

REPAYMENT WORKSHEET FOR BUYBACKS IN 2018 - 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: ____/____/____

Investment Return

Date of Repayment: ____/____/____

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>6.625%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>
Monthly Interest Factor:	0.002292	0.002760	0.002917	0.003021	0.003063	0.003073	0.003083	0.003125

$$13 - \text{____} = \text{____} \times \text{____} = \text{____}$$

(Month of Refund) (Monthly Factor)

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

Interest rate:	<u>5.50%</u>	<u>6.625%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>
January:	0.002292	0.002760	0.002917	0.003021	0.003063	0.003073	0.003083	0.003125
February:	0.004583	0.005521	0.005833	0.006042	0.006125	0.006146	0.006167	0.006250
March:	0.006875	0.008281	0.008750	0.009063	0.009188	0.009219	0.009250	0.009375
April:	0.009167	0.011042	0.011667	0.012083	0.012250	0.012292	0.012333	0.012500
May:	0.011458	0.013802	0.014583	0.015104	0.015313	0.015365	0.015417	0.015625
June:	0.013750	0.016563	0.017500	0.018125	0.018375	0.018438	0.018500	0.018750
July:	0.016042	0.019323	0.020417	0.021146	0.021438	0.021510	0.021583	0.021875
August:	0.018333	0.022083	0.023333	0.024167	0.024500	0.024583	0.024667	0.025000
September:	0.020625	0.024844	0.026250	0.027188	0.027563	0.027656	0.027750	0.028125
October:	0.022917	0.027604	0.029167	0.030208	0.030625	0.030729	0.030833	0.031250
November:	0.025208	0.030365	0.032083	0.033229	0.033688	0.033802	0.033917	0.034375
December:	0.027500	0.033125	0.035000	0.036250	0.036750	0.036875	0.037000	0.037500

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 12/31/2017: _____ (5)

Balance as of 12/31/2017 (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 2018 - 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: ____/____/____

Investment Return

Date of Repayment: ____/____/____

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):

	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
Monthly Interest Factor:	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003292	0.003333

$$13 - \text{____} = \text{____} \times \text{____} = \text{____}$$

(Month of Refund) (Monthly Factor)

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

Interest rate:	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
January:	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003292	0.003333
February:	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006583	0.006667
March:	0.009375	0.009500	0.009531	0.009563	0.009688	0.009844	0.009875	0.010000
April:	0.012500	0.012667	0.012708	0.012750	0.012917	0.013125	0.013167	0.013333
May:	0.015625	0.015833	0.015885	0.015938	0.016146	0.016406	0.016458	0.016667
June:	0.018750	0.019000	0.019063	0.019125	0.019375	0.019688	0.019750	0.020000
July:	0.021875	0.022167	0.022240	0.022313	0.022604	0.022969	0.023042	0.023333
August:	0.025000	0.025333	0.025417	0.025500	0.025833	0.026250	0.026333	0.026667
September:	0.028125	0.028500	0.028594	0.028688	0.029063	0.029531	0.029625	0.030000
October:	0.031250	0.031667	0.031771	0.031875	0.032292	0.032813	0.032917	0.033333
November:	0.034375	0.034833	0.034948	0.035063	0.035521	0.036094	0.036208	0.036667
December:	0.037500	0.038000	0.038125	0.038250	0.038750	0.039375	0.039500	0.040000

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 12/31/2017: _____ (5)

Balance as of 12/31/2017 (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 2018 - 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>6.625%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>
Monthly Interest Factor:	0.004583	0.005521	0.005833	0.006042	0.006125	0.006146	0.006167	0.006250

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

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

Interest rate:	<u>5.50%</u>	<u>6.625%</u>	<u>7.00%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>
<i>January:</i>	0.004583	0.005521	0.005833	0.006042	0.006125	0.006146	0.006167	0.006250
<i>February:</i>	0.009167	0.011042	0.011667	0.012083	0.012250	0.012292	0.012333	0.012500
<i>March:</i>	0.013750	0.016563	0.017500	0.018125	0.018375	0.018438	0.018500	0.018750
<i>April:</i>	0.018333	0.022083	0.023333	0.024167	0.024500	0.024583	0.024667	0.025000
<i>May:</i>	0.022917	0.027604	0.029167	0.030208	0.030625	0.030729	0.030833	0.031250
<i>June:</i>	0.027500	0.033125	0.035000	0.036250	0.036750	0.036875	0.037000	0.037500
<i>July:</i>	0.032083	0.038646	0.040833	0.042292	0.042875	0.043021	0.043167	0.043750
<i>August:</i>	0.036667	0.044167	0.046667	0.048333	0.049000	0.049167	0.049333	0.050000
<i>September:</i>	0.041250	0.049688	0.052500	0.054375	0.055125	0.055313	0.055500	0.056250
<i>October:</i>	0.045833	0.055208	0.058333	0.060417	0.061250	0.061458	0.061667	0.062500
<i>November:</i>	0.050417	0.060729	0.064167	0.066458	0.067375	0.067604	0.067833	0.068750
<i>December:</i>	0.055000	0.066250	0.070000	0.072500	0.073500	0.073750	0.074000	0.075000

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 12/31/2017: _____ (5)

Balance as of 12/31/2017 (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 2018 - 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>7.90%</u>	<u>8.00%</u>
Monthly Interest Factor:	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006583	0.006667

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>7.90%</u>	<u>8.00%</u>
<i>January:</i>	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006583	0.006667
<i>February:</i>	0.012500	0.012667	0.012708	0.012750	0.012917	0.013125	0.013167	0.013333
<i>March:</i>	0.018750	0.019000	0.019063	0.019125	0.019375	0.019688	0.019750	0.020000
<i>April:</i>	0.025000	0.025333	0.025417	0.025500	0.025833	0.026250	0.026333	0.026667
<i>May:</i>	0.031250	0.031667	0.031771	0.031875	0.032292	0.032813	0.032917	0.033333
<i>June:</i>	0.037500	0.038000	0.038125	0.038250	0.038750	0.039375	0.039500	0.040000
<i>July:</i>	0.043750	0.044333	0.044479	0.044625	0.045208	0.045938	0.046083	0.046667
<i>August:</i>	0.050000	0.050667	0.050833	0.051000	0.051667	0.052500	0.052667	0.053333
<i>September:</i>	0.056250	0.057000	0.057188	0.057375	0.058125	0.059063	0.059250	0.060000
<i>October:</i>	0.062500	0.063333	0.063542	0.063750	0.064583	0.065625	0.065833	0.066667
<i>November:</i>	0.068750	0.069667	0.069896	0.070125	0.071042	0.072188	0.072417	0.073333
<i>December:</i>	0.075000	0.076000	0.076250	0.076500	0.077500	0.078750	0.079000	0.080000

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 12/31/2017: _____ (5)

Balance as of 12/31/2017 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)

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

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

2018 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 REPAID
1970					
1971					
1972					
1973					
1974					
1975					
1976					
1977					
1978					
1979					
1980					
1981					
1982					
1983					
1984					
1985					
1986					
1987					
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1999					
2000					
2001					
2002					
2003					
2004					
2005					
2006					
2007					
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					

Subtotal on 12/31/2017 _____ (A)
Monthly Interest Rate _____ (B) X _____ Months = _____ (C) (A) X (C) _____ (D)
Grand Total ____ /31/2018 (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%	6.625%	7.00%	7.25%	7.35%	7.375%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
1970	3.578871	4.625780	5.037284	5.331305	5.453560	5.484549	5.515712	5.642102	5.771326	5.804082	5.837020	5.970610	6.141812	6.176625	6.317816
1971	3.483086	4.477464	4.866941	5.144806	5.260246	5.289499	5.318912	5.438171	5.560044	5.590928	5.621979	5.747880	5.909140	5.941919	6.074823
1972	3.389865	4.333903	4.702359	4.964831	5.073784	5.101386	5.129134	5.241610	5.356498	5.385602	5.414861	5.533458	5.685282	5.716132	5.841176
1973	3.299138	4.194945	4.543342	4.791152	4.893932	4.919962	4.946127	5.052155	5.160402	5.187816	5.215373	5.327036	5.469904	5.498924	5.616515
1974	3.210840	4.060443	4.389702	4.623548	4.720455	4.744990	4.769650	4.869547	4.971486	4.997294	5.023234	5.128314	5.262686	5.289970	5.400495
1975	3.124905	3.930254	4.241258	4.461808	4.553128	4.576242	4.599470	4.693539	4.789485	4.813770	4.838174	4.937005	5.063318	5.088956	5.192784
1976	3.041271	3.804238	4.097834	4.305725	4.391732	4.413494	4.435361	4.523893	4.614148	4.636984	4.659931	4.752832	4.871502	4.895581	4.993061
1977	2.959874	3.682263	3.959260	4.155103	4.236057	4.256534	4.277108	4.360379	4.445229	4.466692	4.488256	4.575531	4.686954	4.709554	4.801021
1978	2.880656	3.564199	3.825372	4.009749	4.085900	4.105157	4.124502	4.202775	4.282494	4.302653	4.322905	4.404843	4.509396	4.530595	4.616366
1979	2.803558	3.449921	3.696011	3.869480	3.941066	3.959163	3.977340	4.050867	4.125717	4.144639	4.163645	4.240523	4.338565	4.358437	4.438813
1980	2.728524	3.339306	3.571025	3.734119	3.801366	3.818360	3.835429	3.904450	3.974679	3.992428	4.010253	4.082332	4.174206	4.192820	4.268090
1981	2.655498	3.232238	3.450266	3.603492	3.666617	3.682566	3.698582	3.763326	3.829171	3.845806	3.862512	3.930043	4.016073	4.033497	4.103933
1982	2.584426	3.128603	3.333590	3.477435	3.536646	3.551601	3.566617	3.627302	3.688989	3.704569	3.720214	3.783435	3.863931	3.880228	3.946089
1983	2.515256	3.028291	3.220860	3.355788	3.411281	3.425293	3.439361	3.496194	3.553939	3.568520	3.583158	3.642296	3.717552	3.732783	3.794316
1984	2.447938	2.931195	3.111942	3.238396	3.290360	3.303477	3.316645	3.369826	3.423834	3.437466	3.451151	3.506422	3.576719	3.590941	3.648381
1985	2.382421	2.837213	3.006708	3.125111	3.173726	3.185994	3.198307	3.248025	3.298491	3.311226	3.324008	3.375617	3.441221	3.454489	3.508059
1986	2.318658	2.746243	2.905031	3.015788	3.061226	3.072688	3.084192	3.130627	3.177737	3.189621	3.201549	3.249692	3.310856	3.323222	3.373133
1987	2.256602	2.658191	2.806794	2.910290	2.952714	2.963412	2.974149	3.017471	3.061404	3.072483	3.083601	3.128464	3.185429	3.196942	3.243398
1988	2.196206	2.572961	2.711878	2.808483	2.848048	2.858023	2.868032	2.908406	2.949329	2.959647	2.969999	3.011758	3.064755	3.075462	3.118651
1989	2.137427	2.490465	2.620172	2.710237	2.747092	2.756381	2.765701	2.803283	2.841358	2.850954	2.860581	2.899406	2.948652	2.958597	2.998703
1990	2.080221	2.410613	2.531567	2.615427	2.649715	2.658354	2.667021	2.701960	2.737339	2.746253	2.755195	2.791245	2.836947	2.846173	2.883369
1991	2.024546	2.333322	2.445959	2.523935	2.555790	2.563814	2.571862	2.604298	2.637128	2.645397	2.653692	2.687119	2.729474	2.738021	2.772470
1992	1.970361	2.258509	2.363245	2.435643	2.465194	2.472635	2.480098	2.510167	2.540586	2.548245	2.555927	2.586878	2.626072	2.633979	2.665836
1993	1.917626	2.186094	2.283328	2.350439	2.377809	2.384700	2.391609	2.419438	2.447578	2.454661	2.461765	2.490376	2.526588	2.533891	2.563304
1994	1.866303	2.116002	2.206114	2.268216	2.293523	2.299891	2.306277	2.331989	2.357975	2.364514	2.371071	2.397474	2.430872	2.437605	2.464716
1995	1.816353	2.048157	2.131512	2.188870	2.212223	2.218099	2.223989	2.247700	2.271652	2.277678	2.283719	2.308037	2.338783	2.344978	2.369919
1996	1.767740	1.982487	2.059431	2.112299	2.133806	2.139215	2.144637	2.166458	2.188489	2.194030	2.199585	2.221937	2.250182	2.255872	2.278768
1997	1.720428	1.918922	1.989789	2.038407	2.058168	2.063137	2.068117	2.088152	2.108371	2.113455	2.118550	2.139049	2.164937	2.170151	2.191123
1998	1.674383	1.857396	1.925201	1.967099	1.985212	1.989764	1.994327	2.012677	2.031186	2.035839	2.040501	2.059253	2.082922	2.087687	2.106489
1999	1.629570	1.797843	1.857489	1.898287	1.914841	1.919001	1.923170	1.939929	1.956827	1.961073	1.965327	1.982434	2.004014	2.008357	2.025817
2000	1.585956	1.740199	1.794676	1.831881	1.846965	1.850755	1.854551	1.869811	1.885189	1.889053	1.892923	1.908480	1.928095	1.932041	1.947900
2001	1.543509	1.684403	1.733986	1.767798	1.781495	1.784935	1.788381	1.802228	1.816175	1.819677	1.823186	1.837285	1.855053	1.858626	1.872981
2002	1.502199	1.630396	1.675349	1.705957	1.718346	1.721456	1.724572	1.737087	1.749687	1.752850	1.756019	1.768746	1.784777	1.788000	1.800944
2003	1.461994	1.578121	1.618695	1.646280	1.657435	1.660235	1.663040	1.674301	1.685633	1.688477	1.691325	1.702764	1.717164	1.720057	1.731676
2004	1.422865	1.527521	1.563956	1.588690	1.598684	1.601191	1.603703	1.613784	1.623924	1.626468	1.629016	1.639244	1.652112	1.654697	1.665074
2005	1.384784	1.478545	1.511069	1.533114	1.542015	1.544247	1.546483	1.555454	1.564474	1.566736	1.569001	1.578092	1.589524	1.591820	1.601032
2006	1.347721	1.431138	1.459970	1.479483	1.487354	1.489328	1.491304	1.499233	1.507200	1.509198	1.511198	1.519223	1.529308	1.531332	1.539454
2007	1.311651	1.385252	1.410599	1.427728	1.434632	1.436362	1.438095	1.445044	1.452023	1.453773	1.455524	1.462549	1.471373	1.473143	1.480244
2008	1.276546	1.340837	1.362897	1.377783	1.383778	1.385280	1.386784	1.392813	1.398866	1.400383	1.401901	1.407989	1.415632	1.417165	1.423312
2009	1.242381	1.297845	1.316809	1.329586	1.334727	1.336015	1.337304	1.342471	1.347655	1.348954	1.350254	1.355465	1.362003	1.363314	1.368569
2010	1.209129	1.256233	1.272279	1.283074	1.287414	1.288501	1.289589	1.293948	1.298319	1.299414	1.300510	1.304900	1.310406	1.311510	1.315932
2011	1.176768	1.215954	1.229255	1.238190	1.241779	1.242677	1.243577	1.247179	1.250789	1.251693	1.252598	1.256221	1.260763	1.261673	1.265319
2012	1.145273	1.176967	1.187686	1.194876	1.197761	1.198483	1.199206	1.202100	1.204999	1.205725	1.206451	1.209359	1.213001	1.213731	1.216653
2013	1.114621	1.139230	1.147523	1.153077	1.155304	1.155861	1.156418	1.158650	1.160886	1.161445	1.162004	1.167049	1.167049	1.167610	1.169859
2014	1.084790	1.102703	1.108718	1.112740	1.114351	1.114754	1.115158	1.116771	1.118387	1.118791	1.119195	1.120813	1.122837	1.123242	1.124864
2015	1.055756	1.067347	1.071225	1.073814	1.074851	1.075110	1.075369	1.076406	1.077444	1.077704	1.077963	1.079002	1.080300	1.080560	1.081600
2016	1.027500	1.033125	1.036125	1.036250	1.036750	1.036875	1.037000	1.037500	1.038000	1.038125	1.038250	1.038750	1.039375	1.039500	1.040000
2017	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	1.000000	1.000000

Monthly interest rate to be used in item (B) of the Make-up worksheet

5.50%	6.625%	7.00%	7.25%	7.35%	7.375%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
0.002292	0.002760	0.002917	0.003021	0.003063	0.003073	0.003083	0.003125	0.003167	0.003177	0.003188	0.003229	0.003281	0.003292	0.003333

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%	6.625%	7.00%	7.25%	7.35%	7.375%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
1970	12.384133	20.388021	24.045707	26.833242	28.034724	28.343228	28.655054	29.936279	31.273519	31.616860	31.963888	33.389668	35.259651	35.645762	37.232012
1971	11.738515	19.121239	22.472623	25.019339	26.115253	26.396487	26.680683	27.847702	29.064609	29.376873	29.692418	30.988091	32.685656	33.035924	34.474085
1972	11.126554	17.933167	21.002452	23.328055	24.327204	24.583457	24.842349	25.904839	27.011718	27.295585	27.582367	28.759249	30.299565	30.617168	31.920449
1973	10.546497	16.818914	19.628460	21.751101	22.661578	22.894954	23.130679	24.097524	25.103827	25.361751	25.622264	26.690719	28.087662	28.375503	29.555972
1974	9.996679	15.773893	18.344355	20.280747	21.109993	21.322425	21.536945	22.416302	23.330695	23.564926	23.801453	24.770969	26.037230	26.297964	27.366640
1975	9.475525	14.793804	17.144257	18.909787	19.664642	19.857905	20.053021	20.852374	21.682802	21.895401	22.110035	22.989298	24.136482	24.372534	25.339482
1976	8.981541	13.874611	16.022670	17.631503	18.318251	18.493974	18.671342	19.397557	20.151303	20.344159	20.538816	21.335775	22.374491	22.588076	23.462483
1977	8.513309	13.012531	14.974458	16.439630	17.064044	17.223725	17.384862	18.044239	18.727976	18.902819	19.079253	19.801184	20.741127	20.934268	21.724521
1978	8.069487	12.204015	13.994820	15.328326	15.895709	16.040721	16.187023	16.785339	17.405183	17.563595	17.723412	18.376969	19.227001	19.401546	20.115298
1979	7.648803	11.445735	13.079271	14.292146	14.807367	14.938972	15.071716	15.614268	16.175820	16.319252	16.463922	17.055191	17.823407	17.981044	18.625276
1980	7.250050	10.734570	12.223618	13.326010	13.793542	13.912896	14.033255	14.524901	15.033290	15.163068	15.293936	15.828484	16.522278	16.664545	17.245626
1981	6.872085	10.067592	11.423942	12.425184	12.849131	12.957296	13.066345	13.511536	13.971459	14.088797	14.207093	14.690008	15.316132	15.444434	15.968172
1982	6.513825	9.442055	10.676581	11.585253	11.969381	12.067330	12.166057	12.568870	12.984628	13.090636	13.197486	13.633418	14.198037	14.313656	14.785344
1983	6.174242	8.855386	9.978114	10.802101	11.149866	11.238491	11.327800	11.691972	12.067498	12.163193	12.259624	12.652824	13.161564	13.265668	13.690134
1984	5.852362	8.305169	9.325340	10.071889	10.386461	10.466581	10.547300	10.876253	11.215147	11.301457	11.388411	11.742760	12.200754	12.294410	12.676050
1985	5.547262	7.789138	8.715271	9.391039	9.675325	9.747689	9.820577	10.117445	10.422999	10.500773	10.579109	10.898154	11.310085	11.394263	11.737083
1986	5.258069	7.305171	8.145113	8.756213	9.012878	9.078174	9.143926	9.411577	9.686802	9.756816	9.827319	10.114296	10.484436	10.560021	10.867669
1987	4.983951	6.851274	7.612255	8.164301	8.395788	8.454644	8.513898	8.754955	9.002604	9.065566	9.128954	9.386817	9.719060	9.786859	10.062657
1988	4.724124	6.425579	7.114257	7.612402	7.820948	7.873940	7.927279	8.144144	8.366732	8.423290	8.480217	8.711663	9.009557	9.070305	9.317275
1989	4.477843	6.026335	6.648838	7.097811	7.285467	7.333123	7.381079	7.575948	7.775773	7.826518	7.877582	8.085070	8.351849	8.406214	8.627106
1990	4.244401	5.651896	6.213868	6.618005	6.786648	6.829451	6.872513	7.047394	7.226555	7.272026	7.317773	7.503546	7.742155	7.790745	7.988061
1991	4.023129	5.300723	5.807353	6.170634	6.321982	6.360373	6.398988	6.555715	6.716129	6.756819	6.797745	6.963847	7.176968	7.220339	7.396353
1992	3.813392	4.971370	5.427433	5.753505	5.889131	5.923514	5.958090	6.098340	6.241756	6.278113	6.314673	6.462967	6.653041	6.691695	6.848475
1993	3.614590	4.662481	5.072367	5.364574	5.485916	5.516660	5.547570	5.672874	5.800888	5.833322	5.865929	5.998114	6.167362	6.201756	6.341181
1994	3.426152	4.372784	4.740530	5.001934	5.110309	5.137751	5.165335	5.277092	5.391166	5.420044	5.449075	5.566695	5.717137	5.747689	5.871464
1995	3.247537	4.101087	4.430402	4.663808	4.760418	4.784867	4.809436	4.908923	5.010372	5.036045	5.061844	5.166306	5.299779	5.326866	5.436540
1996	3.078234	3.846271	4.140562	4.348538	4.434483	4.456221	4.478060	4.566440	4.656480	4.679252	4.702131	4.794716	4.912889	4.936855	5.033834
1997	2.917757	3.607289	3.869684	4.054581	4.150148	4.169516	4.247851	4.327583	4.407583	4.437737	4.467980	4.554243	4.649852	4.675397	4.760957
1998	2.765647	3.383155	3.616528	3.780495	3.848034	3.865097	3.882231	3.951489	4.021917	4.039709	4.057576	4.129793	4.221778	4.240406	4.315701
1999	2.621466	3.172947	3.379932	3.524937	3.584568	3.599624	3.614740	3.675804	3.737842	3.753505	3.769230	3.832755	3.913583	3.929941	3.996019
2000	2.484802	2.975800	3.158815	3.286655	3.339142	3.352386	3.365680	3.419353	3.473830	3.487577	3.501375	3.557081	3.627887	3.642206	3.700018
2001	2.355263	2.790903	2.952164	3.064480	3.110518	3.122129	3.133780	3.180793	3.228467	3.240490	3.252554	3.301235	3.363047	3.375539	3.425943
2002	2.232476	2.617494	2.759032	2.857324	2.897549	2.907687	2.917858	2.958877	3.000434	3.010908	3.021416	3.063791	3.117541	3.128396	3.172169
2003	2.116091	2.454859	2.578534	2.664172	2.699160	2.707974	2.716814	2.752444	2.788507	2.797592	2.806703	2.843426	2.889957	2.899347	2.937194
2004	2.005774	2.302330	2.409845	2.484076	2.514355	2.521978	2.529622	2.560413	2.591550	2.599388	2.607249	2.638910	2.678986	2.687069	2.719624
2005	1.901207	2.159278	2.252192	2.316155	2.342203	2.348757	2.355328	2.381780	2.408503	2.415227	2.421968	2.449105	2.483417	2.490332	2.518170
2006	1.802092	2.025114	2.104852	2.159585	2.181838	2.187434	2.193043	2.215609	2.238386	2.244113	2.249854	2.272951	2.302125	2.308000	2.331639
2007	1.708144	1.899286	1.967151	2.013599	2.032453	2.037191	2.041939	2.061032	2.080284	2.085123	2.089971	2.109467	2.134067	2.139018	2.158925
2008	1.619094	1.781277	1.838459	1.877482	1.893296	1.897268	1.901247	1.917239	1.933350	1.937396	1.941450	1.957742	1.978278	1.982408	1.999005
2009	1.534687	1.670600	1.718186	1.750566	1.763666	1.766955	1.770249	1.783478	1.796794	1.800136	1.803484	1.816930	1.833861	1.837264	1.850930
2010	1.454679	1.566799	1.605781	1.632229	1.642912	1.645592	1.648276	1.659049	1.669882	1.672600	1.675322	1.686246	1.699987	1.702747	1.713824
2011	1.378843	1.469448	1.500730	1.521892	1.530426	1.532566	1.534708	1.551935	1.554100	1.556267	1.558432	1.569987	1.575886	1.578079	1.586874
2012	1.306960	1.378146	1.402552	1.419013	1.425641	1.427302	1.428964	1.435629	1.442319	1.443995	1.445673	1.452401	1.460845	1.462538	1.469328
2013	1.238825	1.292517	1.310796	1.323089	1.328031	1.329268	1.330507	1.335469	1.340445	1.341691	1.342939	1.347936	1.354201	1.355457	1.360489
2014	1.174241	1.212208	1.225043	1.233650	1.237104	1.237968	1.238833	1.242297	1.245767	1.246636	1.247504	1.250984	1.255343	1.256216	1.259712
2015	1.113025	1.136889	1.144900	1.150256	1.152402	1.152939	1.153476	1.155625	1.157776	1.158314	1.158852	1.161006	1.163702	1.164241	1.166400
2016	1.055000	1.066250	1.070000	1.072500	1.073500	1.073750	1.074000	1.075000	1.076000	1.076250	1.076500	1.077500	1.078750	1.079000	1.080000
2017	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	1.000000	1.000000

Monthly interest rate to be used in item (B) of the Make-up worksheet

5.50%	6.625%	7.00%	7.25%	7.35%	7.375%	7.40%	7.50%	7.60%	7.625%	7.65%	7.75%	7.875%	7.90%	8.00%
0.004583	0.005521	0.005833	0.006042	0.006125	0.006146	0.006167	0.006250	0.006333	0.006354	0.006375	0.006458	0.006563	0.006583	0.006667