

TABLE 2
Future Value Of Annuity Factors (Ordinary Annuity)

Periods	1%	2%	3%	4%	5%	6%	7%
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0100	2.0200	2.0300	2.0400	2.0500	2.0600	2.0700
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399
5	5.1010	5.2040	5.3091	5.4163	5.5256	5.6371	5.7507
6	6.1520	6.3081	6.4684	6.6330	6.8019	6.9753	7.1533
7	7.2135	7.4343	7.6625	7.8983	8.1420	8.3938	8.6540
8	8.2857	8.5830	8.8923	9.2142	9.5491	9.8975	10.2598
9	9.3685	9.7546	10.1591	10.5828	11.0266	11.4913	11.9780
10	10.4622	10.9497	11.4639	12.0061	12.5M9	13.1808	13.8164
11	11.5668	12.1687	12.8078	13.4864	14.2068	14.9716	15.7836
12	12.6825	13.4121	14.1920	15.0258	15.9171	16.8699	17.8885
13	13.8093	14.6803	15.6178	16.6268	17.7130	18.8821	20.1406
14	14.9474	15.9739	17.0863	18.2919	19.598	21.0151	22.5505
15	16.0969	17.2934	18.5989	20.0236	21.5786	23.2760	25.1290
16	17.2579	18.6393	20.1569	21.8245	23.6575	25.6725	27.8881
17	18.4304	20.0121	21.7616	23.6975	25.8404	28.2129	30.8402
18	19.6147	21.4123	23.4144	25.6454	28.1324	30.9057	33.9990
19	20.8109	22.8406	25.1169	27.6712	30.5390	33.7600	37.3790
20	22.0190	24.2974	26.8704	29.7781	33.0660	36.7856	40.9955
21	23.2392	25.7833	28.6765	31.9692	35.7193	39.9927	44.8652
22	24.4716	27.2990	30.5368	34.2480	38.5052	43.3923	49.0057
23	25.7163	28.8450	32.4529	36.6179	41.4305	46.9958	53.4361
24	26.9735	30.4219	34.4265	39.0826	44.5020	50.8156	58.1767
25	28.2432	32.0303	36.4593	41.6459	47.7271	54.8645	63.2490
26	29.5256	33.6709	38.5530	44.3117	51.1135	59.1564	68.6765
27	30.8209	35.3443	40.7096	47.0842	54.6691	63.7058	74.4838
28	32.1291	37.0512	42.9309	49.9676	58.4026	68.5281	80.6977
29	33.4504	38.7922	45.2189	52.9663	62.3227	73.6398	87.3465
30	34.7849	40.5681	47.5754	56.0849	66.4388	79.0582	94.4608
31	36.1327	42.3794	50.0027	59.3283	70.7608	84.8017	102.0730
32	37.4941	44.2270	52.5028	62.7015	75.2988	90.8898	110.2182
33	38.8690	46.1116	55.0778	66.2095	80.0638	97.3432	118.9334
34	40.2577	48.0338	57.7302	69.8579	85.0670	104.1838	128.2588
35	41.6603	49.9945	60.4621	73.6522	90.3203	111.4348	138.2369
36	43.0769	51.9949	63.2759	77.5983	95.8363	119.1209	148.9135
37	44.5076	54.0343	66.1742	81.7022	101.6281	127.2681	160.3374
38	45.9527	56.1149	69.1594	85.9703	107.7095	135.9042	172.5610
39	47.4123	58.2372	72.2342	90.4092	114.0950	145.0585	185.6403
40	48.8864	60.4020	75.4013	95.0255	120.7998	154.7620	199.6351
41	50.3752	62.6100	78.6633	99.8265	127.8398	165.0477	214.6096
42	51.8790	64.8622	82.0232	104.8196	135.2318	175.9505	230.6322
43	53.3978	67.1595	85.4839	110.0124	142.9933	187.5076	247.7765
44	54.9318	69.5027	89.0484	115.4129	151.1430	199.7580	266.1209
45	56.4811	71.8927	92.7199	121.0294	159.7002	212.7435	285.7493
46	58.0459	74.3306	96.5015	126.8706	168.6852	226.5081	306.7518
47	59.6263	76.8179	100.3965	132.9454	178.1194	241.0986	329.2244
48	61.2226	79.3535	104.4084	139.2632	188.0254	256.5645	353.2701
49	62.8348	81.9406	108.5406	145.8337	198.4267	272.9584	378.9990
50	64.4632	84.5794	112.7969	152.6671	209.3480	290.3359	406.5289

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Periods	8%	9%	10%	11%	12%	13%	14%
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0800	2.0900	2.1000	2.1100	2.1200	2.1300	2.1400
3	3.2464	3.2781	3.3100	3.3421	3.3744	3.4069	3.4396
4	4.5061	4.5731	4.6410	4.7097	4.7793	4.8498	4.9211
5	5.8666	5.9847	6.1051	6.2278	6.3528	6.4803	6.6101
6	7.3359	7.5233	7.7156	7.9129	8.1152	8.3227	8.5355
7	8.9228	9.2004	9.4872	9.7833	10.0890	10.4047	10.7305
8	10.6366	11.0285	11.4359	11.8594	12.2997	12.7573	13.2328
9	12.4876	13.0210	13.5795	14.1640	14.7757	15.4157	16.0853
10	14.4866	15.1929	15.9374	16.7220	17.5487	18.4197	19.3373
11	16.6455	17.5603	18.5312	19.5614	20.6546	21.8143	23.0445
12	18.9771	20.1407	21.3843	22.7132	24.1331	25.6502	27.2707
13	21.4953	22.9534	24.5227	26.2116	28.0291	29.9X47	32.0887
14	24.2149	26.0192	27.9750	30.0949	32.3926	34.8827	37.5811
15	27.1521	29.3609	31.7725	34.4054	37.2797	40.4175	43.8424
16	30.3243	33.0034	35.9497	39.1899	42.7533	46.6717	50.9804
17	33.7502	36.9737	40.5447	44.5008	48.8837	53.7391	59.1176
18	37.4502	41.3013	45.5992	50.3959	55.7497	61.7251	68.3941
19	41.4463	46.0185	51.1591	56.9395	63.4397	70.7494	78.9692
20	45.7620	51.1601	57.2750	64.2028	72.0524	80.9468	91.0249
21	50.4229	56.7645	64.0025	72.2651	81.6987	92.4699	104.7684
22	55.4568	62.8733	71.4027	81.2143	92.5026	105.4910	120.4360
23	60.8933	69.5319	79.5430	91.1479	104.6029	120.2048	138.2970
24	66.7648	76.7898	88.4973	102.1742	118.1552	136.8315	158.6586
25	73.1059	84.7009	98.3471	114.4133	133.3339	155.6196	181.8708
26	79.9544	93.3240	109.1818	127.9988	150.3339	176.8501	208.3327
27	87.3508	102.7231	121.0999	143.0786	169.3740	200.8406	238.4993
28	95.3388	112.9682	134.2099	159.8173	190.6989	227.9499	272.8892
29	103.9659	124.1354	148.6309	178.3972	214.5828	258.5834	312.0937
30	113.2832	136.3075	164.4940	199.0209	241.3327	293.1992	356.7868
31	123.3459	149.5752	181.9434	221.9132	271.2926	332.3151	407.7370
32	134.2135	164.0370	201.1378	247.3236	304.8477	376.5161	465.8202
33	145.9506	179.8003	222.2515	275.5292	342.4294	426.4632	532.0350
34	158.6267	196.9823	245.4767	306.8374	384.5210	482.9034	607.5199
35	172.3168	215.7108	271.0244	341.5896	431.6635	546.6808	693.5727
36	187.1021	236.1247	299.1268	380.1644	484.4631	618.7493	791.6729
37	203.0703	258.3759	330.0395	422.9825	543.5987	700.1867	903.5071
38	220.3159	282.6298	364.0434	470.5106	609.8305	792.2110	1030.9981
39	238.9412	309.0665	401.4478	523.2667	684.0102	896.1984	1176.3378
40	259.0565	337.8824	442.5926	581.8261	767.0914	1013.7042	1342.0251
41	280.7810	369.2919	487.8518	646.8269	860.1424	1146.4858	1530.9086
42	304.2435	403.5281	537.6370	718.9779	964.3595	1296.5289	1746.2358
43	329.5830	440.8457	592.4007	799.0655	1081.0826	1466.0777	1991.7088
44	356.9496	481.5218	652.6408	887.9627	1211.8125	1657.6678	2271.5481
45	386.5056	525.8587	718.9048	986.6386	1358.2300	1874.1646	2590.5648
46	418.4261	574.1860	791.7953	1096.1688	1522.2176	2118.8060	2954.2439
47	452.9002	626.8628	871.9749	1217.7474	1705.8838	2395.2508	3368.8380
48	490.1322	684.2804	960.1723	1352.6996	1911.5898	2707.6334	3841.4753
49	530.3427	746.8656	1057.1896	1502.4965	2141.9806	3060.6258	4380.2819
50	573.7702	815.0836	1163.9085	1668.7712	2400.0182	3459.5071	4994.5213

TABLE 2
Future Value Of Annuity Factors (Ordinary Annuity)

Periods	15%	16%	17%	18%	19%
1	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.1500	2.1600	2.1700	2.1800	2.1900
3	3.4725	3.5056	3.5389	3.5724	3.6061
4	4.9934	5.0665	5.1405	5.2154	5.2913
5	6.7424	6.8771	7.0144	7.1542	7.2966
6	8.7537	8.9775	9.2068	9.4420	9.6830
7	11.0668	11.4139	11.7720	12.1415	12.5227
8	13.7268	14.2401	14.7733	15.3270	15.9020
9	16.7858	17.5185	18.2847	19.0859	19.9234
10	20.3037	21.3215	22.3931	23.5213	24.7089
11	24.3493	25.7329	27.1999	28.7551	30.4035
12	29.0017	30.8502	32.8239	34.9311	37.1802
13	34.3519	36.7862	39.4040	42.2187	45.2445
14	40.5047	43.6720	47.1027	50.8180	54.8409
15	47.5804	51.6595	56.1101	60.9653	66.2607
16	55.7175	60.9250	66.6488	72.9390	79.8502
17	65.0751	71.6730	78.9792	87.0680	96.0218
18	75.8364	84.1407	93.4056	103.7403	115.2659
19	88.2118	98.6032	110.2846	123.4135	138.1664
20	102.4436	115.3797	130.0329	146.6280	165.4180
21	118.8101	134.8405	153.1385	174.0210	197.8474
22	137.6316	157.4150	180.1721	206.3448	236.4385
23	159.2764	183.6014	211.8013	244.4868	282.3618
24	184.1678	213.9776	248.8076	289.4945	337.0105
25	212.7930	249.2140	292.1049	342.6035	402.0425
26	245.7120	290.0883	342.7627	405.2721	479.4306
27	283.5688	337.5024	402.0323	479.2211	571.5224
28	327.1041	392.5028	471.3778	566.4809	681.1116
29	377.1697	456.3032	552.5121	669.4475	811.5228
30	434.7451	530.3117	647.4391	790.9480	966.7122
31	500.9569	616.1616	758.5038	934.3186	1151.3875
32	577.1005	715.7475	888.4494	1103.4960	1371.1511
33	664.6655	831.2671	1040.4845	1303.1253	1632.6698
34	765.3654	965.2698	1218.3684	1538.6878	1943.8771
35	881.1702	1120.7130	1426.4910	1816.6516	2314.2137
36	1014.3457	1301.0270	1669.9945	2144.6489	2754.9143
37	1167.4975	1510.1914	1954.8936	2531.6857	3279.3481
38	1343.6222	1752.8220	2288.2255	2988.3891	3903.4242
39	1546.1655	2034.2735	2678.2238	3527.2992	4646.0748
40	1779.0903	2360.7572	3134.5218	4163.2130	5529.8290
41	2046.9539	2739.4784	3668.3906	4913.5914	6581.4965
42	2354.9969	3178.7949	4293.0169	5799.0378	7832.9808
43	2709.2465	3688.4021	5023.8298	6843.8646	9322.2472
44	3116.6334	4279.5465	5878.8809	8076.7603	11094.4741
45	3585.1285	4965.2739	6879.2907	9531.5771	13203.4242
46	4123.8977	5760.7177	8049.7701	11248.2610	15713.0748
47	4743.4824	6683.4326	9419.2310	13273.9480	18699.5590
48	5456.0047	7753.7818	11021.5002	15664.2586	22253.4753
49	6275.4055	8995.3869	12896.1553	18484.8251	26482.6356
50	7217.7163	10435.6488	15089.5017	21813.0937	31515.3363