

REPAYMENT WORKSHEET FOR BUYBACKS IN 2017 - 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>7.50%</u>	<u>7.60%</u>	<u>7.625%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>
Monthly Interest Factor:	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003333	0.003438

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

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

Interest rate:	<u>7.50%</u>	<u>7.60%</u>	<u>7.625%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>
January:	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003333	0.003438
February:	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006667	0.006875
March:	0.009375	0.009500	0.009531	0.009563	0.009688	0.009844	0.010000	0.010313
April:	0.012500	0.012667	0.012708	0.012750	0.012917	0.013125	0.013333	0.013750
May:	0.015625	0.015833	0.015885	0.015938	0.016146	0.016406	0.016667	0.017188
June:	0.018750	0.019000	0.019063	0.019125	0.019375	0.019688	0.020000	0.020625
July:	0.021875	0.022167	0.022240	0.022313	0.022604	0.022969	0.023333	0.024063
August:	0.025000	0.025333	0.025417	0.025500	0.025833	0.026250	0.026667	0.027500
September:	0.028125	0.028500	0.028594	0.028688	0.029063	0.029531	0.030000	0.030938
October:	0.031250	0.031667	0.031771	0.031875	0.032292	0.032813	0.033333	0.034375
November:	0.034375	0.034833	0.034948	0.035063	0.035521	0.036094	0.036667	0.037813
December:	0.037500	0.038000	0.038125	0.038250	0.038750	0.039375	0.040000	0.041250

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 12/31/2016: _____ (5)

Balance as of 12/31/2016 (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 2017 - 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>6.75%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.40%</u>	<u>7.75%</u>	<u>8.00%</u>	<u>8.25%</u>
Monthly Interest Factor:	0.002292	0.002813	0.002917	0.003021	0.003083	0.003229	0.003333	0.003438

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

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

Interest rate:	<u>5.50%</u>	<u>6.75%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.40%</u>	<u>7.75%</u>	<u>8.00%</u>	<u>8.25%</u>
January:	0.002292	0.002813	0.002917	0.003021	0.003083	0.003229	0.003333	0.003438
February:	0.004583	0.005625	0.005833	0.006042	0.006167	0.006458	0.006667	0.006875
March:	0.006875	0.008438	0.008750	0.009063	0.009250	0.009688	0.010000	0.010313
April:	0.009167	0.011250	0.011667	0.012083	0.012333	0.012917	0.013333	0.013750
May:	0.011458	0.014063	0.014583	0.015104	0.015417	0.016146	0.016667	0.017188
June:	0.013750	0.016875	0.017500	0.018125	0.018500	0.019375	0.020000	0.020625
July:	0.016042	0.019688	0.020417	0.021146	0.021583	0.022604	0.023333	0.024063
August:	0.018333	0.022500	0.023333	0.024167	0.024667	0.025833	0.026667	0.027500
September:	0.020625	0.025313	0.026250	0.027188	0.027750	0.029063	0.030000	0.030938
October:	0.022917	0.028125	0.029167	0.030208	0.030833	0.032292	0.033333	0.034375
November:	0.025208	0.030938	0.032083	0.033229	0.033917	0.035521	0.036667	0.037813
December:	0.027500	0.033750	0.035000	0.036250	0.037000	0.038750	0.040000	0.041250

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 12/31/2016: _____ (5)

Balance as of 12/31/2016 (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 2017 - 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>7.50%</u>	<u>7.60%</u>	<u>7.625%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>
Monthly Interest Factor:	0.00625	0.006333	0.006354	0.006375	0.006458	0.006563	0.006667	0.006875

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

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

Interest rate:	<u>7.50%</u>	<u>7.60%</u>	<u>7.625%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>
January:	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006667	0.006875
February:	0.012500	0.012667	0.012708	0.012750	0.012917	0.013125	0.013333	0.013750
March:	0.018750	0.019000	0.019063	0.019125	0.019375	0.019688	0.020000	0.020625
April:	0.025000	0.025333	0.025417	0.025500	0.025833	0.026250	0.026667	0.027500
May:	0.031250	0.031667	0.031771	0.031875	0.032292	0.032813	0.033333	0.034375
June:	0.037500	0.038000	0.038125	0.038250	0.038750	0.039375	0.040000	0.041250
July:	0.043750	0.044333	0.044479	0.044625	0.045208	0.045938	0.046667	0.048125
August:	0.050000	0.050667	0.050833	0.051000	0.051667	0.052500	0.053333	0.055000
September:	0.056250	0.057000	0.057188	0.057375	0.058125	0.059063	0.060000	0.061875
October:	0.062500	0.063333	0.063542	0.063750	0.064583	0.065625	0.066667	0.068750
November:	0.068750	0.069667	0.069896	0.070125	0.071042	0.072188	0.073333	0.075625
December:	0.075000	0.076000	0.076250	0.076500	0.077500	0.078750	0.080000	0.082500

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 12/31/2016: _____ (5)

Balance as of 12/31/2016 (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 2017 - 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>5.50%</u>	<u>6.75%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.40%</u>	<u>7.75%</u>	<u>8.00%</u>	<u>8.25%</u>
Monthly Interest Factor:	0.004583	0.005625	0.005833	0.006042	0.006167	0.006458	0.006667	0.006875

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

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

Interest rate:	<u>5.50%</u>	<u>6.75%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.40%</u>	<u>7.75%</u>	<u>8.00%</u>	<u>8.25%</u>
January:	0.004583	0.005625	0.005833	0.006042	0.006167	0.006458	0.006667	0.006875
February:	0.009167	0.011250	0.011667	0.012083	0.012333	0.012917	0.013333	0.013750
March:	0.013750	0.016875	0.017500	0.018125	0.018500	0.019375	0.020000	0.020625
April:	0.018333	0.022500	0.023333	0.024167	0.024667	0.025833	0.026667	0.027500
May:	0.022917	0.028125	0.029167	0.030208	0.030833	0.032292	0.033333	0.034375
June:	0.027500	0.033750	0.035000	0.036250	0.037000	0.038750	0.040000	0.041250
July:	0.032083	0.039375	0.040833	0.042292	0.043167	0.045208	0.046667	0.048125
August:	0.036667	0.045000	0.046667	0.048333	0.049333	0.051667	0.053333	0.055000
September:	0.041250	0.050625	0.052500	0.054375	0.055500	0.058125	0.060000	0.061875
October:	0.045833	0.056250	0.058333	0.060417	0.061667	0.064583	0.066667	0.068750
November:	0.050417	0.061875	0.064167	0.066458	0.067833	0.071042	0.073333	0.075625
December:	0.055000	0.067500	0.070000	0.072500	0.074000	0.077500	0.080000	0.082500

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 12/31/2016: _____ (5)

Balance as of 12/31/2016 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)

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

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

2017 MAKE-UP WORKSHEET

For Make-ups under G.L. c. 32, §§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)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

NAME _____

YEAR	SALARY EARNED	DED. RATE	DEDUCTIONS	INTEREST FACTOR	AMOUNT TO BE REPAYED
1969					
1970					
1971					
1972					
1973					
1974					
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					

Subtotal on 12/31/2016 _____ (A)
Monthly Interest Rate _____ (B) X _____ Months = _____ (C) (A) X (C) _____ (D)
Grand Total ____ /31/2017 (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%	6.75%	7.00%	7.25%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	8.00%	8.25%
1969	3.578871	4.759152	5.037284	5.331305	5.515712	5.642102	5.771326	5.804082	5.837020	5.970610	6.141812	6.317816	6.684758
1970	3.483086	4.603774	4.866941	5.144806	5.318912	5.438171	5.560044	5.590928	5.621979	5.747880	5.909140	6.074823	6.419935
1971	3.389865	4.453470	4.702359	4.964831	5.129134	5.241610	5.356498	5.385602	5.414861	5.533458	5.685282	5.841176	6.165604
1972	3.299138	4.308072	4.543342	4.791152	4.946127	5.052155	5.160402	5.187816	5.215373	5.327036	5.469904	5.616515	5.921349
1973	3.210840	4.167422	4.389702	4.623548	4.769650	4.869547	4.971486	4.997294	5.023234	5.128314	5.262686	5.400495	5.686769
1974	3.124905	4.031363	4.241258	4.461808	4.599470	4.693539	4.789485	4.813770	4.838174	4.937005	5.063318	5.192784	5.461483
1975	3.041271	3.899747	4.097834	4.305725	4.435361	4.523893	4.614148	4.636984	4.659931	4.752832	4.871502	4.993061	5.245122
1976	2.959874	3.772428	3.959260	4.155103	4.277108	4.360379	4.445229	4.466692	4.488256	4.575531	4.686954	4.801021	5.037332
1977	2.880656	3.649265	3.825372	4.009749	4.124502	4.202775	4.282494	4.302653	4.322905	4.404843	4.509396	4.616366	4.837774
1978	2.803558	3.530123	3.696011	3.869480	3.977340	4.050867	4.125717	4.144639	4.163645	4.240523	4.338565	4.438813	4.646121
1979	2.728524	3.414871	3.571025	3.734119	3.835429	3.904450	3.974679	3.992428	4.010253	4.082332	4.174206	4.268090	4.462061
1980	2.655498	3.303382	3.450266	3.603492	3.698582	3.763326	3.829171	3.845806	3.862512	3.930043	4.016073	4.103933	4.285293
1981	2.584426	3.195533	3.333590	3.477435	3.566617	3.627302	3.688989	3.704569	3.720214	3.783435	3.863931	3.946089	4.115527
1982	2.515256	3.091205	3.220860	3.355788	3.439361	3.496194	3.553939	3.568520	3.583158	3.642296	3.717552	3.794316	3.952487
1983	2.447938	2.990283	3.111942	3.238396	3.316645	3.369826	3.423834	3.437466	3.451151	3.506422	3.576719	3.648381	3.795906
1984	2.382421	2.892656	3.006708	3.125111	3.198307	3.248025	3.298491	3.311226	3.324008	3.375617	3.441221	3.508059	3.645528
1985	2.318658	2.798216	2.905031	3.015788	3.084192	3.130627	3.177737	3.189621	3.201549	3.249692	3.310856	3.373133	3.501108
1986	2.256602	2.706859	2.806794	2.910290	2.974149	3.017471	3.061404	3.072483	3.083601	3.128464	3.185429	3.243398	3.362408
1987	2.196206	2.618485	2.711878	2.808483	2.868032	2.908406	2.949329	2.959647	2.969999	3.011758	3.064755	3.118651	3.229204
1988	2.137427	2.532997	2.620172	2.710237	2.765701	2.803283	2.841358	2.850954	2.860581	2.899406	2.948652	2.998703	3.101276
1989	2.080221	2.450299	2.531567	2.615427	2.667021	2.701960	2.737339	2.746253	2.755195	2.791245	2.836947	2.883369	2.978416
1990	2.024546	2.370301	2.445959	2.523935	2.571862	2.604298	2.637128	2.645397	2.653692	2.687119	2.729474	2.772470	2.860424
1991	1.970361	2.292916	2.363245	2.435643	2.480098	2.510167	2.540586	2.548245	2.555927	2.586878	2.626072	2.665836	2.747106
1992	1.917626	2.218056	2.283328	2.350439	2.391609	2.419438	2.447578	2.454661	2.461765	2.490376	2.526588	2.563304	2.638277
1993	1.866303	2.145641	2.206114	2.268216	2.306277	2.331989	2.357975	2.364514	2.371071	2.397474	2.430872	2.464716	2.533759
1994	1.816353	2.075590	2.131512	2.188870	2.223989	2.247700	2.271652	2.277678	2.283719	2.308037	2.338783	2.369919	2.433382
1995	1.767740	2.007826	2.059431	2.112299	2.144637	2.166458	2.188489	2.194030	2.199585	2.221937	2.250182	2.278768	2.336982
1996	1.720428	1.942274	1.989789	2.038407	2.068117	2.088152	2.108371	2.113455	2.118550	2.139049	2.164937	2.191123	2.244400
1997	1.674383	1.878862	1.922501	1.967099	1.994327	2.012677	2.031186	2.035839	2.040501	2.059253	2.082922	2.106849	2.155486
1998	1.629570	1.817521	1.857489	1.898287	1.923170	1.939929	1.956827	1.961073	1.965327	1.982434	2.004014	2.025817	2.070095
1999	1.585956	1.758182	1.794676	1.831881	1.854551	1.869811	1.885189	1.889053	1.892923	1.908480	1.928095	1.947900	1.988086
2000	1.543509	1.700781	1.733986	1.767798	1.788381	1.802228	1.816175	1.819677	1.823186	1.837285	1.855053	1.872981	1.909327
2001	1.502199	1.645254	1.675349	1.705957	1.724572	1.737087	1.749687	1.752850	1.756019	1.768746	1.784777	1.800944	1.833687
2002	1.461994	1.591539	1.618695	1.646280	1.663040	1.674301	1.685633	1.688477	1.691325	1.702764	1.717164	1.731676	1.761044
2003	1.422865	1.539578	1.563956	1.588690	1.603703	1.613784	1.623924	1.626468	1.629016	1.639244	1.652112	1.665074	1.691279
2004	1.384784	1.489314	1.511069	1.533114	1.546483	1.555454	1.564474	1.566736	1.569001	1.578092	1.589524	1.601032	1.624277
2005	1.347721	1.440691	1.459970	1.479483	1.491304	1.499233	1.507200	1.509198	1.511198	1.519223	1.529308	1.539454	1.559930
2006	1.311651	1.393655	1.410599	1.427728	1.438095	1.445044	1.452023	1.453773	1.455524	1.462549	1.471373	1.480244	1.498132
2007	1.276546	1.348155	1.362897	1.377783	1.386784	1.392813	1.398866	1.400383	1.401901	1.407989	1.415632	1.423312	1.438782
2008	1.242381	1.304140	1.316809	1.329586	1.337304	1.342471	1.347655	1.348954	1.350254	1.355465	1.362003	1.368569	1.381784
2009	1.209129	1.261562	1.272279	1.283074	1.289589	1.293948	1.298319	1.299414	1.300510	1.304900	1.310406	1.315932	1.327043
2010	1.176768	1.220375	1.229255	1.238190	1.243577	1.247179	1.250789	1.251693	1.252598	1.256221	1.260763	1.265319	1.274471
2011	1.145273	1.180532	1.187686	1.194876	1.199206	1.202100	1.204999	1.205725	1.206451	1.209359	1.213001	1.216653	1.223982
2012	1.114621	1.141989	1.147523	1.153077	1.156418	1.158650	1.160886	1.161445	1.162004	1.164244	1.167049	1.169859	1.175493
2013	1.084790	1.104706	1.108718	1.112740	1.115158	1.116771	1.118387	1.118791	1.119195	1.120813	1.122837	1.124864	1.128925
2014	1.055756	1.068639	1.071225	1.073814	1.075369	1.076406	1.077444	1.077704	1.077963	1.079002	1.080300	1.081600	1.084202
2015	1.027500	1.033750	1.035000	1.036250	1.037000	1.037500	1.038000	1.038125	1.038250	1.038750	1.039375	1.040000	1.041250
2016	1.000000	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%	6.75%	7.00%	7.25%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	8.00%	8.25%
0.002292	0.002813	0.002917	0.003021	0.003083	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003333	0.003438

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)(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%	6.75%	7.00%	7.25%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	8.00%	8.25%
1969	12.384133	21.542224	24.045707	26.833242	28.655054	29.936279	31.273519	31.616860	31.963888	33.389668	35.259651	37.232012	41.506063
1970	11.738515	20.180069	22.472623	25.019339	26.680683	27.847702	29.064609	29.376873	29.692418	30.988091	32.685656	34.474085	38.342783
1971	11.126554	18.904046	21.002452	23.328055	24.842349	25.904839	27.011718	27.295585	27.582367	28.759249	30.299565	31.920449	35.420585
1972	10.546497	17.708708	19.628460	21.751101	23.130679	24.097524	25.103827	25.361751	25.622264	26.690719	28.087662	29.555972	32.721094
1973	9.996679	16.588954	18.344355	20.280747	21.536945	22.416302	23.330695	23.564926	23.801453	24.770969	26.037230	27.366640	30.227339
1974	9.475525	15.540004	17.144257	18.909787	20.053021	20.852374	21.682802	21.895401	22.110035	22.989298	24.136482	25.339482	27.923639
1975	8.981541	14.557380	16.022670	17.631503	18.671342	19.397557	20.151303	20.344159	20.538816	21.335775	22.374491	23.462483	25.795509
1976	8.513309	13.636890	14.974458	16.439630	17.384862	18.044239	18.727976	18.902819	19.079253	19.801184	20.741127	21.724521	23.829570
1977	8.069487	12.774605	13.994820	15.328326	16.187023	16.785339	17.405183	17.563595	17.723412	18.376969	19.227001	20.115298	22.013459
1978	7.648803	11.966843	13.079271	14.292146	15.071716	15.614268	16.175820	16.319252	16.463922	17.055191	17.823407	18.625276	20.335759
1979	7.250050	11.210157	12.223618	13.326010	14.033255	14.524901	15.033290	15.163068	15.293936	15.828484	16.522278	17.245626	18.785921
1980	6.872085	10.501318	11.423942	12.425184	13.066345	13.511536	13.971459	14.088797	14.207093	14.690008	15.316132	15.968172	17.354199
1981	6.513825	9.837300	10.676581	11.585253	12.166057	12.568870	12.984628	13.090636	13.197486	13.633418	14.198037	14.785344	16.031593
1982	6.174242	9.215270	9.978114	10.802101	11.327800	11.691972	12.067498	12.163193	12.259624	12.652824	13.161564	13.690134	14.809786
1983	5.852362	8.632571	9.325340	10.071889	10.547300	10.876253	11.215147	11.301457	11.388411	11.742760	12.200754	12.676050	13.681095
1984	5.547262	8.086718	8.715271	9.391039	9.820577	10.117445	10.422999	10.500773	10.579109	10.898154	11.310085	11.737083	12.638425
1985	5.258069	7.575380	8.145113	8.756213	9.143926	9.411577	9.686802	9.756816	9.827319	10.114296	10.484436	10.867669	11.675220
1986	4.983951	7.096374	7.612255	8.164301	8.513898	8.754955	9.002604	9.065566	9.128954	9.386817	9.719060	10.062657	10.785422
1987	4.724124	6.647657	7.114257	7.612402	7.927279	8.144144	8.366732	8.423290	8.480217	8.711663	9.009557	9.317275	9.963439
1988	4.477843	6.227314	6.648838	7.097811	7.381079	7.575948	7.775773	7.826518	7.877582	8.085070	8.351849	8.627106	9.204100
1989	4.244401	5.833549	6.213868	6.618005	6.872513	7.047394	7.226555	7.272026	7.317773	7.503546	7.742155	7.988061	8.502633
1990	4.023129	5.464683	5.807353	6.170634	6.398988	6.555715	6.716129	6.756819	6.797745	6.963847	7.176968	7.396353	7.854626
1991	3.813392	5.119141	5.427433	5.753505	5.958090	6.098340	6.241756	6.278113	6.314673	6.462967	6.653041	6.848475	7.256006
1992	3.614590	4.795448	5.072367	5.364574	5.547570	5.672874	5.800888	5.833322	5.865929	5.998114	6.167362	6.341181	6.703008
1993	3.426152	4.492223	4.740530	5.001934	5.165335	5.277092	5.391160	5.420044	5.449075	5.566695	5.717137	5.871464	6.192155
1994	3.247537	4.208172	4.430402	4.663808	4.809436	4.908923	5.010372	5.036045	5.061844	5.166306	5.299779	5.436540	5.720236
1995	3.078234	3.942081	4.140562	4.348538	4.478060	4.566440	4.656480	4.679252	4.702131	4.794716	4.912889	5.033834	5.284282
1996	2.917757	3.692816	3.869684	4.054581	4.169516	4.247851	4.327583	4.347737	4.367980	4.449852	4.554243	4.660957	4.881554
1997	2.765647	3.459312	3.616528	3.780495	3.882231	3.951489	4.021917	4.039709	4.057576	4.129793	4.221778	4.315701	4.509519
1998	2.621466	3.240574	3.379932	3.524937	3.614740	3.675804	3.737842	3.753505	3.769230	3.832755	3.913583	3.996019	4.165837
1999	2.484802	3.035666	3.158815	3.286655	3.365680	3.419353	3.473830	3.487577	3.501375	3.557081	3.627887	3.700018	3.848348
2000	2.355263	2.843715	2.952164	3.064480	3.133780	3.180793	3.228467	3.240490	3.252554	3.301235	3.363047	3.425943	3.555056
2001	2.232476	2.663902	2.759032	2.857324	2.917858	2.958877	3.000434	3.010908	3.021416	3.063791	3.117541	3.172169	3.284117
2002	2.116091	2.495459	2.578534	2.664172	2.716814	2.752444	2.788507	2.797592	2.806703	2.843426	2.889957	2.937194	3.033826
2003	2.005774	2.337666	2.409845	2.484076	2.529622	2.560413	2.591550	2.599388	2.607249	2.638910	2.678986	2.719624	2.802611
2004	1.901207	2.189851	2.252192	2.316155	2.355328	2.381780	2.408503	2.415227	2.421968	2.449105	2.483417	2.518170	2.589017
2005	1.802092	2.051383	2.104852	2.159585	2.193043	2.215609	2.238386	2.244113	2.249854	2.272951	2.302125	2.331639	2.391701
2006	1.708144	1.921670	1.967151	2.013599	2.041939	2.061032	2.080284	2.085123	2.089971	2.109467	2.134067	2.158925	2.209424
2007	1.619094	1.800159	1.838459	1.877482	1.901247	1.917239	1.933350	1.937396	1.941450	1.957742	1.978278	1.999005	2.041038
2008	1.534687	1.686332	1.718186	1.750566	1.770249	1.783479	1.796794	1.800136	1.803484	1.816930	1.833861	1.850930	1.885486
2009	1.454679	1.579702	1.605781	1.632229	1.648276	1.659049	1.669882	1.672600	1.675322	1.686246	1.699987	1.713824	1.741788
2010	1.378843	1.479815	1.500730	1.521892	1.534708	1.543302	1.551935	1.554100	1.556267	1.564962	1.575886	1.586874	1.609042
2011	1.306960	1.386243	1.402552	1.419013	1.428964	1.435629	1.442319	1.443995	1.445673	1.452401	1.460845	1.469328	1.486413
2012	1.238825	1.298588	1.310796	1.323089	1.330507	1.335469	1.340445	1.341691	1.342939	1.347936	1.354201	1.360489	1.373130
2013	1.174241	1.216476	1.225043	1.233650	1.238833	1.242297	1.245767	1.246636	1.247504	1.250984	1.255343	1.259712	1.268480
2014	1.113025	1.139556	1.144900	1.150256	1.153476	1.155625	1.157776	1.158314	1.158852	1.161006	1.163702	1.166400	1.171806
2015	1.055000	1.067500	1.070000	1.072500	1.074000	1.075000	1.076000	1.076250	1.076500	1.077500	1.078750	1.080000	1.082500
2016	1.000000	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%	6.75%	7.00%	7.25%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	8.00%	8.25%
0.004583	0.005625	0.005833	0.006042	0.006167	0.00625	0.006333	0.006354	0.006375	0.006458	0.006563	0.006667	0.006875