

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - BUYBACK INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return
 Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>
Monthly Interest Factor:	0.002292	0.002396	0.002500	0.002604	0.002708	0.002813	0.002833	0.002854

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>
January:	0.002292	0.002396	0.002500	0.002604	0.002708	0.002813	0.002833	0.002854
February:	0.004583	0.004792	0.005000	0.005208	0.005417	0.005625	0.005667	0.005708
March:	0.006875	0.007188	0.007500	0.007813	0.008125	0.008438	0.008500	0.008563
April:	0.009167	0.009583	0.010000	0.010417	0.010833	0.011250	0.011333	0.011417
May:	0.011458	0.011979	0.012500	0.013021	0.013542	0.014063	0.014167	0.014271
June:	0.013750	0.014375	0.015000	0.015625	0.016250	0.016875	0.017000	0.017125
July:	0.016042	0.016771	0.017500	0.018229	0.018958	0.019688	0.019833	0.019979
August:	0.018333	0.019167	0.020000	0.020833	0.021667	0.022500	0.022667	0.022833
September:	0.020625	0.021563	0.022500	0.023438	0.024375	0.025313	0.025500	0.025688
October:	0.022917	0.023958	0.025000	0.026042	0.027083	0.028125	0.028333	0.028542
November:	0.025208	0.026354	0.027500	0.028646	0.029792	0.030938	0.031167	0.031396
December:	0.027500	0.028750	0.030000	0.031250	0.032500	0.033750	0.034000	0.034250

Calculation of the Repayment Amount:

Year of Refund

- Amount Refunded: _____ (1)
- Partial Year Interest Factor: _____ (2)
- Partial Year Interest (1) x (2): _____ (3)
- Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

- Cumulative Interest Factor to 12/31/2022: _____ (5)
- Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

- Interest Factor to End of Month: _____ (7)
- Interest (6) x (7): _____ (8)
- Amount of Repayment (6) + (8): _____ (9)

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - BUYBACK INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return
 Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>
Monthly Interest Factor:	0.002854	0.002875	0.002917	0.002958	0.002969	0.002979	0.003021	0.003063

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>
January:	0.002854	0.002875	0.002917	0.002958	0.002969	0.002979	0.003021	0.003063
February:	0.005708	0.005750	0.005833	0.005917	0.005938	0.005958	0.006042	0.006125
March:	0.008563	0.008625	0.008750	0.008875	0.008906	0.008938	0.009063	0.009188
April:	0.011417	0.011500	0.011667	0.011833	0.011875	0.011917	0.012083	0.012250
May:	0.014271	0.014375	0.014583	0.014792	0.014844	0.014896	0.015104	0.015313
June:	0.017125	0.017250	0.017500	0.017750	0.017813	0.017875	0.018125	0.018375
July:	0.019979	0.020125	0.020417	0.020708	0.020781	0.020854	0.021146	0.021438
August:	0.022833	0.023000	0.023333	0.023667	0.023750	0.023833	0.024167	0.024500
September:	0.025688	0.025875	0.026250	0.026625	0.026719	0.026813	0.027188	0.027563
October:	0.028542	0.028750	0.029167	0.029583	0.029688	0.029792	0.030208	0.030625
November:	0.031396	0.031625	0.032083	0.032542	0.032656	0.032771	0.033229	0.033688
December:	0.034250	0.034500	0.035000	0.035500	0.035625	0.035750	0.036250	0.036750

Calculation of the Repayment Amount:

Year of Refund

- Amount Refunded: _____ (1)
- Partial Year Interest Factor: _____ (2)
- Partial Year Interest (1) x (2): _____ (3)
- Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

- Cumulative Interest Factor to 12/31/2022: _____ (5)
- Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

- Interest Factor to End of Month: _____ (7)
- Interest (6) x (7): _____ (8)
- Amount of Repayment (6) + (8): _____ (9)

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - BUYBACK INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return
 Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.003021	0.003063	0.003083	0.003125	0.003167	0.003208	0.003229	0.003281

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
January:	0.003021	0.003063	0.003083	0.003125	0.003167	0.003208	0.003229	0.003281
February:	0.006042	0.006125	0.006167	0.006250	0.006333	0.006417	0.006458	0.006563
March:	0.009063	0.009188	0.009250	0.009375	0.009500	0.009625	0.009688	0.009844
April:	0.012083	0.012250	0.012333	0.012500	0.012667	0.012833	0.012917	0.013125
May:	0.015104	0.015313	0.015417	0.015625	0.015833	0.016042	0.016146	0.016406
June:	0.018125	0.018375	0.018500	0.018750	0.019000	0.019250	0.019375	0.019688
July:	0.021146	0.021438	0.021583	0.021875	0.022167	0.022458	0.022604	0.022969
August:	0.024167	0.024500	0.024667	0.025000	0.025333	0.025667	0.025833	0.026250
September:	0.027188	0.027563	0.027750	0.028125	0.028500	0.028875	0.029063	0.029531
October:	0.030208	0.030625	0.030833	0.031250	0.031667	0.032083	0.032292	0.032813
November:	0.033229	0.033688	0.033917	0.034375	0.034833	0.035292	0.035521	0.036094
December:	0.036250	0.036750	0.037000	0.037500	0.038000	0.038500	0.038750	0.039375

Calculation of the Repayment Amount:

Year of Refund

- Amount Refunded: _____ (1)
- Partial Year Interest Factor: _____ (2)
- Partial Year Interest (1) x (2): _____ (3)
- Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

- Cumulative Interest Factor to 12/31/2022: _____ (5)
- Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

- Interest Factor to End of Month: _____ (7)
- Interest (6) x (7): _____ (8)
- Amount of Repayment (6) + (8): _____ (9)

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - ACTUARIAL INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>
Monthly Interest Factor:	0.004583	0.004792	0.005000	0.005208	0.005417	0.005625	0.005667	0.005708

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>
<i>January:</i>	0.004583	0.004792	0.005000	0.005208	0.005417	0.005625	0.005667	0.005708
<i>February:</i>	0.009167	0.009583	0.010000	0.010417	0.010833	0.011250	0.011333	0.011417
<i>March:</i>	0.013750	0.014375	0.015000	0.015625	0.016250	0.016875	0.017000	0.017125
<i>April:</i>	0.018333	0.019167	0.020000	0.020833	0.021667	0.022500	0.022667	0.022833
<i>May:</i>	0.022917	0.023958	0.025000	0.026042	0.027083	0.028125	0.028333	0.028542
<i>June:</i>	0.027500	0.028750	0.030000	0.031250	0.032500	0.033750	0.034000	0.034250
<i>July:</i>	0.032083	0.033542	0.035000	0.036458	0.037917	0.039375	0.039667	0.039958
<i>August:</i>	0.036667	0.038333	0.040000	0.041667	0.043333	0.045000	0.045333	0.045667
<i>September:</i>	0.041250	0.043125	0.045000	0.046875	0.048750	0.050625	0.051000	0.051375
<i>October:</i>	0.045833	0.047917	0.050000	0.052083	0.054167	0.056250	0.056667	0.057083
<i>November:</i>	0.050417	0.052708	0.055000	0.057292	0.059583	0.061875	0.062333	0.062792
<i>December:</i>	0.055000	0.057500	0.060000	0.062500	0.065000	0.067500	0.068000	0.068500

Calculation of the Repayment Amount:

Year of Refund

Amount Refunded: _____ (1)
 Partial Year Interest Factor: _____ (2)
 Partial Year Interest (1) x (2): _____ (3)
 Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

Cumulative Interest Factor to 12/31/2022: _____ (5)
 Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)
 Interest (6) x (7): _____ (8)
 Amount of Repayment (6) + (8): _____ (9)

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - ACTUARIAL INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.25%</u>
Monthly Interest Factor:	0.005708	0.00575	0.005833	0.005917	0.005938	0.005958	0.006042	0.006042

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.25%</u>
<i>January:</i>	0.005708	0.005750	0.005833	0.005917	0.005938	0.005958	0.006042	0.006042
<i>February:</i>	0.011417	0.011500	0.011667	0.011833	0.011875	0.011917	0.012083	0.012083
<i>March:</i>	0.017125	0.017250	0.017500	0.017750	0.017813	0.017875	0.018125	0.018125
<i>April:</i>	0.022833	0.023000	0.023333	0.023667	0.023750	0.023833	0.024167	0.024167
<i>May:</i>	0.028542	0.028750	0.029167	0.029583	0.029688	0.029792	0.030208	0.030208
<i>June:</i>	0.034250	0.034500	0.035000	0.035500	0.035625	0.035750	0.036250	0.036250
<i>July:</i>	0.039958	0.040250	0.040833	0.041417	0.041563	0.041708	0.042292	0.042292
<i>August:</i>	0.045667	0.046000	0.046667	0.047333	0.047500	0.047667	0.048333	0.048333
<i>September:</i>	0.051375	0.051750	0.052500	0.053250	0.053438	0.053625	0.054375	0.054375
<i>October:</i>	0.057083	0.057500	0.058333	0.059167	0.059375	0.059583	0.060417	0.060417
<i>November:</i>	0.062792	0.063250	0.064167	0.065083	0.065313	0.065542	0.066458	0.066458
<i>December:</i>	0.068500	0.069000	0.070000	0.071000	0.071250	0.071500	0.072500	0.072500

Calculation of the Repayment Amount:

Year of Refund

Amount Refunded: _____ (1)
 Partial Year Interest Factor: _____ (2)
 Partial Year Interest (1) x (2): _____ (3)
 Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

Cumulative Interest Factor to 12/31/2022: _____ (5)
 Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)
 Interest (6) x (7): _____ (8)
 Amount of Repayment (6) + (8): _____ (9)

REPAYMENT WORKSHEET FOR BUYBACKS IN 2023 - ACTUARIAL INTEREST

For Buybacks made under G.L. c. 32 §§ 3(6)(c), 3(6)(d) and 3(8)(b)

Name: _____

Social Security Number: _____

Date of Refund: ____ / ____ / ____
 Date of Repayment: ____ / ____ / ____

Investment Return
 Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

From: ____ / ____ / ____
 To: ____ / ____ / ____

 From: ____ / ____ / ____
 To: ____ / ____ / ____

_____ yrs. _____ mos.

 _____ yrs. _____ mos.

Calculation of the Partial Year Interest Factor in the Year of Refund (Used in Line (2) below):

	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.006042	0.006125	0.006167	0.00625	0.006333	0.006417	0.006458	0.006563

13 - _____ = _____ x _____ = _____
(Month of Refund) (Monthly Factor)

Interest Factor for Current Year (Used in Line (7) below):

Interest rate:	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
<i>January:</i>	0.006042	0.006125	0.006167	0.006250	0.006333	0.006417	0.006458	0.006563
<i>February:</i>	0.012083	0.012250	0.012333	0.012500	0.012667	0.012833	0.012917	0.013125
<i>March:</i>	0.018125	0.018375	0.018500	0.018750	0.019000	0.019250	0.019375	0.019688
<i>April:</i>	0.024167	0.024500	0.024667	0.025000	0.025333	0.025667	0.025833	0.026250
<i>May:</i>	0.030208	0.030625	0.030833	0.031250	0.031667	0.032083	0.032292	0.032813
<i>June:</i>	0.036250	0.036750	0.037000	0.037500	0.038000	0.038500	0.038750	0.039375
<i>July:</i>	0.042292	0.042875	0.043167	0.043750	0.044333	0.044917	0.045208	0.045938
<i>August:</i>	0.048333	0.049000	0.049333	0.050000	0.050667	0.051333	0.051667	0.052500
<i>September:</i>	0.054375	0.055125	0.055500	0.056250	0.057000	0.057750	0.058125	0.059063
<i>October:</i>	0.060417	0.061250	0.061667	0.062500	0.063333	0.064167	0.064583	0.065625
<i>November:</i>	0.066458	0.067375	0.067833	0.068750	0.069667	0.070583	0.071042	0.072188
<i>December:</i>	0.072500	0.073500	0.074000	0.075000	0.076000	0.077000	0.077500	0.078750

Calculation of the Repayment Amount:

Year of Refund

Amount Refunded: _____ (1)
 Partial Year Interest Factor: _____ (2)
 Partial Year Interest (1) x (2): _____ (3)
 Balance as of 12/31/ (1) + (3): _____ (4)

From Year of Refund to Beginning of Current Year

Cumulative Interest Factor to 12/31/2022: _____ (5)
 Balance as of 12/31/2022 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)
 Interest (6) x (7): _____ (8)
 Amount of Repayment (6) + (8): _____ (9)

2023 MAKE-UP WORKSHEET

For Make-ups under G.L. c. 32, §§3(3), 3(4), 3(4A), 3(5), 4(1)(g^{1/2}), 4(1)(l), 4(1)(l^{1/2}), 4(1)(l^{3/4}), 4(1)(n), 4(1)(n^{1/2}), 4(1)(p),
4(1)(r), 4(1)(s) and 4(2)(c)

NAME _____

YEAR	SALARY EARNED	DED. RATE	DEDUCTIONS	INTEREST FACTOR	AMOUNT TO BE REPAID
1975					
1976					
1977					
1978					
1979					
1980					
1981					
1982					
1983					
1984					
1985					
1986					
1987					
1988					
1989					
1990					
1991					
1992					
1993					
1994					
1995					
1996					
1997					
1998					
1999					
2000					
2001					
2002					
2003					
2004					
2005					
2006					
2007					
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					
2019					
2020					
2021					
2022					

Subtotal on 12/31/2022 _____ (A)

Monthly Interest Rate _____ (B) X _____ Months = _____ (C) _____ (A) X (C) _____ (D)

Grand Total ____ /31/2023 (A)+(D) _____

Cumulative Interest Factors for Buybacks/Make-Ups - BUYBACK INTEREST

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)

Year	5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	6.80%	6.85%	6.90%	7.00%	7.10%	7.125%
1975	3.578871	3.789334	4.011895	4.247234	4.496608	4.759152	4.813548	4.868553	4.924173	5.037284	5.152937	5.182254
1976	3.483086	3.683435	3.895044	4.118530	4.354545	4.603774	4.655269	4.707327	4.759954	4.866941	4.976279	5.003987
1977	3.389865	3.580496	3.781596	3.993726	4.217477	4.453470	4.502194	4.551440	4.601212	4.702359	4.805678	4.831852
1978	3.299138	3.480433	3.671452	3.872704	4.084723	4.308072	4.354153	4.400716	4.447764	4.543342	4.640925	4.665639
1979	3.210840	3.383167	3.564517	3.755349	3.956149	4.167422	4.210980	4.254982	4.299434	4.389702	4.481820	4.505143
1980	3.124905	3.288619	3.460696	3.641551	3.831621	4.031363	4.072514	4.114075	4.156050	4.241258	4.328170	4.350169
1981	3.041271	3.196714	3.359899	3.531201	3.711013	3.899747	3.938602	3.977835	4.017448	4.097834	4.179788	4.200525
1982	2.959874	3.107377	3.262038	3.424195	3.594201	3.772428	3.809093	3.846105	3.883469	3.959260	4.036492	4.056029
1983	2.880656	3.020536	3.167027	3.320431	3.481067	3.649265	3.683842	3.718739	3.753957	3.825372	3.898109	3.916503
1984	2.803558	2.936123	3.074783	3.219812	3.371493	3.530123	3.562710	3.595590	3.628765	3.696011	3.764471	3.781778
1985	2.728524	2.854068	2.985227	3.122242	3.265369	3.414871	3.445561	3.476519	3.507747	3.571025	3.635414	3.651686
1986	2.655498	2.774307	2.898278	3.027629	3.162585	3.303382	3.332264	3.361391	3.390766	3.450266	3.510781	3.526070
1987	2.584426	2.696775	2.813862	2.935882	3.063036	3.195533	3.222692	3.250076	3.277686	3.333590	3.390421	3.404775
1988	2.515256	2.621409	2.731905	2.846916	2.966621	3.091205	3.116724	3.142447	3.168377	3.220860	3.274187	3.287652
1989	2.447938	2.548150	2.652335	2.760646	2.873241	2.990283	3.014240	3.038383	3.062713	3.111942	3.161938	3.174559
1990	2.382421	2.476938	2.575083	2.676990	2.782800	2.892656	2.915125	2.937764	2.960573	3.006708	3.053538	3.065355
1991	2.318658	2.407716	2.500080	2.595869	2.695205	2.798216	2.819270	2.840478	2.861840	2.905031	2.948854	2.959909
1992	2.256602	2.340429	2.427262	2.517207	2.610368	2.706859	2.726567	2.746413	2.766399	2.806794	2.847758	2.858089
1993	2.196206	2.275022	2.356566	2.440928	2.528202	2.618485	2.636912	2.655464	2.674141	2.711878	2.750129	2.759772
1994	2.137427	2.211443	2.287928	2.366960	2.448622	2.532997	2.550205	2.567526	2.584960	2.620172	2.655846	2.664837
1995	2.080221	2.149641	2.221289	2.295234	2.371546	2.450299	2.466349	2.482500	2.498753	2.531567	2.564796	2.573168
1996	2.024546	2.089566	2.156591	2.225681	2.296897	2.370301	2.385251	2.400290	2.415421	2.445959	2.476867	2.484653
1997	1.970361	2.031170	2.093778	2.158237	2.224598	2.292916	2.306819	2.320803	2.334868	2.363245	2.391953	2.399182
1998	1.917626	1.974406	2.032794	2.092835	2.154574	2.218056	2.230966	2.243948	2.257002	2.283328	2.309949	2.316651
1999	1.866303	1.919228	1.973587	2.029416	2.086755	2.145641	2.157607	2.169638	2.181732	2.206114	2.230758	2.236959
2000	1.816353	1.865592	1.916103	1.967919	2.021070	2.075590	2.086661	2.097788	2.108972	2.131512	2.154281	2.160009
2001	1.767740	1.813455	1.860295	1.908285	1.957453	2.007826	2.018047	2.028318	2.038639	2.059431	2.080425	2.085706
2002	1.720428	1.762775	1.806111	1.850458	1.895838	1.942274	1.951690	1.961149	1.970652	1.989789	2.009102	2.013958
2003	1.674383	1.713512	1.753506	1.794384	1.836163	1.878862	1.887514	1.896204	1.904932	1.922501	1.940224	1.944679
2004	1.629570	1.665625	1.702433	1.740008	1.778366	1.817521	1.825449	1.833410	1.841403	1.857489	1.873708	1.877783
2005	1.585956	1.619077	1.652848	1.687281	1.722388	1.758182	1.765425	1.772695	1.779993	1.794676	1.809472	1.813188
2006	1.543509	1.573829	1.604706	1.636151	1.668173	1.700781	1.707374	1.713991	1.720632	1.733986	1.747438	1.750816
2007	1.502199	1.529846	1.557967	1.586571	1.615663	1.645254	1.651232	1.657231	1.663250	1.675349	1.687530	1.690588
2008	1.461994	1.487092	1.512590	1.538493	1.564807	1.591539	1.596936	1.602350	1.607781	1.618695	1.629677	1.632433
2009	1.422865	1.445533	1.468534	1.491872	1.515552	1.539578	1.544426	1.549287	1.554163	1.563956	1.573807	1.576278
2010	1.384784	1.405135	1.425761	1.446664	1.467847	1.489314	1.493642	1.497981	1.502332	1.511069	1.519852	1.522055
2011	1.347721	1.365867	1.384234	1.402825	1.421643	1.440691	1.444528	1.448374	1.452230	1.459970	1.467747	1.469697
2012	1.311651	1.327695	1.343916	1.360315	1.376894	1.393655	1.397029	1.400410	1.403799	1.410599	1.417428	1.419140
2013	1.276546	1.290591	1.304773	1.319094	1.333554	1.348155	1.351092	1.354035	1.356983	1.362897	1.368834	1.370322
2014	1.242381	1.254523	1.266770	1.279121	1.291578	1.304140	1.306665	1.309195	1.311729	1.316809	1.321907	1.323184
2015	1.209129	1.219464	1.229874	1.240360	1.250923	1.261562	1.263699	1.265840	1.267983	1.272279	1.276588	1.277667
2016	1.176768	1.185384	1.194052	1.202773	1.211547	1.220375	1.222146	1.223920	1.225697	1.229255	1.232823	1.233716
2017	1.145273	1.152257	1.159274	1.166326	1.173411	1.180532	1.181960	1.183389	1.184820	1.187686	1.190558	1.191277
2018	1.114621	1.120055	1.125509	1.130982	1.136476	1.141989	1.143095	1.144200	1.145307	1.147523	1.149742	1.150297
2019	1.084790	1.088753	1.092727	1.096710	1.100703	1.104706	1.105507	1.106309	1.107112	1.108718	1.110325	1.110728
2020	1.055756	1.058327	1.060900	1.063477	1.066056	1.068639	1.069156	1.069673	1.070190	1.071225	1.072260	1.072519
2021	1.027500	1.028750	1.030000	1.031250	1.032500	1.033750	1.034000	1.034250	1.034500	1.035000	1.035500	1.035625
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	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

5.50%	5.75%	6.00%	6.25%	6.50%	6.75%	6.80%	6.85%	6.90%	7.00%	7.10%	7.125%
0.002292	0.002396	0.002500	0.002604	0.002708	0.002813	0.002833	0.002854	0.002875	0.002917	0.002958	0.002969

Cumulative Interest Factors for Buybacks/Make-Ups - BUYBACK INTEREST
 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>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
1975	5.037284	5.152937	5.182254	5.211734	5.331305	5.453560	5.515712	5.642102	5.771326	5.903445	5.970610	6.141812
1976	4.866941	4.976279	5.003987	5.031846	5.144806	5.260246	5.318912	5.438171	5.560044	5.684589	5.747880	5.909140
1977	4.702359	4.805678	4.831852	4.858166	4.964831	5.073784	5.129134	5.241610	5.356498	5.473846	5.533458	5.685282
1978	4.543342	4.640925	4.665639	4.690482	4.791152	4.893932	4.946127	5.052155	5.160402	5.270915	5.327036	5.469904
1979	4.389702	4.481820	4.505143	4.528585	4.623548	4.720455	4.769650	4.869547	4.971486	5.075508	5.128314	5.262686
1980	4.241258	4.328170	4.350169	4.372276	4.461808	4.553128	4.599470	4.693539	4.789485	4.887345	4.937005	5.063318
1981	4.097834	4.179788	4.200525	4.221362	4.305725	4.391732	4.435361	4.523893	4.614148	4.706158	4.752832	4.871502
1982	3.959260	4.036492	4.056029	4.075657	4.155103	4.236057	4.277108	4.360379	4.445229	4.531688	4.575531	4.686954
1983	3.825372	3.898109	3.916503	3.934982	4.009749	4.085900	4.124502	4.202775	4.282494	4.363686	4.404843	4.509396
1984	3.696011	3.764471	3.781778	3.799162	3.869480	3.941066	3.977340	4.050867	4.125717	4.201913	4.240523	4.338565
1985	3.571025	3.635414	3.651686	3.668030	3.734119	3.801366	3.835429	3.904450	3.974679	4.046137	4.082332	4.174206
1986	3.450266	3.510781	3.526070	3.541424	3.603492	3.666617	3.698582	3.763326	3.829171	3.896135	3.930043	4.016073
1987	3.333590	3.390421	3.404775	3.419188	3.477435	3.536646	3.566617	3.627302	3.688989	3.751695	3.783435	3.863931
1988	3.220860	3.274187	3.287652	3.301171	3.355788	3.411281	3.439361	3.496194	3.553939	3.612610	3.642296	3.717552
1989	3.111942	3.161938	3.174559	3.187228	3.238396	3.290360	3.316645	3.369826	3.423834	3.478680	3.506422	3.576719
1990	3.006708	3.053538	3.065355	3.077217	3.125111	3.173726	3.198307	3.248025	3.298491	3.349716	3.375617	3.441221
1991	2.905031	2.948854	2.959909	2.971004	3.015788	3.061226	3.084192	3.130627	3.177737	3.225533	3.249692	3.310856
1992	2.806794	2.847758	2.858089	2.868456	2.910290	2.952714	2.974149	3.017471	3.061404	3.105954	3.128464	3.185429
1993	2.711878	2.750129	2.759772	2.769449	2.808483	2.848048	2.868032	2.908406	2.949329	2.990808	3.011758	3.064755
1994	2.620172	2.655846	2.664837	2.673858	2.710237	2.747092	2.765701	2.803283	2.841358	2.879931	2.899406	2.948652
1995	2.531567	2.564796	2.573168	2.581567	2.615427	2.649715	2.667021	2.701960	2.737339	2.773164	2.791245	2.836947
1996	2.445959	2.476867	2.484653	2.492462	2.523935	2.555790	2.571862	2.604298	2.637128	2.670355	2.687119	2.729474
1997	2.363245	2.391953	2.399182	2.406432	2.435643	2.465194	2.480098	2.510167	2.540586	2.571358	2.586878	2.626072
1998	2.283328	2.309949	2.316651	2.323371	2.350439	2.377809	2.391609	2.419438	2.447578	2.476031	2.490376	2.526588
1999	2.206114	2.230758	2.236959	2.243178	2.268216	2.293523	2.306277	2.331989	2.357975	2.384238	2.397474	2.430872
2000	2.131512	2.154281	2.160009	2.165752	2.188870	2.212223	2.223989	2.247700	2.271652	2.295847	2.308037	2.338783
2001	2.059431	2.080425	2.085706	2.090999	2.112299	2.133806	2.144637	2.166458	2.188489	2.210734	2.221937	2.250182
2002	1.989789	2.009102	2.013958	2.018826	2.038407	2.058168	2.068117	2.088152	2.108371	2.128776	2.139049	2.164937
2003	1.922501	1.940224	1.944679	1.949144	1.967099	1.985212	1.994327	2.012677	2.031186	2.049857	2.059253	2.082922
2004	1.857489	1.873708	1.877783	1.881867	1.898287	1.914841	1.923170	1.939929	1.956827	1.973863	1.982434	2.004014
2005	1.794676	1.809472	1.813188	1.816913	1.831881	1.846965	1.854551	1.869811	1.885189	1.900687	1.908480	1.928095
2006	1.733986	1.747438	1.750816	1.754200	1.767798	1.781495	1.788381	1.802228	1.816175	1.830223	1.837285	1.855053
2007	1.675349	1.687530	1.690588	1.693652	1.705957	1.718346	1.724572	1.737087	1.749687	1.762372	1.768746	1.784777
2008	1.618695	1.629677	1.632433	1.635194	1.646280	1.657435	1.663040	1.674301	1.685633	1.697036	1.697036	1.717164
2009	1.563956	1.573807	1.576278	1.578753	1.588690	1.598684	1.603703	1.613784	1.623924	1.634122	1.639244	1.652112
2010	1.511069	1.519852	1.522055	1.524261	1.533114	1.542015	1.546483	1.555454	1.564474	1.573541	1.578092	1.589524
2011	1.459970	1.467747	1.469697	1.471649	1.479483	1.487354	1.491304	1.499233	1.507200	1.515205	1.519223	1.529308
2012	1.410599	1.417428	1.419140	1.420854	1.427728	1.434632	1.438095	1.445044	1.452023	1.459033	1.462549	1.471373
2013	1.362897	1.368834	1.370322	1.371812	1.377783	1.383778	1.386784	1.392813	1.398866	1.404942	1.407989	1.415632
2014	1.316809	1.321907	1.323184	1.324462	1.329586	1.334727	1.337304	1.342471	1.347655	1.352857	1.355465	1.362003
2015	1.272279	1.276588	1.277667	1.278747	1.283074	1.287414	1.289589	1.293948	1.298319	1.302703	1.304900	1.310406
2016	1.229255	1.232823	1.233716	1.234610	1.238190	1.241779	1.243577	1.247179	1.250789	1.254409	1.256221	1.260763
2017	1.187686	1.190558	1.191277	1.191996	1.194876	1.197761	1.199206	1.202100	1.204999	1.207904	1.209359	1.213001
2018	1.147523	1.149742	1.150297	1.150853	1.153077	1.155304	1.156418	1.158650	1.160886	1.163124	1.164244	1.167049
2019	1.108718	1.110325	1.110728	1.111130	1.112740	1.114351	1.115158	1.116771	1.118387	1.120004	1.120813	1.122837
2020	1.071225	1.072260	1.072519	1.072778	1.073814	1.074851	1.075369	1.076406	1.077444	1.078482	1.079002	1.080300
2021	1.035000	1.035500	1.035625	1.035750	1.036250	1.036750	1.037000	1.037000	1.038000	1.038500	1.038750	1.039375
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	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>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
0.002917	0.002958	0.002969	0.002979	0.003021	0.003063	0.003083	0.003125	0.003167	0.003208	0.003229	0.003281

Cumulative Interest Factors for Buybacks/Make-Ups - ACTUARIAL INTEREST
 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)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

<u>Year</u>	<u>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>
1975	12.384133	13.841325	15.465917	17.276673	19.294413	21.542224	22.021600	22.511412	23.011882	24.045707	25.124946	25.402078
1976	11.738515	13.088724	14.590487	16.260398	18.116820	20.180069	20.619476	21.068238	21.526550	22.472623	23.459333	23.712558
1977	11.126554	12.377044	13.764611	15.303904	17.011098	18.904046	19.306625	19.717584	20.137091	21.002452	21.904139	22.135410
1978	10.546497	11.704060	12.985482	14.403675	15.972862	17.708708	18.077365	18.453518	18.837316	19.628460	20.452044	20.663160
1979	9.996679	11.067669	12.250455	13.556400	14.997993	16.588954	16.926371	17.270489	17.621437	18.344355	19.096213	19.288831
1980	9.475525	10.465881	11.557033	12.758964	14.082622	15.540004	15.848662	16.163303	16.484038	17.144257	17.830264	18.005910
1981	8.981541	9.896814	10.902861	12.008437	13.223119	14.557380	14.839571	15.127097	15.420055	16.022670	16.648239	16.808317
1982	8.513309	9.358690	10.285718	11.302058	12.416075	13.636890	13.894730	14.157320	14.424747	14.974458	15.544574	15.690378
1983	8.069487	8.849825	9.703507	10.637231	11.658286	12.774605	13.010047	13.249715	13.493683	13.994820	14.514075	14.646794
1984	7.648803	8.368629	9.154252	10.011512	10.946747	11.966843	12.181692	12.400295	12.622716	13.079271	13.551891	13.672619
1985	7.250050	7.913597	8.636087	9.422600	10.278636	11.210157	11.406078	11.605330	11.807966	12.223618	12.653493	12.763239
1986	6.872085	7.483307	8.147252	8.868329	9.651301	10.501318	10.679849	10.861329	11.045805	11.423942	11.814652	11.914342
1987	6.513825	7.076413	7.686087	8.346663	9.062255	9.837300	9.999858	10.165024	10.332839	10.676581	11.031422	11.121906
1988	6.174242	6.691643	7.251025	7.855682	8.509159	9.215270	9.363163	9.513359	9.665893	9.978114	10.300113	10.382176
1989	5.852362	6.327795	6.840590	7.393583	7.989821	8.632571	8.767007	8.903472	9.041995	9.325340	9.617286	9.691646
1990	5.547262	5.983731	6.453387	6.958667	7.502179	8.086718	8.208808	8.332683	8.458368	8.715271	8.979726	9.047044
1991	5.258069	5.658374	6.088101	6.549333	7.044300	7.575380	7.686150	7.798486	7.912411	8.145113	8.384431	8.445316
1992	4.983951	5.350708	5.743491	6.164079	6.614366	7.096374	7.196769	7.298537	7.401695	7.612255	7.828600	7.883608
1993	4.724124	5.059772	5.418388	5.801486	6.210672	6.647657	6.738548	6.830638	6.923942	7.114257	7.309618	7.359261
1994	4.477843	4.784654	5.111687	5.460222	5.831617	6.227314	6.309502	6.392736	6.477028	6.648838	6.825040	6.869789
1995	4.244401	4.524495	4.822346	5.139032	5.475697	5.833549	5.907773	5.982906	6.058959	6.213868	6.372586	6.412872
1996	4.023129	4.278483	4.549383	4.836736	5.141500	5.464683	5.531623	5.599351	5.667876	5.807353	5.950127	5.986345
1997	3.813392	4.045846	4.291871	4.552222	4.827699	5.119141	5.179422	5.240385	5.302035	5.427433	5.555674	5.588186
1998	3.614590	3.825860	4.048935	4.284445	4.533051	4.795448	4.849646	4.904431	4.959809	5.072367	5.187371	5.216510
1999	3.426152	3.617834	3.819750	4.032418	4.256386	4.492223	4.540867	4.590015	4.639671	4.740530	4.843484	4.869554
2000	3.247537	3.421120	3.603537	3.795217	3.996606	4.208172	4.251748	4.295756	4.340198	4.430402	4.522394	4.545675
2001	3.078234	3.235101	3.399564	3.571969	3.752682	3.942081	3.981038	4.020361	4.060054	4.140562	4.222590	4.243337
2002	2.917757	3.059198	3.207135	3.361853	3.523645	3.692816	3.727564	3.762621	3.797993	3.869684	3.942661	3.961108
2003	2.765647	2.892858	3.025600	3.164097	3.308587	3.459312	3.490228	3.521405	3.552846	3.616528	3.681289	3.697651
2004	2.621466	2.735563	2.854339	2.977974	3.106654	3.240574	3.268004	3.295653	3.323523	3.379932	3.437245	3.451716
2005	2.484802	2.586821	2.692773	2.802799	2.917046	3.035666	3.059929	3.084373	3.109002	3.158815	3.209379	3.222138
2006	2.355263	2.446167	2.540352	2.637928	2.739011	2.843715	2.865102	2.886639	2.908327	2.952164	2.996619	3.007831
2007	2.232476	2.313160	2.396558	2.482756	2.571841	2.663902	2.682679	2.701580	2.720606	2.759032	2.797964	2.807776
2008	2.116091	2.187385	2.260904	2.336712	2.414874	2.495459	2.511872	2.528386	2.545001	2.578534	2.612478	2.621028
2009	2.005774	2.068449	2.132928	2.199258	2.267487	2.337666	2.351940	2.366295	2.380730	2.409845	2.439288	2.446701
2010	1.901207	1.955980	2.012196	2.069890	2.129096	2.189851	2.202191	2.214595	2.227063	2.252192	2.277580	2.283968
2011	1.802092	1.849627	1.898299	1.948132	1.999151	2.051383	2.061977	2.072621	2.083314	2.104852	2.126592	2.132059
2012	1.708144	1.749056	1.790848	1.833536	1.877137	1.921670	1.930690	1.939748	1.948844	1.967151	1.985613	1.990253
2013	1.619094	1.653954	1.689479	1.725681	1.762570	1.800159	1.807762	1.815393	1.823053	1.838459	1.853981	1.857879
2014	1.534687	1.564023	1.593848	1.624170	1.654996	1.686332	1.692661	1.699011	1.705382	1.718186	1.731075	1.734310
2015	1.454679	1.478981	1.503630	1.528631	1.553987	1.579702	1.584889	1.590090	1.595306	1.605781	1.616316	1.618959
2016	1.378843	1.398564	1.418519	1.438711	1.459142	1.479815	1.483978	1.488152	1.492335	1.500730	1.509165	1.511280
2017	1.306960	1.322519	1.338226	1.354081	1.370087	1.386243	1.389493	1.392748	1.396010	1.402552	1.409118	1.410763
2018	1.238825	1.250609	1.262477	1.274429	1.286466	1.298588	1.301023	1.303461	1.305903	1.310796	1.315703	1.316932
2019	1.174241	1.182609	1.191016	1.199463	1.207950	1.216476	1.218186	1.219898	1.221612	1.225043	1.228481	1.229341
2020	1.113025	1.118306	1.123600	1.128906	1.134225	1.139556	1.140624	1.141692	1.142761	1.144900	1.147041	1.147577
2021	1.055000	1.057500	1.060000	1.062500	1.065000	1.067500	1.068000	1.068500	1.069000	1.070000	1.071000	1.071250
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	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>5.50%</u>	<u>5.75%</u>	<u>6.00%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.75%</u>	<u>6.80%</u>	<u>6.85%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>
0.004583	0.004792	0.005000	0.005208	0.005417	0.005625	0.005667	0.005708	0.00575	0.005833	0.005917	0.005938

Cumulative Interest Factors for Buybacks/Make-Ups - ACTUARIAL INTEREST
 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)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

<u>Year</u>	<u>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
1975	24.045707	25.124946	25.402078	25.682201	26.833242	28.034724	28.655054	29.936279	31.273519	32.669167	33.389668	35.259651
1976	22.472623	23.459333	23.712558	23.968456	25.019339	26.115253	26.680683	27.847702	29.064609	30.333488	30.988091	32.685656
1977	21.002452	21.904139	22.135410	22.369068	23.328055	24.327204	24.842349	25.904839	27.011718	28.164798	28.759249	30.299565
1978	19.628460	20.452044	20.663160	20.876405	21.751101	22.661578	23.130679	24.097524	25.103827	26.151159	26.690719	28.087662
1979	18.344355	19.096213	19.288831	19.483346	20.280747	21.109993	21.536945	22.416302	23.330695	24.281485	24.770969	26.037230
1980	17.144257	17.830264	18.005910	18.183244	18.909787	19.664642	20.053021	20.852374	21.682802	22.545483	22.989298	24.136482
1981	16.022670	16.648239	16.808317	16.969896	17.631503	18.318251	18.671342	19.397557	20.151303	20.933596	21.335775	22.374491
1982	14.974458	15.544574	15.690378	15.837514	16.439630	17.064044	17.384862	18.044239	18.727976	19.436951	19.801184	20.741127
1983	13.994820	14.514075	14.646794	14.780694	15.328326	15.895709	16.187023	16.785339	17.405183	18.047308	18.376969	19.227001
1984	13.079271	13.551891	13.672619	13.794395	14.292146	14.807367	15.071716	15.614268	16.175820	16.757018	17.055191	17.823407
1985	12.223618	12.653493	12.763239	12.873911	13.326010	13.793542	14.033255	14.524901	15.033290	15.558976	15.828484	16.522278
1986	11.423942	11.814652	11.914342	12.014849	12.425184	12.849131	13.066345	13.511536	13.971459	14.446589	14.690008	15.316132
1987	10.676581	11.031422	11.121906	11.213111	11.585253	11.969381	12.166057	12.568870	12.984628	13.413732	13.633418	14.198037
1988	9.978114	10.300113	10.382176	10.464873	10.802101	11.149866	11.327800	11.691972	12.067498	12.454718	12.652824	13.161564
1989	9.325340	9.617286	9.691646	9.766564	10.071889	10.386461	10.547300	10.876253	11.215147	11.564270	11.742760	12.200754
1990	8.715271	8.979726	9.047044	9.114852	9.391039	9.675325	9.820577	10.117445	10.422999	10.737483	10.898154	11.310085
1991	8.145113	8.384431	8.445316	8.506628	8.756213	9.012878	9.143926	9.411577	9.686802	9.969808	10.114296	10.484436
1992	7.612255	7.828600	7.883608	7.938990	8.164301	8.395788	8.513898	8.754955	9.002604	9.257018	9.386817	9.719060
1993	7.114257	7.309618	7.359261	7.409230	7.612402	7.820948	7.927279	8.144144	8.366732	8.595188	8.711663	9.009557
1994	6.648838	6.825040	6.869789	6.914820	7.097811	7.285467	7.381079	7.579548	7.775773	7.980676	8.085070	8.351849
1995	6.213868	6.372586	6.412872	6.453402	6.618005	6.786648	6.872513	7.047394	7.226555	7.410099	7.503546	7.742155
1996	5.807353	5.950127	5.986345	6.022774	6.170634	6.321982	6.398988	6.555715	6.716129	6.880314	6.963847	7.176968
1997	5.427433	5.555674	5.588186	5.620881	5.753505	5.889131	5.958090	6.098340	6.241756	6.388407	6.462967	6.653041
1998	5.072367	5.187371	5.216510	5.245806	5.364574	5.485916	5.547570	5.672874	5.800888	5.931669	5.998114	6.167362
1999	4.740530	4.843484	4.869554	4.895759	5.001934	5.110309	5.165335	5.277092	5.391160	5.507585	5.566695	5.717137
2000	4.430402	4.522394	4.545675	4.569070	4.663808	4.760418	4.809436	4.908923	5.010372	5.113820	5.166306	5.299779
2001	4.140562	4.222590	4.243337	4.264182	4.348538	4.434483	4.478060	4.566440	4.656480	4.748208	4.794716	4.912889
2002	3.869684	3.942661	3.961108	3.979637	4.054581	4.130865	4.169516	4.247851	4.327583	4.408736	4.449852	4.554243
2003	3.616528	3.681289	3.697651	3.714081	3.780495	3.848034	3.882231	3.951489	4.021917	4.093534	4.129793	4.221778
2004	3.379932	3.437245	3.451716	3.466244	3.524937	3.584568	3.614740	3.675804	3.737842	3.800867	3.832755	3.913583
2005	3.158815	3.209379	3.222138	3.234946	3.286655	3.339142	3.365680	3.419353	3.473830	3.529124	3.557081	3.627887
2006	2.952164	2.996619	3.007831	3.019081	3.064480	3.110518	3.133780	3.180793	3.228467	3.276810	3.301235	3.363047
2007	2.759032	2.797964	2.807776	2.817621	2.857324	2.897549	2.917858	2.958877	3.000434	3.042535	3.063791	3.117541
2008	2.578534	2.612478	2.621028	2.629605	2.664172	2.699160	2.716814	2.752444	2.788507	2.825009	2.843426	2.889957
2009	2.409845	2.439288	2.446701	2.454134	2.484076	2.514355	2.529622	2.560413	2.591550	2.623035	2.638910	2.678986
2010	2.252192	2.277580	2.283968	2.290372	2.316155	2.342203	2.355328	2.381780	2.408503	2.435502	2.449105	2.483417
2011	2.104852	2.126592	2.132059	2.137538	2.159585	2.181838	2.193043	2.215609	2.238386	2.261376	2.272951	2.302125
2012	1.967151	1.985613	1.990253	1.994903	2.013599	2.032453	2.041939	2.061032	2.080284	2.099699	2.109467	2.134067
2013	1.838459	1.853981	1.857879	1.861785	1.877482	1.893296	1.901247	1.917239	1.933350	1.949581	1.957742	1.978278
2014	1.718186	1.731075	1.734310	1.737550	1.750566	1.763666	1.770249	1.783478	1.796794	1.810196	1.816930	1.833861
2015	1.605781	1.616316	1.618959	1.621606	1.632229	1.642912	1.648276	1.659049	1.669882	1.680776	1.686246	1.699987
2016	1.500730	1.509165	1.511280	1.513398	1.521892	1.530426	1.534708	1.543302	1.551935	1.560609	1.564962	1.575886
2017	1.402552	1.409118	1.410763	1.412410	1.419013	1.425641	1.428964	1.435629	1.442319	1.449034	1.452401	1.460845
2018	1.310796	1.315703	1.316932	1.318162	1.323089	1.328031	1.330507	1.335469	1.340445	1.345435	1.347936	1.354201
2019	1.225043	1.228481	1.229341	1.230202	1.233650	1.237104	1.238833	1.242297	1.245767	1.249244	1.250984	1.255343
2020	1.144900	1.147041	1.147577	1.148112	1.150256	1.152402	1.153476	1.155625	1.157776	1.159929	1.161006	1.163702
2021	1.070000	1.071000	1.071250	1.071500	1.072500	1.073500	1.074000	1.075000	1.076000	1.077000	1.077500	1.078750
2022	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	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>7.00%</u>	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.70%</u>	<u>7.75%</u>	<u>7.875%</u>
0.005833	0.005917	0.005938	0.005958	0.006042	0.006125	0.006167	0.00625	0.006333	0.006417	0.006458	0.006563