

REPAYMENT WORKSHEET FOR BUYBACKS IN 2024 - 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: ____/____/____

_____ yrs. _____ mos.

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

_____ 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 12/31/2023: _____ (5)

Balance as of 12/31/2023 (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 2024 - 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: ____/____/____

_____ yrs. _____ mos.

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

_____ 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>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>
Monthly Interest Factor:	0.002854	0.002875	0.002917	0.002958	0.002979	0.003021	0.003063	0.003083

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>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>
January:	0.002854	0.002875	0.002917	0.002958	0.002979	0.003021	0.003063	0.003083
February:	0.005708	0.005750	0.005833	0.005917	0.005958	0.006042	0.006125	0.006167
March:	0.008563	0.008625	0.008750	0.008875	0.008938	0.009063	0.009188	0.009250
April:	0.011417	0.011500	0.011667	0.011833	0.011917	0.012083	0.012250	0.012333
May:	0.014271	0.014375	0.014583	0.014792	0.014896	0.015104	0.015313	0.015417
June:	0.017125	0.017250	0.017500	0.017750	0.017875	0.018125	0.018375	0.018500
July:	0.019979	0.020125	0.020417	0.020708	0.020854	0.021146	0.021438	0.021583
August:	0.022833	0.023000	0.023333	0.023667	0.023833	0.024167	0.024500	0.024667
September:	0.025688	0.025875	0.026250	0.026625	0.026813	0.027188	0.027563	0.027750
October:	0.028542	0.028750	0.029167	0.029583	0.029792	0.030208	0.030625	0.030833
November:	0.031396	0.031625	0.032083	0.032542	0.032771	0.033229	0.033688	0.033917
December:	0.034250	0.034500	0.035000	0.035500	0.035750	0.036250	0.036750	0.037000

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 12/31/2023: _____ (5)

Balance as of 12/31/2023 (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 2024 - 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: ____/____/____

_____ yrs. _____ mos.

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

_____ 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>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.003021	0.003063	0.003083	0.003125	0.003167	0.003188	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>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>
January:	0.003021	0.003063	0.003083	0.003125	0.003167	0.003188	0.003229	0.003281
February:	0.006042	0.006125	0.006167	0.006250	0.006333	0.006375	0.006458	0.006563
March:	0.009063	0.009188	0.009250	0.009375	0.009500	0.009563	0.009688	0.009844
April:	0.012083	0.012250	0.012333	0.012500	0.012667	0.012750	0.012917	0.013125
May:	0.015104	0.015313	0.015417	0.015625	0.015833	0.015938	0.016146	0.016406
June:	0.018125	0.018375	0.018500	0.018750	0.019000	0.019125	0.019375	0.019688
July:	0.021146	0.021438	0.021583	0.021875	0.022167	0.022313	0.022604	0.022969
August:	0.024167	0.024500	0.024667	0.025000	0.025333	0.025500	0.025833	0.026250
September:	0.027188	0.027563	0.027750	0.028125	0.028500	0.028688	0.029063	0.029531
October:	0.030208	0.030625	0.030833	0.031250	0.031667	0.031875	0.032292	0.032813
November:	0.033229	0.033688	0.033917	0.034375	0.034833	0.035063	0.035521	0.036094
December:	0.036250	0.036750	0.037000	0.037500	0.038000	0.038250	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 12/31/2023: _____ (5)

Balance as of 12/31/2023 (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 2024 - 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: ____ / ____ / ____

_____ yrs. _____ mos.

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

_____ 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>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>
Monthly Interest Factor:	0.005708	0.005750	0.005833	0.005917	0.005958	0.006042	0.006125	0.006167

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>7.15%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.40%</u>
<i>January:</i>	0.005708	0.005750	0.005833	0.005917	0.005958	0.006042	0.006125	0.006167
<i>February:</i>	0.011417	0.011500	0.011667	0.011833	0.011917	0.012083	0.012250	0.012333
<i>March:</i>	0.017125	0.017250	0.017500	0.017750	0.017875	0.018125	0.018375	0.018500
<i>April:</i>	0.022833	0.023000	0.023333	0.023667	0.023833	0.024167	0.024500	0.024667
<i>May:</i>	0.028542	0.028750	0.029167	0.029583	0.029792	0.030208	0.030625	0.030833
<i>June:</i>	0.034250	0.034500	0.035000	0.035500	0.035750	0.036250	0.036750	0.037000
<i>July:</i>	0.039958	0.040250	0.040833	0.041417	0.041708	0.042292	0.042875	0.043167
<i>August:</i>	0.045667	0.046000	0.046667	0.047333	0.047667	0.048333	0.049000	0.049333
<i>September:</i>	0.051375	0.051750	0.052500	0.053250	0.053625	0.054375	0.055125	0.055500
<i>October:</i>	0.057083	0.057500	0.058333	0.059167	0.059583	0.060417	0.061250	0.061667
<i>November:</i>	0.062792	0.063250	0.064167	0.065083	0.065542	0.066458	0.067375	0.067833
<i>December:</i>	0.068500	0.069000	0.070000	0.071000	0.071500	0.072500	0.073500	0.074000

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 12/31/2023: _____ (5)

Balance as of 12/31/2023 (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 2024 - 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: ____/____/____

_____ yrs. _____ mos.

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

_____ 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>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.006042	0.006125	0.006167	0.006250	0.006333	0.006375	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>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>
<i>January:</i>	0.006042	0.006125	0.006167	0.006250	0.006333	0.006375	0.006458	0.006563
<i>February:</i>	0.012083	0.012250	0.012333	0.012500	0.012667	0.012750	0.012917	0.013125
<i>March:</i>	0.018125	0.018375	0.018500	0.018750	0.019000	0.019125	0.019375	0.019688
<i>April:</i>	0.024167	0.024500	0.024667	0.025000	0.025333	0.025500	0.025833	0.026250
<i>May:</i>	0.030208	0.030625	0.030833	0.031250	0.031667	0.031875	0.032292	0.032813
<i>June:</i>	0.036250	0.036750	0.037000	0.037500	0.038000	0.038250	0.038750	0.039375
<i>July:</i>	0.042292	0.042875	0.043167	0.043750	0.044333	0.044625	0.045208	0.045938
<i>August:</i>	0.048333	0.049000	0.049333	0.050000	0.050667	0.051000	0.051667	0.052500
<i>September:</i>	0.054375	0.055125	0.055500	0.056250	0.057000	0.057375	0.058125	0.059063
<i>October:</i>	0.060417	0.061250	0.061667	0.062500	0.063333	0.063750	0.064583	0.065625
<i>November:</i>	0.066458	0.067375	0.067833	0.068750	0.069667	0.070125	0.071042	0.072188
<i>December:</i>	0.072500	0.073500	0.074000	0.075000	0.076000	0.076500	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 12/31/2023: _____ (5)

Balance as of 12/31/2023 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)

Interest (6) x (7): _____ (8)

Amount of Repayment (6) + (8): _____ (9)

2024 MAKE-UP WORKSHEET

For Make-ups under G.L. c. 32, §§3(3), 3(4), 3(4A), 3(5), 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)

NAME _____

YEAR	SALARY EARNED	DED. RATE	DEDUCTIONS	INTEREST FACTOR	AMOUNT TO BE REPAYED
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					
2023					

Subtotal on 12/31/2023 _____ (A)

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

Grand Total ____/31/2024 (A)+(D) _____

2024 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)(g), 4(1)(i), 4(1)(j), 4(1)(k), 4(1)(l), 4(1)(m), 4(1)(n), 4(1)(o), 4(1)(p), 4(1)(q), 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%	7.15%
1976	3.578871	3.789334	4.011895	4.247234	4.496068	4.759152	4.813548	4.868553	4.924173	5.037284	5.152937	5.211734
1977	3.483086	3.683435	3.895044	4.118530	4.354545	4.603774	4.652699	4.707327	4.759954	4.866941	4.976279	5.031846
1978	3.389865	3.580496	3.781596	3.993726	4.217477	4.453470	4.502194	4.551440	4.601212	4.702359	4.805678	4.858166
1979	3.299138	3.480433	3.671452	3.872704	4.084723	4.308072	4.354153	4.400716	4.447764	4.543342	4.640925	4.690482
1980	3.210840	3.383167	3.564517	3.755349	3.956149	4.167422	4.210980	4.254982	4.299434	4.389702	4.481820	4.528585
1981	3.124905	3.288619	3.460696	3.641551	3.831621	4.031363	4.072514	4.114075	4.156050	4.241258	4.328170	4.372276
1982	3.041271	3.196714	3.359899	3.531201	3.711013	3.899747	3.938862	3.977835	4.017448	4.097834	4.179788	4.221362
1983	2.959874	3.107377	3.262038	3.424195	3.594201	3.772428	3.809093	3.846105	3.883469	3.959260	4.036492	4.075657
1984	2.880656	3.020536	3.167027	3.320431	3.481067	3.649265	3.683842	3.718739	3.753957	3.825372	3.898109	3.934982
1985	2.803558	2.936123	3.074783	3.219812	3.371493	3.530123	3.562710	3.595590	3.628765	3.696011	3.764471	3.799162
1986	2.728524	2.854068	2.985227	3.122242	3.263369	3.414871	3.445561	3.476519	3.507747	3.571025	3.635414	3.668030
1987	2.655498	2.774307	2.898278	3.027629	3.162585	3.303382	3.332264	3.361391	3.390766	3.450266	3.510781	3.541424
1988	2.584426	2.696775	2.813862	2.935882	3.063036	3.195533	3.222692	3.250076	3.277686	3.333590	3.390421	3.419188
1989	2.515256	2.621409	2.731905	2.846916	2.965621	3.091205	3.116724	3.142447	3.168377	3.220860	3.274187	3.301171
1990	2.447938	2.548150	2.652335	2.760646	2.873241	2.990283	3.014240	3.038383	3.062713	3.111942	3.161938	3.187228
1991	2.382421	2.476938	2.575083	2.676990	2.782800	2.892656	2.915125	2.937764	2.960573	3.006708	3.053538	3.077217
1992	2.318658	2.407716	2.500080	2.595869	2.695205	2.798216	2.819270	2.840478	2.861840	2.905031	2.948854	2.971004
1993	2.256602	2.340429	2.427262	2.517207	2.610368	2.706859	2.726567	2.746413	2.766399	2.806794	2.847758	2.868456
1994	2.196206	2.275022	2.356566	2.440928	2.528202	2.618485	2.636912	2.655464	2.674141	2.711878	2.750129	2.769449
1995	2.137427	2.211443	2.287928	2.366960	2.448622	2.532997	2.550205	2.567526	2.584960	2.620172	2.655846	2.673858
1996	2.080221	2.149641	2.221289	2.295234	2.371546	2.450299	2.466349	2.482500	2.498753	2.531567	2.564796	2.581567
1997	2.024546	2.089566	2.156591	2.225681	2.296897	2.370301	2.385251	2.400290	2.415421	2.445959	2.476867	2.492462
1998	1.970361	2.031170	2.093778	2.158237	2.224598	2.292916	2.306819	2.320803	2.334868	2.363245	2.391953	2.406432
1999	1.917626	1.974406	2.032794	2.092835	2.154574	2.218056	2.230966	2.243948	2.257002	2.3009949	2.323371	2.333371
2000	1.866303	1.919228	1.973587	2.029416	2.086755	2.145641	2.157607	2.169638	2.181732	2.206114	2.230758	2.243178
2001	1.816353	1.865592	1.916103	1.967919	2.021070	2.075590	2.086661	2.097788	2.108972	2.131512	2.154281	2.165752
2002	1.767740	1.813455	1.860295	1.908285	1.957453	2.007826	2.018047	2.028318	2.038639	2.059431	2.080425	2.090999
2003	1.720428	1.762775	1.806111	1.850458	1.895838	1.942274	1.951690	1.961149	1.970652	1.989789	2.009102	2.018826
2004	1.674383	1.713512	1.753506	1.794384	1.836163	1.878862	1.887514	1.896204	1.904932	1.922501	1.940224	1.949144
2005	1.629570	1.665625	1.702433	1.740008	1.778366	1.817521	1.825449	1.833410	1.841403	1.857489	1.873708	1.881867
2006	1.585956	1.619077	1.652848	1.687281	1.722388	1.758182	1.765425	1.772695	1.779993	1.794676	1.809472	1.816913
2007	1.543509	1.573829	1.604706	1.636151	1.668173	1.700781	1.707374	1.713991	1.720632	1.733986	1.747438	1.754200
2008	1.502199	1.529846	1.557967	1.586571	1.615663	1.645254	1.651232	1.657231	1.663250	1.675349	1.687530	1.693652
2009	1.461994	1.487092	1.512590	1.538493	1.564807	1.591539	1.596936	1.602350	1.607781	1.618695	1.629677	1.635194
2010	1.422865	1.445533	1.468534	1.491872	1.515552	1.539578	1.544426	1.549287	1.554163	1.563956	1.573807	1.578753
2011	1.384784	1.405135	1.425761	1.446664	1.467847	1.489314	1.493642	1.497981	1.502332	1.511069	1.519852	1.524261
2012	1.347721	1.365867	1.384234	1.402825	1.421643	1.440691	1.444528	1.448374	1.452230	1.459970	1.467747	1.471649
2013	1.311651	1.327695	1.343916	1.360315	1.376894	1.393655	1.397029	1.400410	1.403799	1.410599	1.417428	1.420854
2014	1.276546	1.290591	1.304773	1.319094	1.333554	1.348155	1.351092	1.354035	1.356983	1.362897	1.368834	1.371812
2015	1.242381	1.254523	1.266770	1.279121	1.291578	1.304140	1.306665	1.309195	1.311729	1.316809	1.321907	1.324462
2016	1.209129	1.219464	1.229874	1.240360	1.250923	1.261562	1.263699	1.265840	1.267983	1.272279	1.276588	1.278747
2017	1.176768	1.185384	1.194052	1.202773	1.211547	1.220375	1.222146	1.223920	1.225697	1.229255	1.232823	1.234610
2018	1.145273	1.152257	1.159274	1.166326	1.173411	1.180532	1.181960	1.183389	1.184820	1.187686	1.190558	1.191996
2019	1.114621	1.120055	1.125509	1.130982	1.136476	1.141989	1.143095	1.144200	1.145307	1.147523	1.149742	1.150853
2020	1.084790	1.088753	1.092727	1.096710	1.100703	1.104706	1.105507	1.106309	1.107112	1.108718	1.110325	1.111130
2021	1.055756	1.058327	1.060900	1.063477	1.066056	1.068639	1.069156	1.069673	1.070190	1.071225	1.072260	1.072778
2022	1.027500	1.028750	1.030000	1.031250	1.032500	1.033750	1.034000	1.034250	1.034500	1.035000	1.035500	1.035750
2023	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%	6.80%	6.85%	6.90%	7.00%	7.10%	7.15%
0.002292	0.002396	0.002500	0.002604	0.002708	0.002833	0.002854	0.002875	0.002917	0.002958	0.002979

2024 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)(g/2), 4(1)(h), 4(1)(i/2), 4(1)(j/2), 4(1)(k), 4(1)(l), 4(1)(m), 4(1)(n/2), 4(1)(o/2), 4(1)(p), 4(1)(q), 4(1)(r) and 4(2)(c)

Year	6.90%	7.00%	7.10%	7.15%	7.25%	7.35%	7.40%	7.50%	7.60%	7.65%	7.75%	7.875%
1976	4.924173	5.037284	5.152937	5.211734	5.31305	5.453560	5.515712	5.642102	5.771326	5.837020	5.970610	6.141812
1977	4.759954	4.866994	4.976279	5.031846	5.144806	5.260246	5.318912	5.438171	5.560044	5.621979	5.747880	5.909140
1978	4.601212	4.702359	4.805678	4.858166	4.964831	5.073784	5.129134	5.241610	5.356498	5.414861	5.533458	5.685282
1979	4.447764	4.543342	4.640925	4.690482	4.791152	4.893932	4.946127	5.052155	5.160402	5.215373	5.327036	5.469904
1980	4.299434	4.389702	4.481820	4.528585	4.623548	4.720455	4.769650	4.869547	4.971486	5.023234	5.128314	5.262686
1981	4.156050	4.241258	4.328170	4.372276	4.461808	4.553128	4.599470	4.693539	4.789485	4.838174	4.937005	5.063318
1982	4.017448	4.097834	4.179788	4.221362	4.305725	4.391732	4.435361	4.523893	4.614148	4.659931	4.752832	4.871502
1983	3.883469	3.959260	4.036492	4.075657	4.155103	4.236057	4.277108	4.360379	4.445229	4.488256	4.575531	4.686954
1984	3.753957	3.825372	3.898109	3.934982	4.009749	4.085900	4.124502	4.202775	4.282494	4.322905	4.404843	4.509396
1985	3.628765	3.696101	3.764471	3.799162	3.869480	3.941066	3.977340	4.050867	4.125717	4.163645	4.240523	4.338565
1986	3.507747	3.571025	3.635414	3.668030	3.734119	3.801366	3.835429	3.904450	3.974679	4.010253	4.082332	4.174206
1987	3.390766	3.450266	3.510781	3.541424	3.603492	3.666617	3.698582	3.763326	3.829171	3.862512	3.930043	4.016073
1988	3.277686	3.333590	3.390421	3.419188	3.477435	3.536646	3.566617	3.627302	3.688989	3.720214	3.783435	3.863931
1989	3.168377	3.220860	3.274187	3.301171	3.357888	3.411281	3.439361	3.496194	3.553939	3.581158	3.642296	3.717552
1990	3.062713	3.111942	3.161938	3.187228	3.245796	3.300360	3.316645	3.373826	3.423834	3.451151	3.506422	3.576719
1991	2.960573	3.006708	3.053538	3.077217	3.125111	3.173726	3.198307	3.248025	3.298491	3.324008	3.375617	3.441221
1992	2.861840	2.905031	2.948854	2.971004	3.015788	3.061226	3.084192	3.130627	3.177737	3.201549	3.249692	3.310856
1993	2.766399	2.806794	2.847758	2.868436	2.910290	2.952714	2.974149	3.017471	3.061404	3.083601	3.128464	3.185429
1994	2.674141	2.711878	2.750129	2.769449	2.808483	2.848048	2.868032	2.908406	2.949329	2.969599	3.011758	3.064755
1995	2.584960	2.620172	2.655846	2.673858	2.710237	2.747092	2.765701	2.803283	2.841358	2.860581	2.899406	2.948652
1996	2.498753	2.531567	2.564796	2.581567	2.615427	2.649715	2.667021	2.701960	2.737339	2.755195	2.791245	2.836947
1997	2.415421	2.445959	2.476867	2.492462	2.523935	2.555790	2.571862	2.604298	2.637128	2.653692	2.687119	2.729474
1998	2.334868	2.363245	2.391953	2.406432	2.435643	2.465194	2.480098	2.510167	2.540586	2.559277	2.586878	2.626072
1999	2.257002	2.283371	2.309949	2.323371	2.350439	2.377809	2.391609	2.419438	2.447578	2.461765	2.490376	2.526588
2000	2.181732	2.206114	2.230758	2.243178	2.268216	2.293523	2.306277	2.331989	2.357975	2.371071	2.397474	2.430872
2001	2.108972	2.131512	2.154281	2.165752	2.188870	2.212223	2.223989	2.247700	2.271652	2.283719	2.308037	2.338783
2002	2.038639	2.059431	2.080425	2.090999	2.112299	2.133806	2.144637	2.166458	2.188489	2.199585	2.221937	2.250182
2003	1.970652	1.989789	2.009102	2.018826	2.038407	2.058168	2.068117	2.088152	2.108371	2.118550	2.139049	2.164937
2004	1.904932	1.922501	1.940224	1.949144	1.967099	1.985212	1.994327	2.012677	2.031186	2.040501	2.059253	2.082922
2005	1.841403	1.857489	1.873708	1.881867	1.898287	1.914841	1.923170	1.939929	1.956827	1.965327	1.982434	2.004014
2006	1.779993	1.794676	1.809472	1.816913	1.831881	1.846965	1.854551	1.869811	1.885189	1.892923	1.908480	1.928095
2007	1.720632	1.733986	1.747438	1.754200	1.767798	1.781495	1.788381	1.802228	1.816175	1.823186	1.837285	1.855053
2008	1.663250	1.675349	1.687530	1.693652	1.705957	1.718346	1.724572	1.737087	1.749687	1.756019	1.768746	1.784777
2009	1.607781	1.618695	1.629677	1.635194	1.646280	1.657435	1.663040	1.674301	1.685633	1.691325	1.702764	1.717164
2010	1.554163	1.563956	1.573807	1.578553	1.588690	1.598684	1.603703	1.613784	1.623924	1.629016	1.639244	1.652112
2011	1.502332	1.511069	1.519852	1.524261	1.533114	1.542015	1.546483	1.555454	1.564474	1.569901	1.578092	1.589524
2012	1.452230	1.459970	1.467747	1.471649	1.479483	1.487354	1.491304	1.499233	1.507200	1.511198	1.519223	1.529308
2013	1.403799	1.410599	1.417428	1.420854	1.427728	1.434632	1.438095	1.445044	1.452023	1.455524	1.462549	1.471373
2014	1.356983	1.362897	1.368834	1.371812	1.377783	1.383778	1.386784	1.392813	1.398866	1.401901	1.407989	1.415632
2015	1.311729	1.316809	1.321907	1.324462	1.329586	1.334727	1.337304	1.342471	1.347655	1.350254	1.355465	1.362003
2016	1.267983	1.272729	1.276588	1.278747	1.283074	1.287414	1.289589	1.293948	1.298319	1.300510	1.304900	1.310406
2017	1.225697	1.229255	1.232823	1.234610	1.238190	1.241779	1.243577	1.247179	1.250789	1.252598	1.256221	1.260763
2018	1.184820	1.187686	1.190558	1.191996	1.194876	1.197761	1.199206	1.202100	1.204999	1.206451	1.209359	1.213001
2019	1.145307	1.147523	1.149742	1.150853	1.153077	1.155304	1.156418	1.158650	1.160886	1.162004	1.164244	1.167049
2020	1.107112	1.108718	1.110325	1.111130	1.114351	1.117578	1.116771	1.118387	1.120813	1.120004	1.122837	1.128377
2021	1.070190	1.071225	1.072260	1.072778	1.073814	1.074851	1.075369	1.076406	1.077444	1.077963	1.079002	1.080300
2022	1.034500	1.035500	1.035500	1.035750	1.036250	1.036750	1.037000	1.037500	1.038000	1.038250	1.038750	1.039375
2023	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

6.90%	7.00%	7.10%	7.15%	7.25%	7.35%	7.40%	7.50%	7.60%	7.65%	7.75%	7.875%
0.002875	0.002917	0.002958	0.002979	0.003021	0.003063	0.003083	0.003125	0.003167	0.003188	0.003229	0.003281

2024 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/2), 4(1)(i), 4(1)(j/2), 4(1)(p), 4(1)(n/2), 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%	7.15%
1976	12.384133	13.841325	15.463917	17.276673	19.294413	21.542224	22.021600	22.511412	23.011882	24.045707	25.124946	25.682201
1977	11.738515	13.088724	14.590487	16.260398	18.116820	20.180069	20.619476	21.068238	21.526550	22.472623	23.459333	23.968456
1978	11.126554	12.377044	13.764611	15.303904	17.011098	18.904046	19.306625	19.717584	20.137091	21.002452	21.904139	22.369068
1979	10.546497	11.704060	12.985482	14.403675	15.972862	17.708708	18.077365	18.453518	18.837316	19.628460	20.452044	20.876405
1980	9.996679	11.067669	12.250455	13.556400	14.997993	16.589954	16.926371	17.270489	17.621437	18.344355	19.096213	19.483346
1981	9.475525	10.465881	11.577033	12.758964	14.082622	15.443004	15.846662	16.163303	16.484038	17.144257	17.830264	18.183244
1982	8.981541	9.896814	10.902861	12.008437	13.223119	14.520055	14.839571	15.127097	15.420055	16.022670	16.648239	16.969896
1983	8.513309	9.358690	10.285718	11.302058	12.416075	13.636890	13.894730	14.17320	14.42747	14.974458	15.544574	15.837514
1984	8.069487	8.849825	9.703507	10.637231	11.658286	12.774605	13.010047	13.249715	13.493683	13.994820	14.514075	14.780694
1985	7.648803	8.368629	9.154252	10.011512	10.946747	11.966843	12.181692	12.400295	12.622716	13.079271	13.551891	13.794395
1986	7.250050	7.913597	8.636087	9.422600	10.278636	11.210157	11.406078	11.603330	11.807966	12.223618	12.653493	12.873911
1987	6.872085	7.483307	8.147252	8.868329	9.651301	10.501318	10.679849	10.861329	11.045805	11.423942	11.814652	12.014849
1988	6.513825	7.076413	7.686087	8.346663	9.062255	9.837300	9.999858	10.165024	10.332839	10.676581	11.031422	11.213111
1989	6.174242	6.691643	7.251025	7.853682	8.509159	9.215270	9.363163	9.513359	9.665893	9.978114	10.300113	10.464873
1990	5.852362	6.327795	6.840590	7.393583	7.989821	8.632571	8.767007	8.903472	9.041995	9.325340	9.617286	9.766564
1991	5.547262	6.033387	6.453387	6.958667	7.502179	8.086718	8.208808	8.332683	8.458368	8.715271	8.979726	9.114852
1992	5.258069	5.658374	6.088101	6.549333	7.044300	7.575380	7.686150	7.798486	7.912411	8.145113	8.384431	8.506628
1993	4.983951	5.350708	5.743491	6.164079	6.614366	7.096374	7.196769	7.298537	7.401695	7.612255	7.828600	7.938990
1994	4.724124	5.059772	5.418388	5.801486	6.210672	6.647657	6.738548	6.830638	6.923942	7.114257	7.309618	7.409230
1995	4.477843	4.784654	5.111687	5.460222	5.831617	6.227314	6.309502	6.392736	6.477028	6.648838	6.825040	6.914820
1996	4.244401	4.524495	4.822346	5.139032	5.475697	5.835549	5.907773	5.982906	6.058959	6.213868	6.372586	6.453402
1997	4.023129	4.278483	4.549383	4.836736	5.141500	5.464683	5.531623	5.599351	5.667876	5.807353	5.950127	6.022774
1998	3.813392	4.045846	4.291871	4.552222	4.827699	5.119141	5.179422	5.240385	5.302035	5.427433	5.556274	5.620881
1999	3.614590	3.825860	4.048935	4.284445	4.533051	4.795448	4.849646	4.904431	4.959809	5.072367	5.187371	5.245806
2000	3.426152	3.617834	3.819750	4.032418	4.256386	4.492223	4.540867	4.590015	4.639671	4.740530	4.843484	4.895759
2001	3.247537	3.421120	3.603537	3.793217	3.996606	4.208172	4.251748	4.295756	4.340198	4.430402	4.522394	4.569070
2002	3.078234	3.235101	3.399564	3.571969	3.752682	3.942081	3.981038	4.020361	4.060054	4.140562	4.222590	4.264182
2003	2.917757	3.059198	3.207135	3.361853	3.523645	3.692816	3.727564	3.762621	3.797993	3.869684	3.942661	3.979637
2004	2.765647	2.892858	3.025600	3.164097	3.308587	3.459312	3.490228	3.521405	3.552846	3.616528	3.681289	3.714081
2005	2.621466	2.735563	2.854339	2.977974	3.106654	3.240574	3.268004	3.295653	3.323523	3.379932	3.437245	3.466244
2006	2.484802	2.586821	2.692773	2.802799	2.917046	3.035666	3.059929	3.084373	3.109002	3.158815	3.209379	3.234946
2007	2.35263	2.446167	2.540352	2.637928	2.739011	2.843715	2.866639	2.89327	2.920164	2.996619	3.019081	3.019081
2008	2.232476	2.313160	2.396558	2.482756	2.571841	2.663902	2.682679	2.701580	2.720606	2.797964	2.817621	2.817621
2009	2.116091	2.187385	2.260904	2.336712	2.414874	2.495459	2.511872	2.528386	2.545001	2.612478	2.629605	2.629605
2010	2.005774	2.068449	2.132928	2.199258	2.267487	2.337666	2.351940	2.366295	2.380730	2.409845	2.439288	2.454134
2011	1.901207	1.955980	2.012196	2.069890	2.129096	2.189851	2.202191	2.214595	2.227063	2.252192	2.277580	2.290372
2012	1.802092	1.849627	1.898299	1.948132	1.999151	2.051383	2.061977	2.072621	2.083314	2.104852	2.126592	2.137538
2013	1.708144	1.749056	1.790848	1.833536	1.877137	1.921670	1.930690	1.939748	1.948844	1.967151	1.985613	1.994903
2014	1.619094	1.653954	1.689479	1.725681	1.762570	1.800159	1.807762	1.815393	1.823053	1.838459	1.853981	1.861785
2015	1.534679	1.564023	1.593848	1.624170	1.654996	1.686332	1.692661	1.699011	1.705382	1.718186	1.731075	1.737550
2016	1.478843	1.498564	1.518519	1.538811	1.559397	1.580289	1.584889	1.590090	1.595306	1.605781	1.616316	1.621606
2017	1.398843	1.398564	1.418519	1.438711	1.459142	1.483978	1.483978	1.488152	1.492335	1.500730	1.509165	1.513398
2018	1.306960	1.322519	1.338226	1.354081	1.370087	1.386243	1.389493	1.392748	1.396010	1.402552	1.409118	1.412410
2019	1.238825	1.250609	1.262477	1.274429	1.286466	1.298588	1.303461	1.303461	1.305903	1.310796	1.315703	1.318162
2020	1.174241	1.182609	1.191016	1.199465	1.207950	1.216476	1.218186	1.219898	1.221612	1.225043	1.228481	1.230202
2021	1.113025	1.123600	1.128906	1.134225	1.139556	1.144624	1.141692	1.141692	1.142761	1.144900	1.147041	1.148112
2022	1.050000	1.057500	1.060000	1.062500	1.065000	1.067500	1.068000	1.068000	1.069000	1.070000	1.071000	1.071500
2023	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%	7.15%
0.004583	0.004792	0.005000	0.005208	0.005417	0.005625	0.005667	0.005708	0.005750	0.005833	0.005917	0.005958

2024 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), 4(1)(i), 4(1)(j), 4(1)(k), 4(1)(l), 4(1)(m), 4(1)(n), 4(1)(o), 4(1)(p), 4(1)(q), 4(1)(r), 4(1)(s) and 4(2)(c)

Year	6.90%	7.00%	7.10%	7.15%	7.25%	7.35%	7.40%	7.50%	7.60%	7.65%	7.75%	7.875%
1976	23.011882	24.045707	25.124946	25.682201	26.833242	28.034724	28.655054	29.936279	31.273519	31.963888	33.389668	35.259651
1977	21.526550	22.472623	23.459333	23.968456	25.019339	26.115253	26.680683	27.847702	29.064609	29.692418	30.988091	32.685656
1978	20.137091	21.002452	21.904139	22.369068	23.327204	24.327204	24.842349	25.904839	27.011718	27.582367	28.759249	30.299565
1979	18.837316	19.628460	20.452044	20.876405	21.751101	22.661578	23.130679	24.097524	25.103827	25.622264	26.690719	28.087662
1980	17.621437	18.344355	19.096213	19.483346	20.280747	21.109993	21.536945	22.416302	23.330695	23.801453	24.770969	26.037230
1981	16.484038	17.144257	17.830264	18.183244	18.909787	19.664642	20.053021	20.852374	21.682802	22.110035	22.789298	24.136482
1982	15.420055	16.022670	16.648239	16.969896	17.631503	18.318251	18.671342	19.397575	20.151303	20.538816	21.333775	22.374491
1983	14.424747	14.974458	15.544574	15.837514	16.439630	17.064044	17.384862	18.044239	18.727976	19.079253	19.801184	20.741127
1984	13.493683	13.994820	14.514075	14.780694	15.328326	15.895709	16.187023	16.783339	17.405183	17.723412	18.376969	19.227001
1985	12.627166	13.079271	13.551891	13.794395	14.292146	14.807367	15.071716	15.614268	16.175820	16.463922	17.055191	17.823407
1986	11.820796	12.223618	12.653493	12.873911	13.326010	13.793542	14.033250	14.524901	15.033290	15.293936	15.828484	16.522278
1987	11.045805	11.423942	11.814652	12.014849	12.425184	12.849131	13.066345	13.511536	13.971459	14.207093	14.690008	15.316132
1988	10.332839	10.676581	11.031422	11.213111	11.585253	11.969381	12.166057	12.568870	12.984628	13.197486	13.633418	14.198037
1989	9.665893	9.978114	10.300113	10.464873	10.802101	11.149866	11.327800	11.691972	12.067498	12.259624	12.652824	13.161564
1990	9.041995	9.325340	9.617286	9.766564	10.071889	10.386461	10.547300	10.876253	11.215147	11.388411	11.742760	12.200754
1991	8.458368	8.715271	8.979726	9.114852	9.391039	9.675325	9.820577	10.117445	10.422999	10.579109	10.898154	11.310085
1992	7.912411	8.145113	8.384431	8.506628	8.756213	9.012878	9.143926	9.411577	9.686802	9.827319	10.114296	10.484436
1993	7.401695	7.612255	7.828600	7.938990	8.164301	8.395788	8.513898	8.754955	9.002604	9.128954	9.386817	9.719060
1994	6.923942	7.114257	7.309616	7.409230	7.612402	7.820948	7.927279	8.144144	8.366732	8.480217	8.711663	9.009557
1995	6.477028	6.648838	6.825040	6.914820	7.097811	7.285467	7.381079	7.575948	7.775752	7.877582	8.085070	8.351849
1996	6.058959	6.213868	6.372586	6.453402	6.618005	6.786648	6.872513	7.047394	7.226555	7.317773	7.503546	7.742155
1997	5.667876	5.807353	5.950127	6.022774	6.170634	6.321982	6.398988	6.555715	6.716129	6.797745	6.963847	7.176968
1998	5.302035	5.427433	5.555674	5.620881	5.753505	5.889131	5.958090	6.098340	6.241756	6.314673	6.462967	6.653041
1999	4.959809	5.072367	5.245806	5.364574	5.485916	5.6472874	5.800888	5.9472874	6.100888	6.163362	6.330114	6.571737
2000	4.639671	4.740530	4.843484	4.895759	5.001934	5.110309	5.163535	5.277092	5.391160	5.449075	5.566695	5.717137
2001	4.340198	4.430402	4.522394	4.569070	4.663808	4.760418	4.809436	4.908923	5.010372	5.061844	5.166306	5.299779
2002	4.060054	4.140562	4.222590	4.264182	4.348538	4.434483	4.478060	4.566440	4.656480	4.702131	4.794716	4.912889
2003	3.797993	3.869684	3.942661	3.979637	4.054581	4.130865	4.169516	4.247851	4.327583	4.367980	4.449852	4.554243
2004	3.552846	3.616528	3.681289	3.714081	3.780495	3.848034	3.882231	3.951489	4.021917	4.057576	4.129793	4.221778
2005	3.32323	3.379932	3.437245	3.466244	3.524937	3.584568	3.614740	3.675804	3.737842	3.769230	3.832755	3.913583
2006	3.109002	3.158815	3.209379	3.234946	3.286655	3.339142	3.365680	3.419353	3.473830	3.501375	3.557081	3.627887
2007	2.908327	2.952164	2.996619	3.019081	3.064480	3.110518	3.133780	3.180793	3.228467	3.252554	3.301235	3.363047
2008	2.720606	2.759032	2.797964	2.817621	2.857324	2.897549	2.917858	2.958877	3.000434	3.021416	3.063791	3.117541
2009	2.545001	2.578534	2.612478	2.629605	2.664172	2.699160	2.716814	2.752444	2.788507	2.806703	2.843426	2.889957
2010	2.380730	2.409845	2.439288	2.454134	2.484076	2.514355	2.529622	2.560413	2.591550	2.607249	2.638910	2.678986
2011	2.227063	2.252192	2.277580	2.290372	2.316155	2.342203	2.355328	2.381780	2.408503	2.421968	2.449105	2.483417
2012	2.083314	2.104852	2.126592	2.137538	2.159585	2.181838	2.193043	2.215609	2.238386	2.249854	2.272951	2.302125
2013	1.948844	1.967151	1.985613	1.994903	2.013599	2.032453	2.041939	2.061032	2.080284	2.089971	2.109467	2.134067
2014	1.823053	1.838459	1.853981	1.861785	1.877482	1.893296	1.901247	1.917239	1.933350	1.941450	1.957742	1.978278
2015	1.705382	1.718186	1.731075	1.737550	1.750566	1.763666	1.770249	1.783478	1.796794	1.803484	1.816930	1.833861
2016	1.595306	1.605781	1.616316	1.621606	1.632229	1.642912	1.648249	1.659049	1.669882	1.675322	1.686246	1.699987
2017	1.492335	1.500730	1.509118	1.513398	1.521892	1.530426	1.534708	1.543302	1.551935	1.556267	1.564962	1.575886
2018	1.396010	1.402552	1.409118	1.412410	1.419013	1.425641	1.428964	1.435629	1.442319	1.445673	1.452401	1.460845
2019	1.305903	1.310796	1.315703	1.318162	1.323089	1.328031	1.330507	1.335469	1.340445	1.342939	1.347936	1.354201
2020	1.221612	1.225043	1.228481	1.230202	1.233650	1.237104	1.238833	1.242297	1.245767	1.247504	1.250984	1.255343
2021	1.142761	1.144704	1.147041	1.148112	1.150256	1.152402	1.153476	1.155625	1.157776	1.158852	1.161006	1.163702
2022	1.069000	1.070000	1.071000	1.071500	1.072500	1.073500	1.074000	1.075000	1.076000	1.076500	1.077500	1.078750
2023	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

6.90%	7.00%	7.10%	7.15%	7.25%	7.35%	7.40%	7.50%	7.60%	7.65%	7.75%	7.875%
0.005750	0.005833	0.005917	0.005958	0.006042	0.006125	0.006167	0.006250	0.006333	0.006375	0.006458	0.006563