

Cumulative Interest Factors for Buybacks/Make-Ups

For Buybacks/Make-Ups made under G.L. c. 32 §§ 3(3), 3(4), 3(4A), 3(5), 3(6)(c), 3(6)(d), 3(8)(b), 4(1)(g½), 4(1)(l), 4(1)(l½), 4(1)(l¾), 4(1)(n), 4(1)(n½), 4(1)(o), 4(1)(o½), 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

<u>Year</u>	<u>7.50%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>	<u>8.50%</u>
1961	5.642095	5.970616	6.141825	6.317818	6.684763	7.072526
1962	5.438164	5.747885	5.909152	6.074825	6.419940	6.784198
1963	5.241604	5.533463	5.685294	5.841178	6.165609	6.507624
1964	5.052148	5.327040	5.469916	5.616517	5.921353	6.242325
1965	4.869540	5.128318	5.262697	5.400497	5.686774	5.987842
1966	4.693533	4.937009	5.063328	5.192786	5.461488	5.743733
1967	4.523887	4.752837	4.871512	4.993063	5.245127	5.509576
1968	4.360373	4.575535	4.686963	4.801022	5.037337	5.284965
1969	4.202769	4.404847	4.509405	4.616367	4.837779	5.069511
1970	4.050862	4.240527	4.338574	4.438814	4.646126	4.862840
1971	3.904445	4.082336	4.174214	4.268090	4.462066	4.664595
1972	3.763320	3.930047	4.016081	4.103933	4.285297	4.474432
1973	3.627296	3.783439	3.863938	3.946089	4.115531	4.292021
1974	3.496189	3.642300	3.717559	3.794316	3.952491	4.117047
1975	3.369821	3.506426	3.576725	3.648381	3.795910	3.949206
1976	3.248020	3.375621	3.441227	3.508059	3.645532	3.788207
1977	3.130622	3.249695	3.310862	3.373134	3.501111	3.633772
1978	3.017467	3.128467	3.185435	3.243398	3.362412	3.485633
1979	2.908402	3.011761	3.064760	3.118652	3.229207	3.343533
1980	2.803279	2.899409	2.948657	2.998704	3.101279	3.207226
1981	2.701956	2.791248	2.836952	2.883369	2.978419	3.076476
1982	2.604295	2.687122	2.729479	2.772470	2.860426	2.951056
1983	2.510164	2.586880	2.626077	2.665837	2.747108	2.830749
1984	2.419435	2.490378	2.526592	2.563305	2.638279	2.715347
1985	2.331986	2.397476	2.430876	2.464716	2.533761	2.604649
1986	2.247697	2.308039	2.338786	2.369919	2.433384	2.498464
1987	2.166455	2.221939	2.250185	2.278768	2.336983	2.396608
1988	2.088149	2.139051	2.164940	2.191123	2.244401	2.298905
1989	2.012674	2.059255	2.082925	2.106849	2.155487	2.205185
1990	1.939927	1.982436	2.004017	2.025816	2.070096	2.115285
1991	1.869809	1.908482	1.928098	1.947900	1.988087	2.029050
1992	1.802226	1.837287	1.855055	1.872981	1.909327	1.946331
1993	1.737085	1.768748	1.784779	1.800943	1.833687	1.866984
1994	1.674299	1.702766	1.717166	1.731676	1.761044	1.790872
1995	1.613782	1.639245	1.652114	1.665073	1.691279	1.717863
1996	1.555453	1.578094	1.589526	1.601032	1.624278	1.647830
1997	1.499232	1.519224	1.529309	1.539454	1.559931	1.580652
1998	1.445043	1.462550	1.471374	1.480244	1.498133	1.516213
1999	1.392813	1.407990	1.415633	1.423312	1.438783	1.454401
2000	1.342470	1.355466	1.362004	1.368569	1.381784	1.395109
2001	1.293947	1.304901	1.310407	1.315932	1.327043	1.338234
2002	1.247178	1.256222	1.260764	1.265319	1.274471	1.283678
2003	1.202099	1.209359	1.213002	1.216653	1.223982	1.231346
2004	1.158650	1.164245	1.167049	1.169859	1.175493	1.181147
2005	1.116771	1.120813	1.122837	1.124864	1.128925	1.132995
2006	1.076406	1.079002	1.080300	1.081600	1.084202	1.086806
2007	1.037500	1.038750	1.039375	1.040000	1.041250	1.042500
2008	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

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