

**Cumulative Interest Factors for Buybacks/Make-Ups**

For Buybacks/Make-Ups made under G.L. c. 32 §§ 3(6)(c), 3(6)(d), 3(8)(b), 3(3), 3(4), 3(4A), 3(5), 4(1)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(o), 4(1)(o)½, 4(1)(p), 4(1)(r) and 4(2)(c)

<b>Year</b>	<b><u>7.50%</u></b>	<b><u>7.75%</u></b>	<b><u>7.875%</u></b>	<b><u>8.00%</u></b>	<b><u>8.25%</u></b>	<b><u>8.50%</u></b>
1960	5.642095	5.970616	6.141825	6.317818	6.684763	7.072526
1961	5.438164	5.747885	5.909152	6.074825	6.419940	6.784198
1962	5.241604	5.533463	5.685294	5.841178	6.165609	6.507624
1963	5.052148	5.327040	5.469916	5.616517	5.921353	6.242325
1964	4.869540	5.128318	5.262697	5.400497	5.686774	5.987842
1965	4.693533	4.937009	5.063328	5.192786	5.461488	5.743733
1966	4.523887	4.752837	4.871512	4.993063	5.245127	5.509576
1967	4.360373	4.575535	4.686963	4.801022	5.037337	5.284965
1968	4.202769	4.404847	4.509405	4.616367	4.837779	5.069511
1969	4.050862	4.240527	4.338574	4.438814	4.646126	4.862840
1970	3.904445	4.082336	4.174214	4.268090	4.462066	4.664595
1971	3.763320	3.930047	4.016081	4.103933	4.285297	4.474432
1972	3.627296	3.783439	3.863938	3.946089	4.115531	4.292021
1973	3.496189	3.642300	3.717559	3.794316	3.952491	4.117047
1974	3.369821	3.506426	3.576725	3.648381	3.795910	3.949206
1975	3.248020	3.375621	3.441227	3.508059	3.645532	3.788207
1976	3.130622	3.249695	3.310862	3.373134	3.501111	3.633772
1977	3.017467	3.128467	3.185435	3.243398	3.362412	3.485633
1978	2.908402	3.011761	3.064760	3.118652	3.229207	3.343533
1979	2.803279	2.899409	2.948657	2.998704	3.101279	3.207226
1980	2.701956	2.791248	2.836952	2.883369	2.978419	3.076476
1981	2.604295	2.687122	2.729479	2.772470	2.860426	2.951056
1982	2.510164	2.586880	2.626077	2.665837	2.747108	2.830749
1983	2.419435	2.490378	2.526592	2.563305	2.638279	2.715347
1984	2.331986	2.397476	2.430876	2.464716	2.533761	2.604649
1985	2.247697	2.308039	2.338786	2.369919	2.433384	2.498464
1986	2.166455	2.221939	2.250185	2.278768	2.336983	2.396608
1987	2.088149	2.139051	2.164940	2.191123	2.244401	2.298905
1988	2.012674	2.059255	2.082925	2.106849	2.155487	2.205185
1989	1.939927	1.982436	2.004017	2.025816	2.070096	2.115285
1990	1.869809	1.908482	1.928098	1.947900	1.988087	2.029050
1991	1.802226	1.837287	1.855055	1.872981	1.909327	1.946331
1992	1.737085	1.768748	1.784779	1.800943	1.833687	1.866984
1993	1.674299	1.702766	1.717166	1.731676	1.761044	1.790872
1994	1.613782	1.639245	1.652114	1.665073	1.691279	1.717863
1995	1.555453	1.578094	1.589526	1.601032	1.624278	1.647830
1996	1.499232	1.519224	1.529309	1.539454	1.559931	1.580652
1997	1.445043	1.462550	1.471374	1.480244	1.498133	1.516213
1998	1.392813	1.407990	1.415633	1.423312	1.438783	1.454401
1999	1.342470	1.355466	1.362004	1.368569	1.381784	1.395109
2000	1.293947	1.304901	1.310407	1.315932	1.327043	1.338234
2001	1.247178	1.256222	1.260764	1.265319	1.274471	1.283678
2002	1.202099	1.209359	1.213002	1.216653	1.223982	1.231346
2003	1.158650	1.164245	1.167049	1.169859	1.175493	1.181147
2004	1.116771	1.120813	1.122837	1.124864	1.128925	1.132995
2005	1.076406	1.079002	1.080300	1.081600	1.084202	1.086806
2006	1.037500	1.038750	1.039375	1.040000	1.041250	1.042500
2007	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

**Monthly interest rate to be used in item (B) of the Make-up worksheet**

<b><u>7.50%</u></b>	<b><u>7.75%</u></b>	<b><u>7.875%</u></b>	<b><u>8.00%</u></b>	<b><u>8.25%</u></b>	<b><u>8.50%</u></b>
0.003125	0.003229	0.003281	0.003333	0.003438	0.003542