

REPAYMENT WORKSHEET FOR BUYBACKS IN 2019 - 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>6.625%</u>	<u>6.85%</u>	<u>7.00%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>
Monthly Interest Factor:	0.002292	0.002760	0.002854	0.002917	0.003000	0.003021	0.003063	0.003073

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>6.85%</u>	<u>7.00%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>
January:	0.002292	0.002760	0.002854	0.002917	0.003000	0.003021	0.003063	0.003073
February:	0.004583	0.005521	0.005708	0.005833	0.006000	0.006042	0.006125	0.006146
March:	0.006875	0.008281	0.008563	0.008750	0.009000	0.009063	0.009188	0.009219
April:	0.009167	0.011042	0.011417	0.011667	0.012000	0.012083	0.012250	0.012292
May:	0.011458	0.013802	0.014271	0.014583	0.015000	0.015104	0.015313	0.015365
June:	0.013750	0.016563	0.017125	0.017500	0.018000	0.018125	0.018375	0.018438
July:	0.016042	0.019323	0.019979	0.020417	0.021000	0.021146	0.021438	0.021510
August:	0.018333	0.022083	0.022833	0.023333	0.024000	0.024167	0.024500	0.024583
September:	0.020625	0.024844	0.025688	0.026250	0.027000	0.027188	0.027563	0.027656
October:	0.022917	0.027604	0.028542	0.029167	0.030000	0.030208	0.030625	0.030729
November:	0.025208	0.030365	0.031396	0.032083	0.033000	0.033229	0.033688	0.033802
December:	0.027500	0.033125	0.034250	0.035000	0.036000	0.036250	0.036750	0.036875

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 12/31/2018: _____ (5)

Balance as of 12/31/2018 (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 2019 - 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>7.375%</u>	<u>7.40%</u>	<u>7.45%</u>	<u>7.50%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.90%</u>	<u>8.00%</u>
Monthly Interest Factor:	0.003073	0.003083	0.003104	0.003125	0.003188	0.003229	0.003292	0.003333

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

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

Interest rate:	<u>7.375%</u>	<u>7.40%</u>	<u>7.45%</u>	<u>7.50%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.90%</u>	<u>8.00%</u>
January:	0.003073	0.003083	0.003104	0.003125	0.003188	0.003229	0.003292	0.003333
February:	0.006146	0.006167	0.006208	0.006250	0.006375	0.006458	0.006583	0.006667
March:	0.009219	0.009250	0.009313	0.009375	0.009563	0.009688	0.009875	0.010000
April:	0.012292	0.012333	0.012417	0.012500	0.012750	0.012917	0.013167	0.013333
May:	0.015365	0.015417	0.015521	0.015625	0.015938	0.016146	0.016458	0.016667
June:	0.018438	0.018500	0.018625	0.018750	0.019125	0.019375	0.019750	0.020000
July:	0.021510	0.021583	0.021729	0.021875	0.022313	0.022604	0.023042	0.023333
August:	0.024583	0.024667	0.024833	0.025000	0.025500	0.025833	0.026333	0.026667
September:	0.027656	0.027750	0.027938	0.028125	0.028688	0.029063	0.029625	0.030000
October:	0.030729	0.030833	0.031042	0.031250	0.031875	0.032292	0.032917	0.033333
November:	0.033802	0.033917	0.034146	0.034375	0.035063	0.035521	0.036208	0.036667
December:	0.036875	0.037000	0.037250	0.037500	0.038250	0.038750	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 12/31/2018: _____ (5)

Balance as of 12/31/2018 (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 2019 - 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>6.85%</u>	<u>7.00%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>
Monthly Interest Factor:	0.004583	0.005521	0.005708	0.005833	0.006000	0.006042	0.006125	0.006146

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>6.85%</u>	<u>7.00%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.35%</u>	<u>7.375%</u>
January:	0.004583	0.005521	0.005708	0.005833	0.006000	0.006042	0.006125	0.006146
February:	0.009167	0.011042	0.011417	0.011667	0.012000	0.012083	0.012250	0.012292
March:	0.013750	0.016563	0.017125	0.017500	0.018000	0.018125	0.018375	0.018438
April:	0.018333	0.022083	0.022833	0.023333	0.024000	0.024167	0.024500	0.024583
May:	0.022917	0.027604	0.028542	0.029167	0.030000	0.030208	0.030625	0.030729
June:	0.027500	0.033125	0.034250	0.035000	0.036000	0.036250	0.036750	0.036875
July:	0.032083	0.038646	0.039958	0.040833	0.042000	0.042292	0.042875	0.043021
August:	0.036667	0.044167	0.045667	0.046667	0.048000	0.048333	0.049000	0.049167
September:	0.041250	0.049688	0.051375	0.052500	0.054000	0.054375	0.055125	0.055313
October:	0.045833	0.055208	0.057083	0.058333	0.060000	0.060417	0.061250	0.061458
November:	0.050417	0.060729	0.062792	0.064167	0.066000	0.066458	0.067375	0.067604
December:	0.055000	0.066250	0.068500	0.070000	0.072000	0.072500	0.073500	0.073750

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 12/31/2018: _____ (5)

Balance as of 12/31/2018 (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 2019 - 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>7.375%</u>	<u>7.40%</u>	<u>7.45%</u>	<u>7.50%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.90%</u>	<u>8.00%</u>
Monthly Interest Factor:	0.006146	0.006167	0.006208	0.006250	0.006375	0.006458	0.006583	0.006667

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

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

Interest rate:	<u>7.375%</u>	<u>7.40%</u>	<u>7.45%</u>	<u>7.50%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.90%</u>	<u>8.00%</u>
January:	0.006146	0.006167	0.006208	0.006250	0.006375	0.006458	0.006583	0.006667
February:	0.012292	0.012333	0.012417	0.012500	0.012750	0.012917	0.013167	0.013333
March:	0.018438	0.018500	0.018625	0.018750	0.019125	0.019375	0.019750	0.020000
April:	0.024583	0.024667	0.024833	0.025000	0.025500	0.025833	0.026333	0.026667
May:	0.030729	0.030833	0.031042	0.031250	0.031875	0.032292	0.032917	0.033333
June:	0.036875	0.037000	0.037250	0.037500	0.038250	0.038750	0.039500	0.040000
July:	0.043021	0.043167	0.043458	0.043750	0.044625	0.045208	0.046083	0.046667
August:	0.049167	0.049333	0.049667	0.050000	0.051000	0.051667	0.052667	0.053333
September:	0.055313	0.055500	0.055875	0.056250	0.057375	0.058125	0.059250	0.060000
October:	0.061458	0.061667	0.062083	0.062500	0.063750	0.064583	0.065833	0.066667
November:	0.067604	0.067833	0.068292	0.068750	0.070125	0.071042	0.072417	0.073333
December:	0.073750	0.074000	0.074500	0.075000	0.076500	0.077500	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 12/31/2018: _____ (5)

Balance as of 12/31/2018 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)

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

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

2019 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
1971					
1972					
1973					
1974					
1975					
1976					
1977					
1978					
1979					
1980					
1981					
1982					
1983					
1984					
1985					
1986					
1987					
1988					
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2002					
2003					
2004					
2005					
2006					
2007					
2008					
2009					
2010					
2011					
2012					
2013					
2014					
2015					
2016					
2017					
2018					

Monthly Interest Rate _____ (B) X _____ Months = _____ (C) Subtotal on 12/31/2018 _____ (A)
 Grand Total ____/31/2019 (A)+(D) _____ (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%	6.85%	7.00%	7.20%	7.25%	7.35%	7.375%	7.40%	7.45%	7.50%	7.65%	7.750%	7.90%	8.00%
1971	3.578871	4.625780	4.868553	5.037284	5.271188	5.331305	5.453560	5.484549	5.515712	5.578557	5.642102	5.837020	5.970610	6.176625	6.317816
1972	3.483086	4.477464	4.707327	4.866941	5.088019	5.144806	5.260246	5.289499	5.318912	5.378218	5.438171	5.621979	5.747880	5.941919	6.074823
1973	3.389865	4.333903	4.551440	4.702359	4.911216	4.964831	5.073784	5.101386	5.129134	5.185074	5.241610	5.414861	5.533458	5.716132	5.841176
1974	3.299138	4.194945	4.400716	4.543342	4.740556	4.791152	4.893932	4.919962	4.946127	4.998866	5.052155	5.215373	5.327036	5.498924	5.616515
1975	3.210840	4.060443	4.254982	4.389702	4.575826	4.623548	4.720455	4.744990	4.769650	4.819346	4.869547	5.023234	5.128314	5.289970	5.400495
1976	3.124905	3.930254	4.114075	4.241258	4.416820	4.461808	4.553128	4.576242	4.599470	4.646272	4.693539	4.838174	4.937005	5.088956	5.192784
1977	3.041271	3.804238	3.977835	4.097834	4.263340	4.305725	4.391732	4.413494	4.435361	4.479414	4.523893	4.659931	4.752832	4.895581	4.993061
1978	2.959874	3.682263	3.846105	3.959260	4.115193	4.155103	4.236057	4.256534	4.277108	4.318548	4.360379	4.488256	4.575531	4.709554	4.801021
1979	2.880656	3.564199	3.718739	3.825372	3.972194	4.009749	4.085900	4.105157	4.124502	4.163459	4.202775	4.322905	4.404843	4.530595	4.616366
1980	2.803558	3.449921	3.595590	3.696011	3.834164	3.869480	3.941066	3.959163	3.977340	4.013940	4.050867	4.163645	4.240523	4.358437	4.438813
1981	2.728524	3.339306	3.476519	3.571025	3.700931	3.734119	3.801366	3.818360	3.835429	3.869790	3.904450	4.010253	4.082332	4.192820	4.268090
1982	2.655498	3.232238	3.361391	3.450266	3.572327	3.603492	3.666617	3.682566	3.698582	3.730817	3.763326	3.862512	3.930043	4.033497	4.103933
1983	2.584426	3.128603	3.250076	3.333590	3.448192	3.477435	3.536646	3.551601	3.566617	3.596835	3.627302	3.720214	3.783435	3.880228	3.946089
1984	2.515256	3.028291	3.142447	3.220860	3.328371	3.355788	3.411281	3.425293	3.439361	3.467665	3.496194	3.583158	3.642296	3.732783	3.794316
1985	2.447938	2.931195	3.038383	3.111942	3.212713	3.238396	3.290360	3.303477	3.316645	3.343133	3.369826	3.451151	3.506422	3.590941	3.648381
1986	2.382421	2.837213	2.937764	3.006708	3.101074	3.125111	3.173726	3.185994	3.198307	3.223073	3.248025	3.324008	3.375617	3.454489	3.508059
1987	2.318658	2.746243	2.840478	2.905031	2.993315	3.015788	3.061226	3.072688	3.084192	3.107325	3.130627	3.201549	3.249692	3.323222	3.373133
1988	2.256602	2.658191	2.746413	2.806794	2.889300	2.910290	2.952714	2.963412	2.974149	2.995734	3.017471	3.083601	3.128464	3.196942	3.243398
1989	2.196206	2.572961	2.655464	2.711878	2.788900	2.808483	2.848048	2.858023	2.868032	2.888151	2.908406	2.969999	3.011758	3.075462	3.118651
1990	2.137427	2.490465	2.567526	2.620172	2.691988	2.710237	2.747092	2.756381	2.765701	2.784431	2.803283	2.860581	2.899406	2.958597	2.998703
1991	2.080221	2.410613	2.482500	2.531567	2.598444	2.615427	2.649715	2.658354	2.667024	2.684436	2.701960	2.755195	2.791245	2.846173	2.883369
1992	2.024546	2.333322	2.400290	2.445959	2.508151	2.523935	2.555790	2.563814	2.571862	2.588031	2.604298	2.653692	2.687119	2.738021	2.772470
1993	1.970361	2.258509	2.320803	2.363245	2.420995	2.435643	2.465194	2.472635	2.480098	2.495089	2.510167	2.555927	2.586878	2.633979	2.665836
1994	1.917626	2.186094	2.243948	2.283328	2.336868	2.350439	2.377809	2.384700	2.391609	2.405485	2.419438	2.461765	2.490376	2.533891	2.563304
1995	1.866303	2.116002	2.169638	2.206114	2.255664	2.268216	2.293523	2.299891	2.306277	2.319099	2.331989	2.371071	2.397474	2.437605	2.464716
1996	1.816353	2.048157	2.097788	2.131512	2.177282	2.188870	2.212223	2.218099	2.223989	2.235814	2.247700	2.283719	2.308037	2.344978	2.369919
1997	1.767740	1.982487	2.028318	2.059431	2.101623	2.112299	2.133806	2.139215	2.144637	2.155521	2.166458	2.199585	2.221937	2.255872	2.278768
1998	1.720428	1.918922	1.961149	1.989789	2.028594	2.038407	2.058168	2.063137	2.068117	2.078112	2.088152	2.118550	2.139049	2.170151	2.191123
1999	1.674383	1.857396	1.896204	1.922501	1.958102	1.967099	1.985212	1.989764	1.994327	2.003482	2.012677	2.040501	2.059253	2.087687	2.106849
2000	1.629570	1.797843	1.833410	1.857489	1.890600	1.898287	1.914841	1.919001	1.923170	1.931532	1.939929	1.965327	1.982434	2.008357	2.025817
2001	1.585956	1.740199	1.772695	1.794676	1.824382	1.831881	1.846965	1.850755	1.854551	1.862167	1.869811	1.892923	1.908480	1.932041	1.947900
2002	1.543509	1.684403	1.713991	1.733986	1.760987	1.767798	1.781495	1.784935	1.788381	1.795292	1.802228	1.823186	1.837285	1.858626	1.872981
2003	1.502199	1.630396	1.657231	1.675349	1.699794	1.705957	1.718346	1.721456	1.724572	1.730819	1.737087	1.756019	1.768746	1.788000	1.800944
2004	1.461994	1.578121	1.602350	1.618695	1.640728	1.646280	1.657435	1.660235	1.663040	1.668661	1.674301	1.691325	1.702764	1.720057	1.731676
2005	1.422865	1.527521	1.549287	1.563956	1.583714	1.588690	1.598684	1.601191	1.603703	1.608736	1.613784	1.629016	1.639244	1.654697	1.665074
2006	1.384784	1.478545	1.497981	1.511069	1.528682	1.533114	1.542015	1.544247	1.546483	1.550963	1.555454	1.569001	1.578092	1.591820	1.601032
2007	1.347721	1.431138	1.448374	1.459970	1.475561	1.479483	1.487354	1.489328	1.491304	1.495264	1.499233	1.511198	1.519223	1.531332	1.539454
2008	1.311651	1.385252	1.400410	1.410599	1.424287	1.427728	1.434632	1.436362	1.438095	1.441566	1.445044	1.455524	1.462549	1.473143	1.480244
2009	1.276546	1.340837	1.354035	1.362897	1.374795	1.377783	1.383778	1.385280	1.386784	1.389796	1.392813	1.401901	1.407989	1.417165	1.423312
2010	1.242381	1.297845	1.309195	1.316809	1.327022	1.329586	1.334727	1.336015	1.337304	1.339885	1.342471	1.350254	1.355465	1.363314	1.368569
2011	1.209129	1.256233	1.265840	1.272279	1.280909	1.283074	1.287414	1.288501	1.289589	1.291767	1.293948	1.300510	1.304900	1.311510	1.315932
2012	1.176768	1.215954	1.223920	1.229255	1.236399	1.238190	1.241779	1.242677	1.243577	1.245376	1.247179	1.252598	1.256221	1.261673	1.265319
2013	1.145273	1.176967	1.183389	1.187686	1.193435	1.194876	1.197761	1.198483	1.199206	1.200652	1.202100	1.206451	1.209359	1.213731	1.216653
2014	1.114621	1.139230	1.144200	1.147523	1.151964	1.153077	1.155304	1.155861	1.156418	1.157534	1.158650	1.162004	1.164244	1.167610	1.169859
2015	1.084790	1.102703	1.106309	1.108718	1.111935	1.112740	1.114351	1.114754	1.115158	1.115964	1.116771	1.119195	1.120813	1.123242	1.124864
2016	1.055756	1.067347	1.069673	1.071225	1.073296	1.073814	1.074851	1.075110	1.075369	1.075888	1.076406	1.077963	1.079002	1.080560	1.081600
2017	1.027500	1.033125	1.034250	1.035000	1.036000	1.036250	1.036750	1.036875	1.037000	1.037250	1.037500	1.038250	1.038750	1.039500	1.040000
2018	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%	6.85%	7.00%	7.20%	7.25%	7.35%	7.375%	7.40%	7.45%	7.50%	7.65%	7.750%	7.90%	8.00%
0.002292	0.002760	0.002854	0.002917	0.003000	0.003021	0.003063	0.003073	0.003083	0.003104	0.003125	0.003188	0.003229	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)(g)(2), 4(1)(l), 4(1)(1½), 4(1)(1¾), 4(1)(n), 4(1)(n½), 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

Year	5.50%	6.625%	6.85%	7.00%	7.20%	7.25%	7.35%	7.375%	7.40%	7.45%	7.50%	7.65%	7.750%	7.90%	8.00%
1971	12.384133	20.388021	22.511412	24.045707	26.251548	26.833242	28.034724	28.343228	28.655054	29.288810	29.936279	31.963888	33.389668	35.645762	37.232012
1972	11.738515	19.121239	21.068238	22.472623	24.488384	25.019339	26.115253	26.396487	26.680683	27.258083	27.847702	29.692418	30.988091	33.035924	34.474085
1973	11.126554	17.933167	19.717584	21.002452	22.843642	23.328055	24.327204	24.583457	24.842349	25.368156	25.904839	27.582367	28.759249	30.617168	31.920449
1974	10.546497	16.818914	18.453518	19.628460	21.309362	21.751101	22.661578	22.894954	23.130679	23.609265	24.097524	25.622264	26.690719	28.375503	29.555972
1975	9.996679	15.773893	17.270489	18.344355	19.878141	20.280747	21.109993	21.322425	21.536945	21.972327	22.416302	23.801453	24.770969	26.297964	27.366640
1976	9.475525	14.793804	16.163303	17.144257	18.543042	18.909787	19.664642	19.857905	20.053021	20.448885	20.852374	22.110035	22.989298	24.372534	25.339482
1977	8.981541	13.874611	15.127097	16.022670	17.297614	17.631503	18.318251	18.493974	18.671342	19.031070	19.397557	20.538816	21.335775	22.588076	23.462483
1978	8.513309	13.012531	14.157320	14.974458	16.135834	16.439630	17.064044	17.223725	17.384862	17.711559	18.044239	19.079253	19.801184	20.934268	21.724521
1979	8.069487	12.204015	13.249715	13.994820	15.052084	15.328326	15.895709	16.040721	16.187023	16.483536	16.785339	17.723412	18.376969	19.401546	20.115298
1980	7.648803	11.445735	12.400295	13.079271	14.041123	14.292146	14.807367	14.938972	15.071716	15.340657	15.614268	16.463922	17.055191	17.981044	18.625276
1981	7.250050	10.734570	11.605330	12.223618	13.098062	13.326010	13.793542	13.912896	14.033255	14.277019	14.524901	15.293936	15.828484	16.664545	17.245626
1982	6.872085	10.067592	10.861329	11.423942	12.218342	12.425184	12.849131	12.957296	13.066345	13.287128	13.511536	14.207093	14.690008	15.444434	15.968172
1983	6.513825	9.442055	10.165024	10.676581	11.397707	11.585253	11.969381	12.067330	12.166057	12.365870	12.568870	13.197486	13.633418	14.313656	14.785344
1984	6.174242	8.855386	9.513359	9.978114	10.632189	10.820181	11.149866	11.238491	11.327800	11.508488	11.691972	12.259624	12.652824	13.265668	13.690134
1985	5.852362	8.305169	8.903472	9.325340	9.918087	10.071889	10.386461	10.466581	10.547300	10.710552	10.876253	11.388411	11.742760	12.294410	12.676050
1986	5.547262	7.789138	8.332683	8.715271	9.251947	9.391039	9.675325	9.747689	9.820577	9.967940	10.117445	10.579109	10.898154	11.394263	11.737083
1987	5.258069	7.305171	7.798486	8.145113	8.630547	8.762313	9.012878	9.078174	9.143926	9.276818	9.411577	9.827319	10.114296	10.560021	10.867669
1988	4.983951	6.851274	7.298537	7.612255	8.050884	8.164301	8.395788	8.454644	8.513898	8.633613	8.754955	9.128954	9.386817	9.786859	10.062657
1989	4.724124	6.425579	6.830638	7.114257	7.510153	7.612402	7.820948	7.873940	7.927279	8.035005	8.144144	8.480217	8.711663	9.070305	9.317275
1990	4.477843	6.026335	6.392736	6.648838	7.005740	7.097811	7.285467	7.333123	7.381079	7.477902	7.575948	7.877582	8.085070	8.406214	8.627106
1991	4.244401	5.651896	5.982906	6.213868	6.535205	6.618005	6.786648	6.829451	6.872513	6.959425	7.047394	7.317773	7.503546	7.790745	7.988061
1992	4.023129	5.300723	5.599351	5.807353	6.096273	6.170634	6.321982	6.360373	6.398988	6.476896	6.555715	6.797745	6.963847	7.220339	7.396353
1993	3.813392	4.971370	5.240385	5.427433	5.686822	5.753505	5.889131	5.923514	5.958090	6.027823	6.098340	6.314673	6.462967	6.691695	6.848475
1994	3.614590	4.662481	4.904431	5.072367	5.304871	5.364574	5.485916	5.516660	5.547570	5.609887	5.672874	5.865929	5.998114	6.201756	6.341181
1995	3.426152	4.372784	4.590015	4.740530	4.948574	5.001934	5.110309	5.137751	5.165335	5.220927	5.277092	5.449075	5.566695	5.747689	5.871464
1996	3.247537	4.101087	4.295756	4.430402	4.616207	4.663808	4.760418	4.784867	4.809436	4.858937	4.908923	5.061844	5.166306	5.326866	5.436540
1997	3.078234	3.846271	4.020361	4.140562	4.306163	4.348538	4.434483	4.456221	4.478060	4.522044	4.566440	4.702131	4.794716	4.936855	5.033834
1998	2.917757	3.607289	3.762621	3.869684	4.016943	4.054581	4.130865	4.150148	4.169516	4.208510	4.247851	4.367980	4.449852	4.575398	4.660957
1999	2.765647	3.383155	3.521405	3.616528	3.747149	3.780495	3.848034	3.865097	3.882231	3.916715	3.951489	4.057576	4.129793	4.240406	4.315701
2000	2.621466	3.172947	3.295653	3.379932	3.495474	3.524937	3.584568	3.599624	3.614740	3.645151	3.675804	3.769230	3.832755	3.929941	3.996019
2001	2.484802	2.975800	3.084373	3.158815	3.260704	3.286655	3.339142	3.352386	3.365680	3.392416	3.419353	3.501375	3.557081	3.642206	3.700018
2002	2.355263	2.790903	2.886639	2.952164	3.041701	3.064480	3.110518	3.122129	3.133780	3.157205	3.180793	3.252554	3.301235	3.375539	3.425943
2003	2.232476	2.617494	2.701580	2.759032	2.837408	2.857324	2.897549	2.907687	2.917858	2.938301	2.958877	3.021416	3.063791	3.128396	3.172169
2004	2.116091	2.454859	2.528386	2.578534	2.646836	2.664172	2.699160	2.707974	2.716814	2.734575	2.752444	2.806703	2.843426	2.899347	2.937194
2005	2.005774	2.302330	2.366295	2.409845	2.469063	2.484076	2.514355	2.521978	2.529622	2.544975	2.560413	2.607249	2.638910	2.687069	2.719624
2006	1.901207	2.159278	2.214595	2.252192	2.303231	2.316155	2.342203	2.348757	2.355328	2.368520	2.381780	2.421968	2.449105	2.490332	2.518170
2007	1.802092	2.025114	2.072621	2.104852	2.148536	2.159585	2.181838	2.187434	2.193043	2.204300	2.215609	2.249854	2.272951	2.308000	2.331639
2008	1.708144	1.899286	1.939748	1.967151	2.004231	2.013599	2.032453	2.037191	2.041939	2.051465	2.061032	2.089971	2.109467	2.139018	2.158925
2009	1.619094	1.781277	1.815393	1.838459	1.869619	1.877482	1.893296	1.897268	1.901247	1.909228	1.917239	1.941450	1.957742	1.982408	1.999005
2010	1.534687	1.670600	1.699011	1.718186	1.744407	1.750566	1.763666	1.766955	1.770249	1.776852	1.783478	1.803484	1.816930	1.837264	1.850930
2011	1.454679	1.566799	1.590090	1.605781	1.626910	1.632229	1.642912	1.645592	1.648276	1.653655	1.659049	1.675322	1.686246	1.702747	1.713824
2012	1.378843	1.469448	1.488152	1.500730	1.517640	1.521892	1.530426	1.532566	1.534708	1.539000	1.543302	1.556267	1.564962	1.578079	1.586874
2013	1.306960	1.378146	1.392748	1.402552	1.415709	1.419013	1.425641	1.427302	1.428964	1.432294	1.435629	1.445673	1.452401	1.462538	1.469328
2014	1.238825	1.292517	1.303461	1.310796	1.320624	1.323089	1.328031	1.329268	1.330507	1.332986	1.335469	1.342939	1.347936	1.355457	1.360489
2015	1.174241	1.212208	1.219898	1.225043	1.231925	1.233650	1.237104	1.237968	1.238833	1.242054	1.242297	1.247504	1.250984	1.256216	1.259712
2016	1.113025	1.136889	1.141692	1.144900	1.149184	1.150256	1.152402	1.152939	1.153476	1.154550	1.155625	1.158852	1.161006	1.164241	1.166400
2017	1.055000	1.066250	1.068500	1.070000	1.072000	1.072500	1.073500	1.073750	1.074000	1.074500	1.075000	1.076500	1.077500	1.079000	1.080000
2018	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%	6.85%	7.00%	7.20%	7.25%	7.35%	7.375%	7.40%	7.45%	7.50%	7.65%	7.750%	7.90%	8.00%
0.004583	0.005521	0.005708	0.005833	0.006000	0.006042	0.006125	0.006146	0.006167	0.006208	0.006250	0.006375	0.006458	0.006583	0.006667