

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)(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>
1963	5.642095	5.970616	6.141825	6.317818	6.684763	7.072526
1964	5.438164	5.747885	5.909152	6.074825	6.419940	6.784198
1965	5.241604	5.533463	5.685294	5.841178	6.165609	6.507624
1966	5.052148	5.327040	5.469916	5.616517	5.921353	6.242325
1967	4.869540	5.128318	5.262697	5.400497	5.686774	5.987842
1968	4.693533	4.937009	5.063328	5.192786	5.461488	5.743733
1969	4.523887	4.752837	4.871512	4.993063	5.245127	5.509576
1970	4.360373	4.575535	4.686963	4.801022	5.037337	5.284965
1971	4.202769	4.404847	4.509405	4.616367	4.837779	5.069511
1972	4.050862	4.240527	4.338574	4.438814	4.646126	4.862840
1973	3.904445	4.082336	4.174214	4.268090	4.462066	4.664595
1974	3.763320	3.930047	4.016081	4.103933	4.285297	4.474432
1975	3.627296	3.783439	3.863938	3.946089	4.115531	4.292021
1976	3.496189	3.642300	3.717559	3.794316	3.952491	4.117047
1977	3.369821	3.506426	3.576725	3.648381	3.795910	3.949206
1978	3.248020	3.375621	3.441227	3.508059	3.645532	3.788207
1979	3.130622	3.249695	3.310862	3.373134	3.501111	3.633772
1980	3.017467	3.128467	3.185435	3.243398	3.362412	3.485633
1981	2.908402	3.011761	3.064760	3.118652	3.229207	3.343533
1982	2.803279	2.899409	2.948657	2.998704	3.101279	3.207226
1983	2.701956	2.791248	2.836952	2.883369	2.978419	3.076476
1984	2.604295	2.687122	2.729479	2.772470	2.860426	2.951056
1985	2.510164	2.586880	2.626077	2.665837	2.747108	2.830749
1986	2.419435	2.490378	2.526592	2.563305	2.638279	2.715347
1987	2.331986	2.397476	2.430876	2.464716	2.533761	2.604649
1988	2.247697	2.308039	2.338786	2.369919	2.433384	2.498464
1989	2.166455	2.221939	2.250185	2.278768	2.336983	2.396608
1990	2.088149	2.139051	2.164940	2.191123	2.244401	2.298905
1991	2.012674	2.059255	2.082925	2.106849	2.155487	2.205185
1992	1.939927	1.982436	2.004017	2.025816	2.070096	2.115285
1993	1.869809	1.908482	1.928098	1.947900	1.988087	2.029050
1994	1.802226	1.837287	1.855055	1.872981	1.909327	1.946331
1995	1.737085	1.768748	1.784779	1.800943	1.833687	1.866984
1996	1.674299	1.702766	1.717166	1.731676	1.761044	1.790872
1997	1.613782	1.639245	1.652114	1.665073	1.691279	1.717863
1998	1.555453	1.578094	1.589526	1.601032	1.624278	1.647830
1999	1.499232	1.519224	1.529309	1.539454	1.559931	1.580652
2000	1.445043	1.462550	1.471374	1.480244	1.498133	1.516213
2001	1.392813	1.407990	1.415633	1.423312	1.438783	1.454401
2002	1.342470	1.355466	1.362004	1.368569	1.381784	1.395109
2003	1.293947	1.304901	1.310407	1.315932	1.327043	1.338234
2004	1.247178	1.256222	1.260764	1.265319	1.274471	1.283678
2005	1.202099	1.209359	1.213002	1.216653	1.223982	1.231346
2006	1.158650	1.164245	1.167049	1.169859	1.175493	1.181147
2007	1.116771	1.120813	1.122837	1.124864	1.128925	1.132995
2008	1.076406	1.079002	1.080300	1.081600	1.084202	1.086806
2009	1.037500	1.038750	1.039375	1.040000	1.041250	1.042500
2010	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