19,222.22	4	39			
	5	\$32,253.01	\$29,746.06	\$27,321.52	\$25,542.13	\$23,776.06	\$22,683.00	\$21,448.40	\$19,232.99	\$19,257.99	5	39			
	6	\$32,299.66	\$29,784.71	\$27,345.56	\$25,568.72	\$23,798.15	\$22,711.39	\$21,479.00	\$19,263.77	\$19,293.77	6	39			
	7	\$32,346.24	\$29,823.28	\$27,369.53	\$25,595.24	\$23,820.17	\$22,739.69	\$21,509.11	\$19,299.54	\$19,329.54	7	39			
	8	\$32,392.74	\$29,861.77	\$27,393.42	\$25,621.68	\$23,842.11	\$22,767.99	\$21,540.00	\$19,325.33	\$19,365.33	8	39			
	9	\$32,439.16	\$29,900.10	\$27,417.14	\$25,648.05	\$23,863.99	\$22,796.09	\$21,570.99	\$19,351.11	\$19,401.11	9	39			
	10	\$32,485.51	\$29,938.51	\$27,440.96	\$25,674.34	\$23,885.79	\$22,824.52	\$21,601.99	\$19,376.88	\$19,436.88	10	39			
	11	\$32,531.78	\$29,976.77	\$27,464.61	\$25,700.56	\$23,907.53	\$22,852.42	\$21,632.99	\$19,402.66	\$19,472.66	11	39			
	12	\$32,577.98	\$30,014.94	\$27,488.19	\$25,726.70	\$23,929.19	\$22,879.19	\$21,658.00	\$19,428.44	\$19,508.44	12	39			
40	1	\$32,624.10	\$30,053.04	\$27,511.68	\$25,752.77	\$23,950.78	\$22,905.99	\$21,683.99	\$19,454.22	\$19,544.22	1	40			
	2	\$32,670.14	\$30,091.05	\$27,535.10	\$25,778.76	\$23,972.30	\$22,932.52	\$21,710.00	\$19,480.00	\$19,570.00	2	40			
	3	\$32,716.10	\$30,128.99	\$27,558.45	\$25,804.68	\$23,993.75	\$22,958.69	\$21,736.11	\$19,505.77	\$19,595.77	3	40			
	4	\$32,762.00	\$30,166.85	\$27,581.74	\$25,830.52	\$24,015.13	\$22,984.44	\$21,761.99	\$19,531.54	\$19,621.54	4	40			
	5	\$32,807.81	\$30,204.64	\$27,604.90	\$25,856.29	\$24,036.44	\$22,412.04	\$21,788.00	\$19,557.33	\$19,647.33	5	40			
	6	\$32,853.55	\$30,242.34	\$27,627.01	\$25,881.98	\$24,057.69	\$22,438.61	\$21,814.11	\$19,583.11	\$19,673.11	6	40			
	7	\$32,899.22	\$30,279.97	\$27,649.05	\$25,907.61	\$24,078.86	\$22,464.72	\$21,840.00	\$19,608.88	\$19,698.88	7	40			
	8	\$32,944.80	\$30,317.52	\$27,671.01	\$25,933.15	\$24,099.96	\$22,491.11	\$21,866.66	\$19,634.66	\$19,724.66	8	40			
	9	\$32,990.32	\$30,354.99	\$27,692.89	\$25,958.63	\$24,120.99	\$22,517.51	\$21,893.33	\$19,660.33	\$19,750.33	9	40			
	10	\$33,035.76	\$30,392.39	\$27,714.51	\$25,984.03	\$24,141.96	\$22,543.99	\$21,920.00	\$19,686.00	\$19,776.00	10	40			
	11	\$33,081.12	\$30,429.71	\$27,735.88	\$26,009.36	\$24,162.86	\$22,570.33	\$21,946.66	\$19,711.66	\$19,801.66	11	40			
	12	\$33,126.41	\$30,466.95	\$27,757.08	\$26,034.62	\$24,183.62	\$22,597.72	\$21,973.33	\$19,737.33	\$19,827.33	12	40			