

REPAYMENT WORKSHEET FOR BUYBACKS IN 2021 - BUYBACK INTEREST

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

Name: _____

Social Security Number: _____

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

Investment Return
Assumption: _____%

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

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

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

____ yrs. ____ mos.

____ yrs. ____ mos.

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

	<u>5.50%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.625%</u>	<u>6.75%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.05%</u>
Monthly Interest Factor:	0.002292	0.002604	0.002708	0.002760	0.002813	0.002875	0.002917	0.002938

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

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

Interest rate:	<u>5.50%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.625%</u>	<u>6.75%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.05%</u>
January:	0.002292	0.002604	0.002708	0.002760	0.002813	0.002875	0.002917	0.002938
February:	0.004583	0.005208	0.005417	0.005521	0.005625	0.005750	0.005833	0.005875
March:	0.006875	0.007813	0.008125	0.008281	0.008438	0.008625	0.008750	0.008813
April:	0.009167	0.010417	0.010833	0.011042	0.011250	0.011500	0.011667	0.011750
May:	0.011458	0.013021	0.013542	0.013802	0.014063	0.014375	0.014583	0.014688
June:	0.013750	0.015625	0.016250	0.016563	0.016875	0.017250	0.017500	0.017625
July:	0.016042	0.018229	0.018958	0.019323	0.019688	0.020125	0.020417	0.020563
August:	0.018333	0.020833	0.021667	0.022083	0.022500	0.023000	0.023333	0.023500
September:	0.020625	0.023438	0.024375	0.024844	0.025313	0.025875	0.026250	0.026438
October:	0.022917	0.026042	0.027083	0.027604	0.028125	0.028750	0.029167	0.029375
November:	0.025208	0.028646	0.029792	0.030365	0.030938	0.031625	0.032083	0.032313
December:	0.027500	0.031250	0.032500	0.033125	0.033750	0.034500	0.035000	0.035250

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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (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 2021 - 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>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.30%</u>	<u>7.35%</u>	<u>7.375%</u>
Monthly Interest Factor:	0.002958	0.002969	0.002979	0.003000	0.003021	0.003042	0.003063	0.003073

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

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

Interest rate:	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.30%</u>	<u>7.35%</u>	<u>7.375%</u>
January:	0.002958	0.002969	0.002979	0.003000	0.003021	0.003042	0.003063	0.003073
February:	0.005917	0.005938	0.005958	0.006000	0.006042	0.006083	0.006125	0.006146
March:	0.008875	0.008906	0.008938	0.009000	0.009063	0.009125	0.009188	0.009219
April:	0.011833	0.011875	0.011917	0.012000	0.012083	0.012167	0.012250	0.012292
May:	0.014792	0.014844	0.014896	0.015000	0.015104	0.015208	0.015313	0.015365
June:	0.017750	0.017813	0.017875	0.018000	0.018125	0.018250	0.018375	0.018438
July:	0.020708	0.020781	0.020854	0.021000	0.021146	0.021292	0.021438	0.021510
August:	0.023667	0.023750	0.023833	0.024000	0.024167	0.024333	0.024500	0.024583
September:	0.026625	0.026719	0.026813	0.027000	0.027188	0.027375	0.027563	0.027656
October:	0.029583	0.029688	0.029792	0.030000	0.030208	0.030417	0.030625	0.030729
November:	0.032542	0.032656	0.032771	0.033000	0.033229	0.033458	0.033688	0.033802
December:	0.035500	0.035625	0.035750	0.036000	0.036250	0.036500	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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (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 2021 - BUYBACK INTEREST

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

Name: _____

Social Security Number: _____

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

Investment Return
Assumption: _____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

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

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

____ yrs. ____ mos.

____ yrs. ____ mos.

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

	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.80%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.003073	0.003083	0.003125	0.003167	0.003188	0.003229	0.003250	0.003281

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>7.50%</u>	<u>7.60%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.80%</u>	<u>7.875%</u>
January:	0.003073	0.003083	0.003125	0.003167	0.003188	0.003229	0.003250	0.003281
February:	0.006146	0.006167	0.006250	0.006333	0.006375	0.006458	0.006500	0.006563
March:	0.009219	0.009250	0.009375	0.009500	0.009563	0.009688	0.009750	0.009844
April:	0.012292	0.012333	0.012500	0.012667	0.012750	0.012917	0.013000	0.013125
May:	0.015365	0.015417	0.015625	0.015833	0.015938	0.016146	0.016250	0.016406
June:	0.018438	0.018500	0.018750	0.019000	0.019125	0.019375	0.019500	0.019688
July:	0.021510	0.021583	0.021875	0.022167	0.022313	0.022604	0.022750	0.022969
August:	0.024583	0.024667	0.025000	0.025333	0.025500	0.025833	0.026000	0.026250
September:	0.027656	0.027750	0.028125	0.028500	0.028688	0.029063	0.029250	0.029531
October:	0.030729	0.030833	0.031250	0.031667	0.031875	0.032292	0.032500	0.032813
November:	0.033802	0.033917	0.034375	0.034833	0.035063	0.035521	0.035750	0.036094
December:	0.036875	0.037000	0.037500	0.038000	0.038250	0.038750	0.039000	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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (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 2021 - ACTUARIAL INTEREST

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

Name: _____

Social Security Number: _____

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

Investment Return
Assumption: ____%

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

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

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

____ yrs. ____ mos.

____ yrs. ____ mos.

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

	<u>5.50%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.625%</u>	<u>6.75%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.05%</u>
Monthly Interest Factor:	0.004583	0.005208	0.005417	0.005521	0.005625	0.005750	0.005833	0.005875

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

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

Interest rate:	<u>5.50%</u>	<u>6.25%</u>	<u>6.50%</u>	<u>6.625%</u>	<u>6.75%</u>	<u>6.90%</u>	<u>7.00%</u>	<u>7.05%</u>
January:	0.004583	0.005208	0.005417	0.005521	0.005625	0.005750	0.005833	0.005875
February:	0.009167	0.010417	0.010833	0.011042	0.011250	0.011500	0.011667	0.011750
March:	0.013750	0.015625	0.016250	0.016563	0.016875	0.017250	0.017500	0.017625
April:	0.018333	0.020833	0.021667	0.022083	0.022500	0.023000	0.023333	0.023500
May:	0.022917	0.026042	0.027083	0.027604	0.028125	0.028750	0.029167	0.029375
June:	0.027500	0.031250	0.032500	0.033125	0.033750	0.034500	0.035000	0.035250
July:	0.032083	0.036458	0.037917	0.038646	0.039375	0.040250	0.040833	0.041125
August:	0.036667	0.041667	0.043333	0.044167	0.045000	0.046000	0.046667	0.047000
September:	0.041250	0.046875	0.048750	0.049688	0.050625	0.051750	0.052500	0.052875
October:	0.045833	0.052083	0.054167	0.055208	0.056250	0.057500	0.058333	0.058750
November:	0.050417	0.057292	0.059583	0.060729	0.061875	0.063250	0.064167	0.064625
December:	0.055000	0.062500	0.065000	0.066250	0.067500	0.069000	0.070000	0.070500

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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (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 2021 - 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>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.30%</u>	<u>7.35%</u>	<u>7.375%</u>
Monthly Interest Factor:	0.005917	0.005938	0.005958	0.006000	0.006042	0.006083	0.006125	0.006146

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

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

Interest rate:	<u>7.10%</u>	<u>7.125%</u>	<u>7.15%</u>	<u>7.20%</u>	<u>7.25%</u>	<u>7.30%</u>	<u>7.35%</u>	<u>7.375%</u>
January:	0.005917	0.005938	0.005958	0.006000	0.006042	0.006083	0.006125	0.006146
February:	0.011833	0.011875	0.011917	0.012000	0.012083	0.012167	0.012250	0.012292
March:	0.017750	0.017813	0.017875	0.018000	0.018125	0.018250	0.018375	0.018438
April:	0.023667	0.023750	0.023833	0.024000	0.024167	0.024333	0.024500	0.024583
May:	0.029583	0.029688	0.029792	0.030000	0.030208	0.030417	0.030625	0.030729
June:	0.035500	0.035625	0.035750	0.036000	0.036250	0.036500	0.036750	0.036875
July:	0.041417	0.041563	0.041708	0.042000	0.042292	0.042583	0.042875	0.043021
August:	0.047333	0.047500	0.047667	0.048000	0.048333	0.048667	0.049000	0.049167
September:	0.053250	0.053438	0.053625	0.054000	0.054375	0.054750	0.055125	0.055313
October:	0.059167	0.059375	0.059583	0.060000	0.060417	0.060833	0.061250	0.061458
November:	0.065083	0.065313	0.065542	0.066000	0.066458	0.066917	0.067375	0.067604
December:	0.071000	0.071250	0.071500	0.072000	0.072500	0.073000	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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (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 2021 - ACTUARIAL INTEREST

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

Name: _____

Social Security Number: _____

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

Investment Return
Assumption: ____ %

Amount of Refund: \$ _____

Periods of Service Covered by Refund:

Amount Of Service:

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

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

____ yrs. ____ mos.

____ yrs. ____ mos.

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

	<u>7.375%</u>	<u>7.40%</u>	<u>7.50%</u>	<u>7.60%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.80%</u>	<u>7.875%</u>
Monthly Interest Factor:	0.006146	0.006167	0.006250	0.006333	0.006375	0.006458	0.006500	0.006563

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>7.50%</u>	<u>7.60%</u>	<u>7.65%</u>	<u>7.75%</u>	<u>7.80%</u>	<u>7.875%</u>
January:	0.006146	0.006167	0.006250	0.006333	0.006375	0.006458	0.006500	0.006563
February:	0.012292	0.012333	0.012500	0.012667	0.012750	0.012917	0.013000	0.013125
March:	0.018438	0.018500	0.018750	0.019000	0.019125	0.019375	0.019500	0.019688
April:	0.024583	0.024667	0.025000	0.025333	0.025500	0.025833	0.026000	0.026250
May:	0.030729	0.030833	0.031250	0.031667	0.031875	0.032292	0.032500	0.032813
June:	0.036875	0.037000	0.037500	0.038000	0.038250	0.038750	0.039000	0.039375
July:	0.043021	0.043167	0.043750	0.044333	0.044625	0.045208	0.045500	0.045938
August:	0.049167	0.049333	0.050000	0.050667	0.051000	0.051667	0.052000	0.052500
September:	0.055313	0.055500	0.056250	0.057000	0.057375	0.058125	0.058500	0.059063
October:	0.061458	0.061667	0.062500	0.063333	0.063750	0.064583	0.065000	0.065625
November:	0.067604	0.067833	0.068750	0.069667	0.070125	0.071042	0.071500	0.072188
December:	0.073750	0.074000	0.075000	0.076000	0.076500	0.077500	0.078000	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 12/31/2020: _____ (5)

Balance as of 12/31/2020 (4) x (5): _____ (6)

Current Year

Interest Factor to End of Month: _____ (7)

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

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

2021 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
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					
2017					
2018					
2019					
2020					

Subtotal on 12/31/2020 _____ (A)
Monthly Interest Rate _____ (B) X _____ Months = _____ (C) (A) X (C) _____ (D)
Grand Total ____/31/2021 (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%	6.25%	6.50%	6.625%	6.75%	6.90%	7.00%	7.05%	7.10%	7.125%	7.15%	7.20%
1973	3.578871	4.247234	4.496068	4.625780	4.759152	4.924173	5.037284	5.094789	5.152937	5.182254	5.211734	5.271188
1974	3.483086	4.118530	4.354545	4.477464	4.603774	4.759954	4.866941	4.921313	4.976279	5.003987	5.031846	5.088019
1975	3.389865	3.993726	4.217477	4.333903	4.453470	4.601212	4.702359	4.753744	4.805678	4.831852	4.858166	4.911216
1976	3.299138	3.872704	4.084723	4.194945	4.308072	4.447764	4.543342	4.591880	4.640925	4.665639	4.690482	4.740556
1977	3.210840	3.755349	3.956149	4.060443	4.167422	4.299434	4.389702	4.435528	4.481820	4.505143	4.528585	4.575826
1978	3.124905	3.641551	3.831621	3.930254	4.031363	4.156050	4.241258	4.284499	4.328170	4.350169	4.372276	4.416820
1979	3.041271	3.531201	3.711013	3.804238	3.899747	4.017448	4.097834	4.138613	4.179788	4.200525	4.221362	4.263340
1980	2.959874	3.424195	3.594201	3.682263	3.772428	3.883469	3.959260	3.997694	4.036492	4.056029	4.075657	4.115193
1981	2.880656	3.320431	3.481067	3.564199	3.649265	3.753957	3.825372	3.861574	3.898109	3.916503	3.934982	3.972194
1982	2.803558	3.219812	3.371493	3.449921	3.530123	3.628765	3.696011	3.730088	3.764471	3.781778	3.799162	3.834164
1983	2.728524	3.122242	3.265369	3.339306	3.414871	3.507747	3.571025	3.603080	3.635414	3.651686	3.668030	3.700931
1984	2.655498	3.027629	3.162585	3.232238	3.303382	3.390766	3.450266	3.480396	3.510781	3.526070	3.541424	3.572327
1985	2.584426	2.935882	3.063036	3.128603	3.195533	3.277686	3.333590	3.361889	3.390421	3.404775	3.419188	3.448192
1986	2.515256	2.846916	2.966621	3.028291	3.091205	3.168377	3.220860	3.247418	3.274187	3.287652	3.301171	3.328371
1987	2.447938	2.760646	2.873241	2.931195	2.990283	3.062713	3.111942	3.136844	3.161938	3.174559	3.187228	3.212713
1988	2.382421	2.676990	2.782800	2.837213	2.892656	2.960573	3.006708	3.030035	3.053538	3.065355	3.077217	3.101074
1989	2.318658	2.595869	2.695205	2.746243	2.798216	2.861840	2.905031	2.926863	2.948854	2.959909	2.971004	2.993315
1990	2.256602	2.517207	2.610368	2.658191	2.706859	2.766399	2.806794	2.827204	2.847758	2.858089	2.868456	2.889300
1991	2.196206	2.440928	2.528202	2.572961	2.618485	2.674141	2.711878	2.730939	2.750129	2.759772	2.769449	2.788900
1992	2.137427	2.366960	2.448622	2.490465	2.532997	2.584960	2.620172	2.637951	2.655846	2.664837	2.673858	2.691988
1993	2.080221	2.295234	2.371546	2.410613	2.450299	2.498753	2.531567	2.548129	2.564796	2.573168	2.581567	2.598444
1994	2.024546	2.225681	2.296897	2.333322	2.370301	2.415421	2.445959	2.461366	2.476867	2.484653	2.492462	2.508151
1995	1.970361	2.158237	2.224598	2.258509	2.292916	2.334868	2.363245	2.377557	2.391953	2.399182	2.406432	2.420995
1996	1.917626	2.092835	2.154574	2.186094	2.218056	2.257002	2.283328	2.296602	2.309949	2.316651	2.323371	2.336868
1997	1.866303	2.029416	2.086755	2.116002	2.145641	2.181732	2.206114	2.218403	2.230758	2.236959	2.243178	2.255664
1998	1.816353	1.967919	2.021070	2.048157	2.075590	2.108972	2.131512	2.142867	2.154281	2.160009	2.165752	2.177282
1999	1.767740	1.908285	1.957453	1.982487	2.007826	2.038639	2.059431	2.069903	2.080425	2.085706	2.090999	2.101623
2000	1.720428	1.850458	1.895838	1.918922	1.942274	1.970652	1.989789	1.999423	2.009102	2.013958	2.018826	2.028594
2001	1.674383	1.794384	1.836163	1.857396	1.878862	1.904932	1.922501	1.931344	1.940224	1.944679	1.949144	1.958102
2002	1.629570	1.740008	1.778366	1.797843	1.817521	1.841403	1.857489	1.865582	1.873708	1.877783	1.881867	1.890060
2003	1.585956	1.687281	1.722388	1.740199	1.758182	1.779993	1.794676	1.802059	1.809472	1.813188	1.816913	1.824382
2004	1.543509	1.636151	1.668173	1.684403	1.700781	1.720632	1.733986	1.740700	1.747438	1.750816	1.754200	1.760987
2005	1.502199	1.586571	1.615663	1.630396	1.645254	1.663250	1.675349	1.681429	1.687530	1.690588	1.693652	1.699794
2006	1.461994	1.538493	1.564807	1.578121	1.591539	1.607781	1.618695	1.624177	1.629677	1.632433	1.635194	1.640728
2007	1.422865	1.491872	1.515552	1.527521	1.539578	1.554163	1.563956	1.568874	1.573807	1.576278	1.578753	1.583714
2008	1.384784	1.446664	1.467847	1.478545	1.489314	1.502332	1.511069	1.515454	1.519852	1.522055	1.524261	1.528682
2009	1.347721	1.402825	1.421643	1.431138	1.440691	1.452230	1.459970	1.463854	1.467747	1.469697	1.471649	1.475561
2010	1.311651	1.360315	1.376894	1.385252	1.393655	1.403799	1.410599	1.414010	1.417428	1.419854	1.422827	1.424287
2011	1.276546	1.319094	1.333554	1.340837	1.348155	1.356983	1.362897	1.365863	1.368834	1.370322	1.371812	1.374795
2012	1.242381	1.279121	1.291578	1.297845	1.304140	1.311729	1.316809	1.319356	1.321907	1.323184	1.324462	1.327022
2013	1.209129	1.240360	1.250923	1.256233	1.261562	1.267983	1.272279	1.274432	1.276588	1.277667	1.278747	1.280909
2014	1.176768	1.202773	1.211547	1.215954	1.220375	1.225697	1.229255	1.231038	1.232823	1.233716	1.234610	1.236399
2015	1.145273	1.166326	1.173411	1.176967	1.180532	1.184820	1.187686	1.189121	1.190558	1.191277	1.191996	1.193435
2016	1.114621	1.130982	1.136476	1.139230	1.141989	1.145307	1.147523	1.148632	1.149742	1.150297	1.150853	1.151964
2017	1.084790	1.096710	1.100703	1.102703	1.104706	1.107112	1.108718	1.109521	1.110325	1.110728	1.111130	1.111935
2018	1.055756	1.063477	1.066056	1.067347	1.068639	1.070190	1.071225	1.071743	1.072260	1.072519	1.072778	1.073296
2019	1.027500	1.031250	1.032500	1.033125	1.033750	1.034500	1.035000	1.035250	1.035500	1.035625	1.035750	1.036000
2020	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%	6.25%	6.50%	6.625%	6.75%	6.90%	7.00%	7.05%	7.10%	7.125%	7.15%	7.20%
0.002292	0.002604	0.002708	0.002760	0.002813	0.002875	0.002917	0.002938	0.002958	0.002969	0.002979	0.003000

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	7.20%	7.25%	7.30%	7.35%	7.375%	7.40%	7.50%	7.60%	7.65%	7.75%	7.80%	7.875%
1973	5.271188	5.331305	5.392093	5.453560	5.484549	5.515712	5.642102	5.771326	5.837020	5.970610	6.038523	6.141812
1974	5.088019	5.144806	5.202213	5.260246	5.289499	5.318912	5.438171	5.560044	5.621979	5.747880	5.811861	5.909140
1975	4.911216	4.964831	5.019018	5.073784	5.101386	5.129134	5.241610	5.356498	5.414861	5.533458	5.593706	5.685282
1976	4.740556	4.791152	4.842275	4.893932	4.919962	4.946127	5.052155	5.160402	5.215373	5.327036	5.383740	5.469904
1977	4.575826	4.623548	4.671756	4.720455	4.744990	4.769650	4.869547	4.971486	5.023234	5.128314	5.181656	5.262686
1978	4.416820	4.461808	4.507242	4.553128	4.576242	4.599470	4.693539	4.789485	4.838174	4.937005	4.987157	5.063318
1979	4.263340	4.305725	4.348521	4.391732	4.413494	4.435361	4.523893	4.614148	4.659931	4.752832	4.799958	4.871502
1980	4.115193	4.155103	4.195389	4.236057	4.256534	4.277108	4.360379	4.445229	4.488256	4.575531	4.619786	4.686954
1981	3.972194	4.009749	4.047650	4.085900	4.105157	4.124502	4.202775	4.282494	4.322905	4.404843	4.446378	4.509396
1982	3.834164	3.869480	3.905113	3.941066	3.959163	3.977340	4.050867	4.125717	4.163645	4.240523	4.279478	4.338565
1983	3.700931	3.734119	3.767596	3.801366	3.818360	3.835429	3.904450	3.974679	4.010253	4.082332	4.118843	4.174206
1984	3.572327	3.603492	3.634921	3.666617	3.682566	3.698582	3.763326	3.829171	3.862512	3.930043	3.964238	4.016073
1985	3.448192	3.477435	3.506919	3.536646	3.551601	3.566617	3.627302	3.688989	3.720214	3.783435	3.815436	3.863931
1986	3.328371	3.355788	3.383424	3.411281	3.425293	3.439361	3.496194	3.553939	3.583158	3.642296	3.672219	3.717552
1987	3.212713	3.238396	3.264278	3.290360	3.303477	3.316645	3.369826	3.423834	3.451151	3.506422	3.534379	3.576719
1988	3.101074	3.125111	3.149327	3.173726	3.185994	3.198307	3.248025	3.298491	3.324008	3.375617	3.401712	3.441221
1989	2.993315	3.015788	3.038425	3.061226	3.072688	3.084192	3.130627	3.177737	3.201549	3.249692	3.274025	3.310856
1990	2.889300	2.910290	2.931428	2.952714	2.963412	2.974149	3.017471	3.061404	3.083601	3.128464	3.151131	3.185429
1991	2.788900	2.808483	2.828198	2.848048	2.858023	2.868032	2.908406	2.949329	2.969999	3.011758	3.032850	3.064755
1992	2.691988	2.710237	2.728604	2.747092	2.756381	2.765701	2.803283	2.841358	2.860581	2.899406	2.919008	2.948652
1993	2.598444	2.615427	2.632518	2.649715	2.658354	2.667021	2.701960	2.737339	2.751195	2.791245	2.809440	2.836947
1994	2.508151	2.523935	2.539814	2.555790	2.563814	2.571862	2.604298	2.637128	2.653692	2.687119	2.703985	2.729474
1995	2.420995	2.435643	2.450376	2.465194	2.472635	2.480098	2.510167	2.540586	2.555927	2.586878	2.602488	2.626072
1996	2.336868	2.350439	2.364086	2.377809	2.384700	2.391609	2.419438	2.447578	2.461765	2.490376	2.504801	2.526588
1997	2.255664	2.268216	2.280836	2.293523	2.299891	2.306277	2.331989	2.357975	2.371071	2.397474	2.410780	2.430872
1998	2.177282	2.188870	2.200517	2.212223	2.218099	2.223989	2.247700	2.271652	2.283719	2.308037	2.320289	2.338783
1999	2.101623	2.112299	2.123027	2.133806	2.139215	2.144637	2.166458	2.188489	2.199585	2.221937	2.233194	2.250182
2000	2.028594	2.038407	2.048265	2.058168	2.063137	2.068117	2.088152	2.108371	2.118550	2.139049	2.149369	2.164937
2001	1.958102	1.967099	1.976136	1.985212	1.989764	1.994327	2.012677	2.031186	2.040501	2.059253	2.068690	2.082922
2002	1.890060	1.898287	1.906547	1.914841	1.919001	1.923170	1.939929	1.956827	1.965327	1.982434	1.991039	2.004014
2003	1.824382	1.831881	1.839409	1.846965	1.850755	1.854551	1.869811	1.885189	1.892923	1.908480	1.916304	1.928095
2004	1.760987	1.767798	1.774634	1.781495	1.784935	1.788381	1.802228	1.816175	1.823186	1.837285	1.844373	1.855053
2005	1.699794	1.705957	1.712141	1.718346	1.721456	1.724572	1.737087	1.749687	1.756019	1.768746	1.775142	1.784777
2006	1.640728	1.646280	1.651849	1.657435	1.660235	1.663040	1.674301	1.685633	1.691325	1.702764	1.708511	1.717164
2007	1.583714	1.588690	1.593679	1.598684	1.601191	1.603703	1.613784	1.623924	1.629016	1.639244	1.644380	1.652112
2008	1.528682	1.533114	1.537559	1.542015	1.544247	1.546483	1.555454	1.564474	1.569001	1.578092	1.582656	1.589524
2009	1.475561	1.479483	1.483414	1.487354	1.489328	1.491304	1.499233	1.507200	1.511198	1.519223	1.523249	1.529308
2010	1.424287	1.427728	1.431176	1.434632	1.436362	1.438095	1.445044	1.452023	1.455524	1.462549	1.466073	1.471373
2011	1.374795	1.377783	1.380778	1.383778	1.385280	1.386784	1.392813	1.398866	1.401901	1.407989	1.411042	1.415632
2012	1.327022	1.329586	1.332154	1.334727	1.336015	1.337304	1.342471	1.347655	1.350254	1.355465	1.358077	1.362003
2013	1.280909	1.283074	1.285243	1.287414	1.288501	1.289589	1.293948	1.298319	1.300510	1.304900	1.307100	1.310406
2014	1.236399	1.238190	1.239983	1.241779	1.242677	1.243577	1.247179	1.250789	1.252598	1.256221	1.258037	1.260763
2015	1.193435	1.194876	1.196318	1.197761	1.198483	1.199206	1.202100	1.204999	1.206451	1.209359	1.210815	1.213001
2016	1.151964	1.153077	1.154190	1.155304	1.155861	1.156418	1.158650	1.160886	1.162004	1.164244	1.165366	1.167049
2017	1.111935	1.112740	1.113545	1.114351	1.114754	1.115158	1.116771	1.118387	1.119195	1.120813	1.121622	1.122837
2018	1.073296	1.073814	1.074332	1.074851	1.075110	1.075369	1.076406	1.077444	1.077963	1.079002	1.079521	1.080300
2019	1.036000	1.036250	1.036500	1.036750	1.036875	1.037000	1.037500	1.038000	1.038250	1.038750	1.039000	1.039375
2020	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

7.20%	7.25%	7.30%	7.35%	7.375%	7.40%	7.50%	7.60%	7.65%	7.75%	7.80%	7.875%
0.003000	0.003021	0.003042	0.003063	0.003073	0.003083	0.003125	0.003167	0.003188	0.003229	0.003250	0.003281

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

For Buybacks/Make-Ups made under G.L. c. 32 §§ 3(3), 3(4), 3(4A), 3(5), 3(6)(c), 3(6)(d), 3(8)(b),
4(1)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

Year	7.20%	7.25%	7.30%	7.35%	7.375%	7.40%	7.50%	7.60%	7.65%	7.75%	7.80%	7.875%
1973	26.251548	26.833242	27.427545	28.034724	28.343228	28.655054	29.936279	31.273519	31.963888	33.389668	34.125715	35.259651
1974	24.488384	25.019339	25.561551	26.115253	26.396487	26.680683	27.847702	29.064609	29.692418	30.988091	31.656507	32.685656
1975	22.843642	23.328055	23.822508	24.327204	24.583457	24.842349	25.904839	27.011718	27.582367	28.759249	29.365962	30.299565
1976	21.309367	21.751101	22.201779	22.661578	22.894954	23.130679	24.097524	25.103827	25.622264	26.690719	27.241152	28.087662
1977	19.878141	20.280747	20.691313	21.109993	21.322425	21.536945	22.416302	23.330695	23.801453	24.770969	25.270086	26.037230
1978	18.543042	18.909787	19.283609	19.664642	19.857905	20.053021	20.852374	21.682802	22.110035	22.989298	23.441638	24.136482
1979	17.297614	17.631503	17.971677	18.318251	18.493974	18.671342	19.397557	20.151303	20.538816	21.335775	21.745490	22.374491
1980	16.135834	16.439630	16.749000	17.064044	17.223725	17.384862	18.044239	18.727976	19.079253	19.801184	20.172068	20.741127
1981	15.052084	15.328326	15.609506	15.895709	16.040721	16.187023	16.785339	17.405183	17.723412	18.376969	18.712494	19.227001
1982	14.041123	14.292146	14.547536	14.807367	14.938972	15.071716	15.614268	16.175820	16.463922	17.055191	17.358529	17.823407
1983	13.098062	13.326010	13.557815	13.793542	13.912896	14.033255	14.524901	15.033290	15.293936	15.828484	16.102531	16.522278
1984	12.218342	12.425184	12.635429	12.849131	12.957296	13.066345	13.511536	13.971459	14.207093	14.690008	14.937413	15.316132
1985	11.397707	11.585253	11.775796	11.969381	12.067330	12.166057	12.568870	12.984628	13.197486	13.633418	13.856598	14.198037
1986	10.632189	10.802101	10.974647	11.149866	11.238491	11.327800	11.691972	12.067498	12.259624	12.652824	12.853987	13.161564
1987	9.918087	10.071889	10.228002	10.386461	10.466581	10.547300	10.876253	11.215147	11.388411	11.742760	11.923921	12.200754
1988	9.251947	9.391039	9.532155	9.675325	9.747689	9.820577	10.117445	10.422999	10.579109	10.898154	11.061152	11.310085
1989	8.630547	8.756213	8.883649	9.012878	9.078174	9.143926	9.411577	9.686802	9.827319	10.114296	10.260809	10.484436
1990	8.050884	8.164301	8.279263	8.395788	8.454644	8.513898	8.754955	9.002604	9.128954	9.386817	9.518375	9.719060
1991	7.510153	7.612402	7.715995	7.820948	7.873940	7.927279	8.144144	8.366732	8.480217	8.711663	8.829662	9.009557
1992	7.005740	7.097811	7.191048	7.285467	7.333123	7.381079	7.575948	7.775773	7.877582	8.085070	8.190781	8.351849
1993	6.535205	6.618005	6.701816	6.786648	6.829451	6.872513	7.047394	7.226555	7.317773	7.503546	7.598127	7.742155
1994	6.096273	6.170634	6.245868	6.321982	6.360373	6.398988	6.555715	6.716129	6.797745	6.963847	7.048355	7.176968
1995	5.686822	5.753505	5.820939	5.889131	5.923514	5.958090	6.098340	6.241756	6.314673	6.462967	6.538363	6.653041
1996	5.304871	5.364574	5.424920	5.485916	5.516660	5.547570	5.672874	5.800888	5.865929	5.998114	6.065272	6.167362
1997	4.948574	5.001934	5.055843	5.110309	5.137751	5.165335	5.277092	5.391160	5.449075	5.566695	5.626412	5.717137
1998	4.616207	4.663808	4.711876	4.760418	4.784867	4.809436	4.908923	5.010372	5.061844	5.166306	5.219306	5.299779
1999	4.306163	4.348538	4.391311	4.434483	4.456221	4.478060	4.566440	4.656480	4.702131	4.794716	4.841657	4.912889
2000	4.016943	4.054581	4.092554	4.130865	4.150148	4.169516	4.247851	4.327583	4.367980	4.449852	4.491333	4.554243
2001	3.747149	3.780495	3.814123	3.848034	3.865097	3.882231	3.951489	4.021917	4.057576	4.129793	4.166357	4.221778
2002	3.495474	3.524937	3.554635	3.584568	3.599624	3.614740	3.675804	3.737842	3.769230	3.832755	3.864895	3.913583
2003	3.260704	3.286655	3.312800	3.339142	3.352386	3.365680	3.419353	3.473830	3.501375	3.557081	3.585246	3.627887
2004	3.041701	3.064480	3.087419	3.110518	3.122129	3.133780	3.180793	3.228467	3.252554	3.301235	3.325831	3.363047
2005	2.837408	2.857324	2.877371	2.897549	2.907687	2.917858	2.958877	3.000434	3.021416	3.063791	3.085186	3.117541
2006	2.646836	2.664172	2.681613	2.699160	2.707974	2.716814	2.752444	2.788507	2.806703	2.843426	2.861954	2.889957
2007	2.469063	2.484076	2.499173	2.514355	2.521978	2.529622	2.560413	2.591550	2.607249	2.638910	2.654874	2.678986
2008	2.303231	2.316155	2.329146	2.342203	2.348757	2.355328	2.381780	2.408503	2.421968	2.449105	2.462777	2.483417
2009	2.148536	2.159585	2.170686	2.181838	2.187434	2.193043	2.215609	2.238386	2.249854	2.272951	2.284580	2.302125
2010	2.004231	2.013599	2.023006	2.032453	2.037191	2.041939	2.061032	2.080284	2.089971	2.109467	2.119276	2.134067
2011	1.869619	1.877482	1.885374	1.893296	1.897268	1.901247	1.917239	1.933350	1.941450	1.957742	1.965934	1.978278
2012	1.744047	1.750566	1.757105	1.763666	1.766955	1.770249	1.783478	1.796794	1.803484	1.816930	1.823686	1.833861
2013	1.626910	1.632229	1.637563	1.642912	1.645592	1.648276	1.659049	1.669882	1.675322	1.686246	1.691731	1.699987
2014	1.517640	1.521892	1.526154	1.530426	1.532566	1.534708	1.543302	1.551935	1.556267	1.564962	1.569324	1.575886
2015	1.415709	1.419013	1.422324	1.425641	1.427302	1.428964	1.435629	1.442319	1.445673	1.452401	1.455773	1.460845
2016	1.320624	1.323089	1.325558	1.328031	1.329268	1.330507	1.335469	1.340445	1.342939	1.347936	1.350439	1.354201
2017	1.231925	1.233650	1.235376	1.237104	1.237968	1.238833	1.242297	1.245767	1.247504	1.249242	1.252727	1.255343
2018	1.149184	1.150256	1.151329	1.152402	1.152939	1.153476	1.155625	1.157776	1.158852	1.161006	1.162084	1.163702
2019	1.072000	1.072500	1.073000	1.073500	1.073750	1.074000	1.075000	1.076000	1.076500	1.077500	1.078000	1.078750
2020	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

7.20%	7.25%	7.30%	7.35%	7.375%	7.40%	7.50%	7.60%	7.65%	7.75%	7.80%	7.875%
0.006000	0.006042	0.006083	0.006125	0.006146	0.006167	0.006250	0.006333	0.006375	0.006458	0.006500	0.006563

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

For Buybacks/Make-Ups made under G.L. c. 32 §§ 3(3), 3(4), 3(4A), 3(5), 3(6)(c), 3(6)(d), 3(8)(b),
4(1)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

Year	5.50%	6.25%	6.50%	6.625%	6.75%	6.90%	7.00%	7.05%	7.10%	7.125%	7.15%	7.20%
1973	12.384133	17.276673	19.294413	20.388021	21.542224	23.011882	24.045707	24.579530	25.124946	25.402078	25.682201	26.251548
1974	11.738515	16.260398	18.116820	19.121239	20.180069	21.526550	22.472623	22.960794	23.459333	23.712558	23.968456	24.488384
1975	11.126554	15.303904	17.011098	17.933167	18.904046	20.137091	21.002452	21.448663	21.904139	22.135410	22.369068	22.843642
1976	10.546497	14.403675	15.972862	16.818914	17.708708	18.837316	19.628460	20.036117	20.452044	20.663160	20.876405	21.309367
1977	9.996679	13.556400	14.997993	15.773893	16.588954	17.621437	18.344355	18.716597	19.096213	19.288831	19.483346	19.878141
1978	9.475525	12.758964	14.082622	14.793804	15.540004	16.484038	17.144257	17.483976	17.830264	18.005910	18.183244	18.543042
1979	8.981541	12.008437	13.223119	13.874611	14.557380	15.420055	16.022670	16.332533	16.648239	16.808317	16.969896	17.297614
1980	8.513309	11.302058	12.416075	13.012531	13.636890	14.424747	14.974458	15.256920	15.544574	15.690378	15.837514	16.135834
1981	8.069487	10.637231	11.658286	12.204015	12.774605	13.493683	13.994820	14.252144	14.514075	14.646794	14.780694	15.052084
1982	7.648803	10.011512	10.946747	11.445735	11.966843	12.622716	13.079271	13.313539	13.551891	13.672619	13.794395	14.041123
1983	7.250050	9.422600	10.278636	10.734570	11.210157	11.807966	12.223618	12.436748	12.653493	12.763239	12.873911	13.098062
1984	6.872085	8.868329	9.651301	10.067592	10.501318	11.045805	11.423942	11.617701	11.814652	11.914342	12.014849	12.218342
1985	6.513825	8.346663	9.062255	9.442055	9.837300	10.332839	10.676581	10.852593	11.031422	11.121906	11.213111	11.397707
1986	6.174242	7.855682	8.509159	8.855386	9.215270	9.665893	9.978114	10.137873	10.300113	10.382176	10.464873	10.632189
1987	5.852362	7.393583	7.989821	8.305169	8.632571	9.041995	9.325340	9.470222	9.617286	9.691646	9.766564	9.918087
1988	5.547262	6.958667	7.502179	7.789138	8.086718	8.458368	8.715271	8.846541	8.979726	9.047044	9.114852	9.251947
1989	5.258069	6.549333	7.044300	7.305171	7.575380	7.912411	8.145113	8.263934	8.384431	8.445316	8.506628	8.630547
1990	4.983951	6.164079	6.614366	6.851274	7.096374	7.401695	7.612255	7.719695	7.828600	7.883608	7.938990	8.050884
1991	4.724124	5.801486	6.210672	6.425579	6.647657	6.923942	7.114257	7.211299	7.309618	7.359261	7.409230	7.510153
1992	4.477843	5.460222	5.831617	6.026335	6.227314	6.477028	6.648838	6.736384	6.825040	6.869789	6.914820	7.005740
1993	4.244401	5.139032	5.475697	5.651896	5.833549	6.058959	6.213868	6.292745	6.372586	6.412872	6.453402	6.535205
1994	4.023129	4.836736	5.141500	5.300723	5.464683	5.667876	5.807353	5.878323	5.950127	5.986345	6.022774	6.096273
1995	3.813392	4.552222	4.827699	4.971370	5.119141	5.302035	5.427433	5.491194	5.555674	5.588186	5.620881	5.686822
1996	3.614590	4.284445	4.533051	4.662481	4.795448	4.959809	5.072367	5.129560	5.187371	5.216510	5.245806	5.304871
1997	3.426152	4.032418	4.256386	4.372784	4.492223	4.639671	4.740530	4.791742	4.843484	4.869554	4.895759	4.948574
1998	3.247537	3.795217	3.996606	4.101087	4.208172	4.340198	4.430402	4.476172	4.522394	4.545675	4.569070	4.616207
1999	3.078234	3.571969	3.752682	3.846271	3.942081	4.060054	4.140562	4.181384	4.222590	4.243337	4.264182	4.306163
2000	2.917757	3.361853	3.523645	3.607289	3.692816	3.797993	3.869684	3.906011	3.942661	3.961108	3.979637	4.016943
2001	2.765647	3.164097	3.308587	3.383155	3.459312	3.552846	3.616528	3.648772	3.681289	3.697651	3.714081	3.747149
2002	2.621466	2.977974	3.106654	3.172947	3.240574	3.323523	3.379932	3.408475	3.437245	3.451716	3.466244	3.495474
2003	2.484802	2.802799	2.917046	2.975800	3.035666	3.109002	3.158815	3.184003	3.209379	3.222138	3.234946	3.260704
2004	2.355263	2.637928	2.739011	2.790903	2.843715	2.908327	2.952164	2.974314	2.996619	3.007831	3.019081	3.041701
2005	2.232476	2.482756	2.571841	2.617494	2.663902	2.720606	2.759032	2.778434	2.797964	2.807776	2.817621	2.837408
2006	2.116091	2.336712	2.414874	2.454859	2.495459	2.545001	2.578534	2.595454	2.612478	2.621028	2.629605	2.646836
2007	2.005774	2.199258	2.267487	2.302330	2.337666	2.380730	2.409845	2.424525	2.439288	2.446701	2.454134	2.469063
2008	1.901207	2.069890	2.129096	2.159278	2.189851	2.227063	2.252192	2.264853	2.277580	2.283968	2.290372	2.303231
2009	1.802092	1.948132	1.999151	2.025114	2.051383	2.083314	2.104852	2.115697	2.126592	2.132059	2.137538	2.148536
2010	1.708144	1.833536	1.877137	1.899286	1.921670	1.948844	1.967151	1.976363	1.985613	1.990253	1.994903	2.004231
2011	1.619094	1.725681	1.762570	1.781277	1.800159	1.823053	1.838459	1.846206	1.853981	1.857879	1.861785	1.869619
2012	1.534687	1.624170	1.654996	1.670600	1.686332	1.705382	1.718186	1.724620	1.731075	1.734310	1.737550	1.744047
2013	1.454679	1.528631	1.553987	1.566799	1.579702	1.595306	1.605781	1.611041	1.616316	1.618959	1.621606	1.626910
2014	1.378843	1.438711	1.459142	1.469448	1.479815	1.492335	1.500730	1.504943	1.509165	1.511280	1.513398	1.517640
2015	1.306960	1.354081	1.370087	1.378146	1.386243	1.396010	1.402552	1.405832	1.409118	1.410763	1.412410	1.415709
2016	1.238825	1.274429	1.286466	1.292517	1.298588	1.305903	1.310796	1.313248	1.315703	1.316932	1.318162	1.320624
2017	1.174241	1.199463	1.207950	1.212208	1.216476	1.221612	1.225043	1.226761	1.228481	1.229341	1.230202	1.231925
2018	1.113025	1.128906	1.134225	1.136889	1.139556	1.142761	1.144900	1.145970	1.147041	1.147577	1.148112	1.149184
2019	1.055000	1.062500	1.065000	1.066250	1.067500	1.069000	1.070000	1.070500	1.071000	1.071250	1.071500	1.072000
2020	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%	6.25%	6.50%	6.625%	6.75%	6.90%	7.00%	7.05%	7.10%	7.125%	7.15%	7.20%
0.004583	0.005208	0.005417	0.005521	0.005625	0.005750	0.005833	0.005875	0.005917	0.005938	0.005958	0.006000