

End-of-Period Compound Interest Tables

Tables Included in Appendix

.25%	.50%	.75%	1%	1.5%	2%
3%	4%	5%	6%	7%	8%
9%	10%	11%	12%	13%	14%
15%	16%	17%	18%	19%	20%
25%	30%	35%	40%	50%	60%
70%	80%	90%	100%		

Limits of the Factors

Factor	When $N = \infty$	When $i = 0$
(F/P,i,N)	∞	1
(P/F,i,N)	0	1
(A/P,i,N)	i	1/N
(P/A,i,N)	1/i	N
(A/F,i,N)	0	1/N
(F/A,i,N)	∞	N
(P/G,i,N)	$1/i^{2}$	N(N-1)/2
(A/G,i,N)	1/i	(N-1)/2

0.25% End-of-Period Compound Interest Factors 0.25%

	Single Payment			Uniform Pa	ayment Serie	es	Arithmetic	Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.003	.9975	1.0025	.998	1.0000	1.000	0	0	1
	1.005	.9950	.5019	1.993	.4994	2.002	.995	.499	
2 3	1.008	.9925	.3350	2.985	.3325	3.008	2.980	.998	2 3
4	1.010	.9901	.2516	3.975	.2491	4.015	5.950	1.497	4
5	1.013	.9876	.2015	4.963	.1990	5.025	9.901	1.995	5
6	1.015	.9851	.1681	5.948	.1656	6.038	14.826	2.493	6
7	1.018	.9827	.1443	6.931	.1418	7.053	20.722	2.990	7
8	1.020	.9802	.1264	7.911	.1239	8.070	27.584	3.487	8
9	1.023	.9778	.1125	8.889	.1100	9.091	35.406	3.983	9
10	1.025	.9753	.1014	9.864	.0989	10.113	44.184	4.479	10
11	1.028	.9729	.0923	10.837	.0898	11.139	53.913	4.975	11
12	1.030	.9705	.0847	11.807	.0822	12.166	64.589	5.470	12
13	1.033	.9681	.0783	12.775	.0758	13.197	76.205	5.965	13
14	1.036	.9656	.0728	13.741	.0703	14.230	88.759	6.459	14
15	1.038	.9632	.0680	14.704	.0655	15.265	102.244	6.953	15
16	1.041	.9608	.0638	15.665	.0613	16.304	116.657	7.447	16
17	1.043	.9584	.0602	16.623	.0577	17.344	131.992	7.940	17
18	1.045	.9561	.0569	17.580	.0544	18.388	148.245	8.433	18
19	1.049	.9537	.0540	18.533	.0515	19.434	165.411	8.925	19
20	1.051	.9513	.0513	19.484	.0488	20.482	183.485	9.417	20
21 22	1.054	.9489	.0489	20.433	.0464	21.533	202.463	9.908	21 22
	1.056	.9466	.0468	21.380	.0443	22.587	222.341	10.400	
23	1.059	.9442	.0448	22.324	.0423	23.644	243.113	10.890	23
24 25	1.062	.9418 .9395	.0430	23.266	.0405	24.703	264.775	11.380	24 25
	1.064		.0413	24.205	.0388	25.765	287.323	11.870	
26	1.067	.9371	.0398	25.143	.0373	26.829	310.752	12.360	26
27	1.070	.9348	.0383	26.077	.0358	27.896	335.057	12.849	27
28	1.072	.9325	.0370	27.010	.0345	28.966	360.233	13.337	28
29	1.075	.9301	.0358	27.940	.0333	30.038	386.278	13.825	29
30	1.078	.9278	.0346	28.868	.0321	31.113	413.185	14.313	30
31	1.080	.9255	.0336	29.793	.0311	32.191	440.950	14.800	31
32	1.083	.9232	.0326	30.717	.0301	33.272	469.570	15.287	32
33	1.086	.9209	.0316	31.638	.0291	34.355	499.039	15.774	33
34	1.089	.9186	.0307	32.556	.0282	35.441	529.353	16.260	34
35	1.091	.9163	.0299	33.472	.0274	36.529	560.508	16.745	35
36	1.094	.9140	.0291	34.386	.0266	37.621	592.499	17.231	36
40	1.105	.9050	.0263	38.020	.0238	42.013	728.740	19.167	40
48	1.127	.8871	.0221	45.179	.0196	50.931	1040.055	23.021	48
50	1.133	.8826	.0213	46.946	.0188	53.189	1125.777	23.980	50
60	1.162	.8609	.0180	55.652	.0155	64.647	1600	28.751	60
70	1.191	.8396	.0156	64.144	.0131	76.394	2148	33.481	70
72	1.197	.8355	.0152	65.817	.0127	78.779	2266	34.422	72
80	1.221	.8189	.0138	72.426	.0113	88.439	2764	38.169	80
90	1.252	.7987	.0124	80.504	.00992	100.8	3447	42.816	90
100	1.284	.7790	.0113	88.382	.00881	113.4	4191	47.422	100
120	1.349	.7411	.00966	103.6	.00716	139.7	5852	56.508	120
240	1.821	.5492	.00555	180.3	.00305	328.3	19399	107.586	240
360	2.457	.4070	.00422	237.2	.00172	582.7	36264	152.890	360
480	3.315	.3016	.00358	279.3	.00172	926.1	53821	192.670	480
∞	∞	0	.0025	400	0	∞	160000	400	∞

0.50%	o		End-of-	Period Com	pound Intere	est Factors			0.50%
	Single Pa	yment		Uniform Pa	ayment Serie	s	Arithmetic	Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.005	.9950	1.0050	.995	1.0000	1.000	0	0	1
2	1.010	.9901	.5038	1.985	.4988	2.005	.990	.499	2
3	1.015	.9851	.3367	2.970	.3317	3.015	2.960	.997	3
4	1.020	.9802	.2531	3.950	.2481	4.030	5.901	1.494	4
5	1.025	.9754	.2030	4.926	.1980	5.050	9.803	1.990	5
6	1.030	.9705	.1696	5.896	.1646	6.076	14.655	2.485	6
7	1.036	.9657	.1457	6.862	.1407	7.106	20.449	2.980	7
8	1.041	.9609	.1278	7.823	.1228	8.141	27.176	3.474	8
9	1.046	.9561	.1139	8.779	.1089	9.182	34.824	3.967	9
10	1.051	.9513	.1028	9.730	.0978	10.228	43.386	4.459	10
11	1.056	.9466	.0937	10.677	.0887	11.279	52.853	4.950	11
12	1.062	.9419	.0861	11.619	.0811	12.336	63.214	5.441	12
13	1.062	.9372	.0796	12.556	.0746	13.397	74.460	5.930	13
14	1.072	.9326	.0741	13.489	.0691	14.464	86.583	6.419	13
15	1.072	.9320	.0694	14.417	.0644	15.537	99.574	6.907	15
16	1.083	.9233	.0652	15.340	.0602	16.614	113.424	7.394	16
17	1.088	.9187	.0615	16.259	.0565	17.697	128.123	7.880	17
18	1.094	.9141	.0582	17.173	.0532	18.786	143.663	8.366	18
19	1.099	.9096	.0553	18.082	.0503	19.880	160.036	8.850	19
20	1.105	.9051	.0527	18.987	.0477	20.979	177.232	9.334	20
21	1.110	.9006	.0503	19.888	.0453	22.084	195.243	9.817	21
22	1.116	.8961	.0481	20.784	.0431	23.194	214.061	10.299	22
23	1.122	.8916	.0461	21.676	.0411	24.310	233.677	10.781	23
24	1.127	.8872	.0443	22.563	.0393	25.432	254.082	11.261	24
25	1.133	.8828	.0427	23.446	.0377	26.559	275.269	11.741	25
26	1.138	.8784	.0411	24.324	.0361	27.692	297.228	12.220	26
27	1.144	.8740	.0397	25.198	.0347	28.830	319.952	12.698	27
28	1.150	.8697	.0384	26.068	.0334	29.975	343.433	13.175	28
29	1.156	.8653	.0371	26.933	.0321	31.124	367.663	13.651	29
30	1.161	.8610	.0360	27.794	.0310	32.280	392.632	14.126	30
31	1.167	.8567	.0349	28.651	.0299	33.441	418.335	14.601	31
32	1.173	.8525	.0339	29.503	.0289	34.609	444.762	15.075	32
33	1.179	.8482	.0329	30.352	.0279	35.782	471.906	15.548	33
34	1.185	.8440	.0321	31.196	.0271	36.961	499.758	16.020	34
35	1.191	.8398	.0312	32.035	.0262	38.145	528.312	16.492	35
36	1.197	.8356	.0304	32.871	.0254	39.336	557.560	16.962	36
40	1.221	.8191	.0276	36.172	.0226	44.159	681.335	18.836	40
48	1.270	.7871	.0235	42.580	.0185	54.098	959.919	22.544	48
50	1.283	.7793	.0227	44.143	.0177	56.645	1035.697	23.462	50
60	1.349	.7414	.0193	51.726	.0143	69.770	1449	28.006	60
70	1.418	.7053	.0170	58.939	.0120	83.566	1914	32.468	70
72	1.432	.6983	.0166	60.340	.0116	86.409	2012	33.350	72
80	1.490	.6710	.0152	65.802	.0102	98.068	2425	36.847	80
90	1.567	.6383	.0138	72.331	.00883	113.3	2976	41.145	90
100	1.647	.6073	.0127	78.543	.00773	129.3	3563	45.361	100
120	1.819	.5496	.0111	90.073	.00610	163.9	4824	53.551	120
240	3.310	.3021	.00716	139.6	.00216	462.0	13416	96.113	240
360	6.023	.1660	.00600	166.8	.00100	1004.5	21403	128.324	360
480	10.957	.0913	.00550	181.7	.00050	1991.5	27588	151.795	480
∞	∞	0	.005	200	0	∞	40000	200	∞

0.75% End-of-Period Compound Interest Factors **0.75%**

	Single Payment			Uniform F	ayment Serie	s	Arithmetic	Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.008	.9926	1.0075	.993	1.0000	1.000	0	0	1
2	1.015	.9852	.5056	1.978	.4981	2.008	.985	.498	2
3	1.023	.9778	.3383	2.956	.3308	3.023	2.941	.995	3
4	1.030	.9706	.2547	3.926	.2472	4.045	5.852	1.491	4
5	1.038	.9633	.2045	4.889	.1970	5.076	9.706	1.985	5
6	1.046	.9562	.1711	5.846	.1636	6.114	14.487	2.478	6
7	1.054	.9490	.1472	6.795	.1397	7.159	20.181	2.970	7
8	1.062	.9420	.1293	7.737	.1218	8.213	26.775	3.461	8
9	1.070	.9350	.1153	8.672	.1078	9.275	34.254	3.950	9
10	1.078	.9280	.1042	9.600	.0967	10.344	42.606	4.438	10
11	1.086	.9211	.0951	10.521	.0876	11.422	51.817	4.925	11
12	1.094	.9142	.0875	11.435	.0800	12.508	61.874	5.411	12
13	1.102	.9074	.0810	12.342	.0735	13.601	72.763	5.895	13
14	1.110	.9007	.0755	13.243	.0680	14.703	84.472	6.379	14
15	1.119	.8940	.0707	14.137	.0632	15.814	96.988	6.861	15
16	1.127	.8873	.0666	15.024	.0591	16.932	110.297	7.341	16
17	1.135	.8807	.0629	15.905	.0554	18.059	124.389	7.821	17
18	1.144	.8742	.0596	16.779	.0521	19.195	139.249	8.299	18
19	1.153	.8676	.0567	17.647	.0492	20.339	154.867	8.776	19
20	1.161	.8612	.0540	18.508	.0465	21.491	171.230	9.252	20
21	1.170	.8548	.0516	19.363	.0441	22.652	188.325	9.726	21
22	1.179	.8484	.0495	20.211	.0420	23.822	206.142	10.199	22
23	1.188	.8421	.0475	21.053	.0400	25.001	224.668	10.671	23
24 25	1.196 1.205	.8358 .8296	.0457 .0440	21.889 22.719	.0382 .0365	26.188 27.385	243.892 263.803	11.142 11.612	24 25
26 27	1.214 1.224	.8234 .8173	.0425 .0411	23.542 24.359	.0350 .0336	28.590 29.805	284.389	12.080 12.547	26 27
28	1.233	.8173	.0397	25.171	.0322	31.028	305.639 327.542	13.013	28
29	1.242	.8052	.0385	25.171	.0322	32.261	350.087	13.477	29
30	1.251	.7992	.0373	26.775	.0298	33.503	373.263	13.941	30
31	1.261	.7932	.0363	27.568	.0288	34.754	397.060	14.403	31
32	1.270	.7873	.0353	28.356	.0288	36.015	421.468	14.864	32
33	1.280	.7815	.0343	29.137	.0268	37.285	446.475	15.323	33
34	1.289	.7757	.0334	29.913	.0259	38.565	472.071	15.782	34
35	1.299	.7699	.0326	30.683	.0251	39.854	498.247	16.239	35
36	1.309	.7641	.0318	31.447	.0243	41.153	524.992	16.695	36
40	1.348	.7416	.0290	34.447	.0215	46.446	637.469	18.506	40
48	1.431	.6986	.0249	40.185	.0174	57.521	886.840	22.069	48
50	1.453	.6883	.0241	41.566	.0166	60.394	953.849	22.948	50
60	1.566	.6387	.0208	48.173	.0133	75.424	1314	27.266	60
70	1.687	.5927	.0184	54.305	.0109	91.620	1709	31.463	70
72	1.713	.5839	.0180	55.477	.0105	95.007	1791	32.288	72
80	1.818	.5500	.0167	59.994	.00917	109.1	2132	35.539	80
90	1.959	.5104	.0153	65.275	.00782	127.9	2578	39.495	90
100	2.111	.4737	.0143	70.175	.00675	148.1	3041	43.331	100
120	2.451	.4079	.0127	78.942	.00517	193.5	3999	50.652	120
240	6.009	.1664	.00900	111.145	.001497	668	9494	85.421	240
360	14.73	.06789	.00805	124.282	.000546	1831	13312	107.114	360
480	36.11	.02769	.00771	129.641	.000214	4681	15513	119.662	480
∞	∞	0	.0075	133.333	0	∞	17778	133.333	∞

1% End-of-Period Compound Interest Factors 1%

	Single Pa	yment		Uniform F	Payment Serie	s	Arithmetic	Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.010	.9901	1.0100	.990	1.0000	1.000	0	0	1
2	1.020	.9803	.5075	1.970	.4975	2.010	.980	.498	2
3	1.030	.9706	.3400	2.941	.3300	3.030	2.921	.993	3
4	1.041	.9610	.2563	3.902	.2463	4.060	5.804	1.488	4
5	1.051	.9515	.2060	4.853	.1960	5.101	9.610	1.980	5
6	1.062	.9420	.1725	5.795	.1625	6.152	14.321	2.471	6
7	1.072	.9327	.1486	6.728	.1386	7.214	19.917	2.960	7
8	1.083	.9235	.1307	7.652	.1207	8.286	26.381	3.448	8
9	1.094	.9143	.1167	8.566	.1067	9.369	33.696	3.934	9
10	1.105	.9053	.1056	9.471	.0956	10.462	41.843	4.418	10
11	1.116	.8963	.0965	10.368	.0865	11.567	50.807	4.901	11
12	1.127	.8874	.0888	11.255	.0788	12.683	60.569	5.381	12
13	1.138	.8787	.0824	12.134	.0724	13.809	71.113	5.861	13
14	1.149	.8700	.0769	13.004	.0669	14.947	82.422	6.338	14
15	1.161	.8613	.0721	13.865	.0621	16.097	94.481	6.814	15
					.0579				
16 17	1.173 1.184	.8528 .8444	.0679 .0643	14.718 15.562	.0543	17.258 18.430	107.273 120.783	7.289 7.761	16 17
18	1.196	.8360	.0610	16.398	.0510	19.615	134.996	8.232	18
19	1.208	.8277	.0581	17.226	.0481	20.811	149.895	8.232 8.702	19
20		.8195	.0554		.0454	22.019	165.466	9.169	20
	1.220			18.046					
21	1.232	.8114	.0530	18.857	.0430	23.239	181.695	9.635	21
22	1.245	.8034	.0509	19.660	.0409	24.472	198.566	10.100	22
23	1.257	.7954	.0489	20.456	.0389	25.716	216.066	10.563	23
24	1.270	.7876	.0471	21.243	.0371	26.973	234.180	11.024	24
25	1.282	.7798	.0454	22.023	.0354	28.243	252.894	11.483	25
26	1.295	.7720	.0439	22.795	.0339	29.526	272.196	11.941	26
27	1.308	.7644	.0424	23.560	.0324	30.821	292.070	12.397	27
28	1.321	.7568	.0411	24.316	.0311	32.129	312.505	12.852	28
29	1.335	.7493	.0399	25.066	.0299	33.450	333.486	13.304	29
30	1.348	.7419	.0387	25.808	.0287	34.785	355.002	13.756	30
31	1.361	.7346	.0377	26.542	.0277	36.133	377.039	14.205	31
32	1.375	.7273	.0367	27.270	.0267	37.494	399.586	14.653	32
33	1.389	.7201	.0357	27.990	.0257	38.869	422.629	15.099	33
34	1.403	.7130	.0348	28.703	.0248	40.258	446.157	15.544	34
35	1.417	.7059	.0340	29.409	.0240	41.660	470.158	15.987	35
36	1.431	.6989	.0332	30.108	.0232	43.077	494.621	16.428	36
40	1.489	.6717	.0305	32.835	.0205	48.886	596.856	18.178	40
48	1.612	.6203	.0263	37.974	.0163	61.223	820.146	21.598	48
50	1.645	.6080	.0255	39.196	.0155	64.463	879.418	22.436	50
60	1.817	.5504	.0222	44.955	.0122	81.670	1192.806	26.533	60
70	2.007	.4983	.0199	50.169	.00993	100.7	1528.647	30.470	70
72	2.047	.4885	.0196	51.150	.00955	104.7	1597.867	31.239	72
80	2.217	.4511	.0182	54.888	.00822	121.7	1879.877	34.249	80
90	2.449	.4084	.0169	59.161	.00690	144.9	2240.567	37.872	90
100	2.705	.3697	.0159	63.029	.00587	170.5	2605.776	41.343	100
120	3.300	.3030	.0143	69.701	.00435	230.0	3334.115	47.835	120
240	10.89	.09181	.0110	90.819	.00101	989	6878.602	75.739	240
360	35.95	.02782	.0103	97.218	.000286	3495	8720.432	89.699	360
480	118.65	.00843	.0101	99.157	.000286	11765	9511.158	95.920	480
∞	∞	0	.01	100	0	∞	10000	100	∞
~ ~	~~	~	.01	100	9	00	10000	100	00

End-of-Period Compound Interest Factors 1.5% 1.5%

	Single Pa	yment		Uniform I	Payment Serie	es	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.015	.9852	1.0150	.985	1.0000	1.000	0	0	1
2	1.030	.9707	.5113	1.956	.4963	2.015	.971	.496	2
3	1.046	.9563	.3434	2.912	.3284	3.045	2.883	.990	3
4	1.061	.9422	.2594	3.854	.2444	4.091	5.710	1.481	4
5	1.077	.9283	.2091	4.783	.1941	5.152	9.423	1.970	5
6	1.093	.9145	.1755	5.697	.1605	6.230	13.996	2.457	6
7	1.110	.9010	.1516	6.598	.1366	7.323	19.402	2.940	7
8	1.126	.8877	.1336	7.486	.1186	8.433	25.616	3.422	8
9	1.143	.8746	.1196	8.361	.1046	9.559	32.612	3.901	9
10	1.161	.8617	.1084	9.222	.0934	10.703	40.367	4.377	10
11	1.178	.8489	.0993	10.071	.0843	11.863	48.857	4.851	11
12	1.196	.8364	.0917	10.908	.0767	13.041	58.057	5.323	12
13	1.214	.8240	.0852	11.732	.0702	14.237	67.945	5.792	13
14	1.232	.8118	.0797	12.543	.0647	15.450	78.499	6.258	14
15	1.250	.7999	.0749	13.343	.0599	16.682	89.697	6.722	15
16	1.269	.7880	.0708	14.131	.0558	17.932	101.518	7.184	16
17	1.288	.7764	.0671	14.908	.0521	19.201	113.940	7.643	17
18	1.307	.7649	.0638	15.673	.0488	20.489	126.943	8.100	18
19	1.327	.7536	.0609	16.426	.0459	21.797	140.508	8.554	19
20	1.347	.7425	.0582	17.169	.0432	23.124	154.615	9.006	20
21	1.367	.7315	.0559	17.900	.0409	24.471	169.245	9.455	21
22	1.388	.7207	.0537	18.621	.0387	25.838	184.380	9.433	22
23	1.408	.7100	.0517	19.331	.0367	27.225	200.001	10.346	23
24	1.430	.6995	.0499	20.030	.0349	28.634	216.090	10.788	24
25	1.451	.6892	.0483	20.720	.0333	30.063	232.631	11.228	25
26	1.473	.6790	.0467	21.399	.0333	31.514	249.607	11.665	26
27	1.475	.6690	.0453	22.068	.0303	32.987	267.000	12.099	27
28	1.517	.6591	.0440	22.727	.0290	34.481	284.796	12.099	28
29	1.540	.6494	.0428	23.376	.0290	35.999	302.978	12.331	28 29
30	1.563	.6398	.0416	24.016	.0278	37.539	321.531	13.388	30
31	1.587	.6303	.0406	24.646	.0256	39.102	340.440	13.813	31
32	1.610	.6210	.0396	25.267	.0246	40.688	359.691	14.236	32
33	1.634	.6118	.0386	25.879	.0236	42.299	379.269	14.656	33
34	1.659	.6028	.0378	26.482	.0228	43.933	399.161	15.073	34
35	1.684	.5939	.0369	27.076	.0219	45.592	419.352	15.488	35
36	1.709	.5851	.0362	27.661	.0212	47.276	439.830	15.901	36
40	1.814	.5513	.0334	29.916	.0184	54.268	524.357	17.528	40
48	2.043	.4894	.0294	34.043	.0144	69.565	703.546	20.667	48
50	2.105	.4750	.0286	35.000	.0136	73.683	749.964	21.428	50
60	2.443	.4093	.0254	39.380	.0104	96.215	988.167	25.093	60
70	2.835	.3527	.0232	43.155	.00817	122.4	1231.166	28.529	70
72	2.921	.3423	.0228	43.845	.00781	128.1	1279.794	29.189	72
80	3.291	.3039	.0215	46.407	.00655	152.7	1473.074	31.742	80
90	3.819	.2619	.0203	49.210	.00532	187.9	1709.544	34.740	90
100	4.432	.2256	.0194	51.625	.00437	228.8	1937.451	37.530	100
120	5.969	.1675	.0180	55.498	.00302	331.3	2359.711	42.519	120
240	35.63	.02806	.0154	64.796	.000433	2309	3870.691	59.737	240
360	212.70	.00470	.0151	66.353	.000071	14114	4310.716	64.966	360
480	1269.70	.00079	.0150	66.614	.000012	84580	4415.741	66.288	480
∞	∞	0	.015	66.667	0	∞	4444.444	66.667	∞

2% End-of-Period Compound Interest Factors 2%

	Single Pa	yment		Uniform	Payment Serie	es	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.020	.9804	1.0200	.980	1.0000	1.000	0	0	1
2	1.040	.9612	.5150	1.942	.4950	2.020	.961	.495	2
3	1.061	.9423	.3468	2.884	.3268	3.060	2.846	.987	3
4	1.082	.9238	.2626	3.808	.2426	4.122	5.617	1.475	4
5	1.104	.9057	.2122	4.713	.1922	5.204	9.240	1.960	5
6	1.126	.8880	.1785	5.601	.1585	6.308	13.680	2.442	6
7	1.149	.8706	.1545	6.472	.1345	7.434	18.903	2.921	7
8	1.172	.8535	.1365	7.325	.1165	8.583	24.878	3.396	8
9	1.195	.8368	.1225	8.162	.1025	9.755	31.572	3.868	9
10	1.219	.8203	.1113	8.983	.0913	10.950	38.955	4.337	10
11	1.243	.8043	.1022	9.787	.0822	12.169	46.998	4.802	11
12	1.268	.7885	.0946	10.575	.0746	13.412	55.671	5.264	12
13	1.294	.7730	.0881	11.348	.0681	14.680	64.948	5.723	13
14	1.319	.7579	.0826	12.106	.0626	15.974	74.800	6.179	14
15	1.346	.7430	.0778	12.849	.0578	17.293	85.202	6.631	15
16	1.373	.7284	.0737	13.578	.0537	18.639	96.129	7.080	16
17	1.400	.7142	.0700	14.292	.0500	20.012	107.555	7.526	17
18	1.428	.7002	.0667	14.992	.0467	21.412	119.458	7.968	18
19	1.457	.6864	.0638	15.678	.0438	22.841	131.814	8.407	19
20	1.486	.6730	.0612	16.351	.0412	24.297	144.600	8.843	20
21	1.516	.6598	.0588	17.011	.0388	25.783	157.796	9.276	21
22	1.546	.6468	.0566	17.658	.0366	27.299	171.379	9.270	22
23	1.577	.6342	.0547	18.292	.0347	28.845	185.331	10.132	23
24	1.608	.6217	.0529	18.914	.0329	30.422	199.630	10.132	24
25	1.641	.6095	.0512	19.523	.0312	32.030	214.259	10.974	25
26	1.673	.5976	.0497	20.121	.0297	33.671	229.199		26
27	1.707	.5859	.0483	20.121	.0297	35.344	244.431	11.391 11.804	27
28	1.741	.5744	.0470	21.281	.0283	37.051	259.939	12.214	28
29	1.776	.5631	.0458	21.281	.0270	38.792	275.706	12.214	29
30	1.811	.5521	.0446	22.396	.0236	40.568	291.716	13.025	30
31	1.848	.5412	.0436	22.938	.0236	42.379	307.954	13.426	31
32	1.885	.5306	.0426	23.468	.0226	44.227	324.403	13.823	32
33	1.922	.5202	.0417	23.989	.0217	46.112	341.051	14.217	33
34 35	1.961	.5100	.0408 .0400	24.499 24.999	.0208	48.034 49.994	357.882 374.883	14.608	34 35
	2.000	.5000			.0200			14.996	
36	2.040	.4902	.0392	25.489	.0192	51.994	392.040	15.381	36
40	2.208	.4529	.0366	27.355	.0166	60.402	461.993	16.889	40
48	2.587	.3865	.0326	30.673	.0126	79.354	605.966	19.756	48
50	2.692	.3715	.0318	31.424	.0118	84.579	642.361	20.442	50
60	3.281	.3048	.0288	34.761	.00877	114.1	823.698	23.696	60
70	4.000	.2500	.0267	37.499	.00667	150.0	999.834	26.663	70
72	4.161	.2403	.0263	37.984	.00633	158.1	1034.056	27.223	72
80	4.875	.2051	.0252	39.745	.00516	193.8	1166.787	29.357	80
90	5.943	.1683	.0240	41.587	.00405	247.2	1322.170	31.793	90
100	7.245	.1380	.0232	43.098	.00320	312.2	1464.753	33.986	100
120	10.765	.0929	.0220	45.355	.00205	488.3	1710.416	37.711	120
240	115.889	.00863	.0202	49.569	.00017	5744	2374.880	47.911	240
360	1248	.00080	.0200	49.960	.0000160	62328	2483.568	49.711	360
480	13430	.00007	.0200	49.996	.0000015	671460	2498.027	49.964	480
∞	∞	0	.02	50	0	∞	2500	50	∞

3% End-of-Period Compound Interest Factors 3%

	Single Payment			Uniform P	ayment Serie	es	Arithmeti	Arithmetic Gradient		
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N	
1	1.030	.9709	1.0300	.971	1.0000	1.000	0	0	1	
2	1.061	.9426	.5226	1.913	.4926	2.030	.943	.493	2	
3	1.093	.9151	.3535	2.829	.3235	3.091	2.773	.980	3	
4	1.126	.8885	.2690	3.717	.2390	4.184	5.438	1.463	4	
5	1.159	.8626	.2184	4.580	.1884	5.309	8.889	1.941	5	
6	1.194	.8375	.1846	5.417	.1546	6.468	13.076	2.414	6	
7	1.230	.8131	.1605	6.230	.1305	7.662	17.955	2.882	7	
8	1.267	.7894	.1425	7.020	.1125	8.892	23.481	3.345	8	
9	1.305	.7664	.1284	7.786	.0984	10.159	29.612	3.803	9	
10	1.344	.7441	.1172	8.530	.0872	11.464	36.309	4.256	10	
11	1.384	.7224	.1081	9.253	.0781	12.808	43.533	4.705	11	
12	1.426	.7014	.1005	9.954	.0705	14.192	51.248	5.148	12	
13	1.469	.6810	.0940	10.635	.0640	15.618	59.420	5.587	13	
14	1.513	.6611	.0885	11.296	.0585	17.086	68.014	6.021	14	
15	1.558	.6419	.0838	11.938	.0538	18.599	77.000	6.450	15	
16	1.605	.6232	.0796	12.561	.0496	20.157	86.348	6.874	16	
17	1.653	.6050	.0760	13.166	.0460	21.762	96.028	7.294	17	
18	1.702	.5874	.0727	13.754	.0427	23.414	106.014	7.708	18	
19	1.754	.5703	.0698	14.324	.0398	25.117	116.279	8.118	19	
20	1.806	.5537	.0672	14.877	.0372	26.870	126.799	8.523	20	
21	1.860	.5375	.0649	15.415	.0349	28.676	137.550	8.923	21	
22	1.916	.5219	.0627	15.937	.0327	30.537	148.509	9.319	22	
23	1.974	.5067	.0608	16.444	.0308	32.453	159.657	9.709	23	
24	2.033	.4919	.0590	16.936	.0290	34.426	170.971	10.095	24	
25	2.094	.4776	.0574	17.413	.0274	36.459	182.434	10.477	25	
26	2.157	.4637	.0559	17.877	.0259	38.553	194.026	10.853	26	
27	2.221	.4502	.0546	18.327	.0246	40.710	205.731	11.226	27	
28	2.288	.4371	.0533	18.764	.0233	42.931	217.532	11.593	28	
29	2.357	.4243	.0521	19.188	.0221	45.219	229.414	11.956	29	
30	2.427	.4120	.0510	19.600	.0210	47.575	241.361	12.314	30	
31	2.500	.4000	.0500	20.000	.0200	50.003	253.361	12.668	31	
32	2.575	.3883	.0490	20.389	.0190	52.503	265.399	13.017	32	
33 34	2.652 2.732	.3770 .3660	.0482 .0473	20.766 21.132	.0182 .0173	55.078 57.730	277.464 289.544	13.362 13.702	33 34	
35	2.732	.3554	.04/5	21.132	.0173	60.462	301.627	13.702	35	
40	3.262	.3066	.0433	23.115	.0133	75.401	361.750	15.650	40	
45	3.782	.2644	.0408	24.519	.0108	92.720	420.632	17.156	45	
50 55	4.384 5.082	.2281 .1968	.0389	25.730 26.774	.00887 .00735	112.8 136.1	477.480	18.558 19.860	50 55	
60	5.892	.1908	.03/3	27.676	.00733	163.1	531.741 583.053	21.067	60	
65	6.830	.1464	.0351	28.453	.00515	194.3	631.201	22.184	65	
70 75	7.918 9.179	.1263 .1089	.0343	29.123 29.702	.00434	230.6 272.6	676.087 717.698	23.215 24.163	70 75	
80	10.641	.0940	.0331	30.201	.00307	321.4	756.087	25.035	80	
85	12.336	.0811	.0326	30.631	.00265	377.9	791.353	25.835	85	
90	14.300	.0699	.0323	31.002	.00205		823.630			
90 95	16.578	.0699	.0323	31.002	.00226	443.3 519.3	853.074	26.567 27.235	90 95	
100	19.219	.0520	.0319	31.523	.00193	607.3	879.854	27.233	100	
∞	∞	0	.0310	33.333	0	∞	1111.111	33.333	∞	

 $4\,\%$

4%

	Single Pa	yment		Uniform F	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.040	.9615	1.0400	.962	1.0000	1.000	0	0	1
2	1.082	.9246	.5302	1.886	.4902	2.040	.925	.490	2
3	1.125	.8890	.3603	2.775	.3203	3.122	2.703	.974	3
4	1.170	.8548	.2755	3.630	.2355	4.246	5.267	1.451	4
5	1.217	.8219	.2246	4.452	.1846	5.416	8.555	1.922	5
6	1.265	.7903	.1908	5.242	.1508	6.633	12.506	2.386	6
7	1.316	.7599	.1666	6.002	.1266	7.898	17.066	2.843	7
8	1.369	.7307	.1485	6.733	.1085	9.214	22.181	3.294	8
9	1.423	.7026	.1345	7.435	.0945	10.583	27.801	3.739	9
10	1.480	.6756	.1233	8.111	.0833	12.006	33.881	4.177	10
11	1.539	.6496	.1141	8.760	.0741	13.486	40.377	4.609	11
12	1.601	.6246	.1066	9.385	.0666	15.026	47.248	5.034	12
13	1.665	.6006	.1001	9.986	.0601	16.627	54.455	5.453	13
14	1.732	.5775	.0947	10.563	.0547	18.292	61.962	5.866	14
15	1.801	.5553	.0899	11.118	.0499	20.024	69.735	6.272	15
16	1.873	.5339	.0858	11.652	.0458	21.825	77.744	6.672	16
17	1.948	.5134	.0822	12.166	.0422	23.698	85.958	7.066	17
18	2.026	.4936	.0790	12.659	.0390	25.645	94.350	7.453	18
19	2.107	.4746	.0761	13.134	.0361	27.671	102.893	7.834	19
20	2.191	.4564	.0736	13.590	.0336	29.778	111.565	8.209	20
21	2.279	.4388	.0713	14.029	.0313	31.969	120.341	8.578	21
22	2.370	.4220	.0692	14.451	.0292	34.248	129.202	8.941	22
23	2.465	.4057	.0673	14.857	.0273	36.618	138.128	9.297	23
24	2.563	.3901	.0656	15.247	.0256	39.083	147.101	9.648	24
25	2.666	.3751	.0640	15.622	.0240	41.646	156.104	9.993	25
26	2.772	.3607	.0626	15.983	.0226	44.312	165.121	10.331	26
27	2.883	.3468	.0612	16.330	.0212	47.084	174.138	10.664	27
28	2.999	.3335	.0600	16.663	.0200	49.968	183.142	10.991	28
29	3.119	.3207	.0589	16.984	.0189	52.966	192.121	11.312	29
30	3.243	.3083	.0578	17.292	.0178	56.085	201.062	11.627	30
31	3.373	.2965	.0569	17.588	.0169	59.328	209.956	11.937	31
32	3.508	.2851	.0559	17.874	.0159	62.701	218.792	12.241	32
33	3.648	.2741	.0551	18.148	.0151	66.210	227.563	12.540	33
34	3.794	.2636	.0543	18.411	.0143	69.858	236.261	12.832	34
35	3.946	.2534	.0536	18.665	.0136	73.652	244.877	13.120	35
40	4.801	.2083	.0505	19.793	.0105	95.026	286.530	14.477	40
45	5.841	.1712	.0483	20.720	.00826	121.0	325.403	15.705	45
50	7.107	.1407	.0466	21.482	.00655	152.7	361.164	16.812	50
55	8.646	.1157	.0452	22.109	.00523	191.2	393.689	17.807	55
60	10.520	.0951	.0442	22.623	.00420	238.0	422.997	18.697	60
65	12.799	.0781	.0434	23.047	.00339	295.0	449.201	19.491	65
70	15.572	.0642	.0427	23.395	.00275	364.3	472.479	20.196	70
75	18.945	.0528	.0422	23.680	.00223	448.6	493.041	20.821	75
80	23.050	.0434	.0418	23.915	.00181	551.2	511.116	21.372	80
85	28.044	.0357	.0415	24.109	.00148	676.1	526.938	21.857	85
90	34.119	.0293	.0412	24.267	.00121	828.0	540.737	22.283	90
95	41.511	.0241	.0410	24.398	.000987	1013	552.731	22.655	95
100	50.505	.0198	.0408	24.505	.000808	1238	563.125	22.980	100
∞	∞	0	.04	25	0	∞	625	25	∞

5% **End-of-Period Compound Interest Factors** 5%

	Single Pa	yment		Uniform I	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.050	.9524	1.0500	.952	1.0000	1.000	0	0	1
2	1.103	.9070	.5378	1.859	.4878	2.050	.907	.488	2
3	1.158	.8638	.3672	2.723	.3172	3.153	2.635	.967	3
4	1.216	.8227	.2820	3.546	.2320	4.310	5.103	1.439	4
5	1.276	.7835	.2310	4.329	.1810	5.526	8.237	1.903	5
6	1.340	.7462	.1970	5.076	.1470	6.802	11.968	2.358	6
7	1.407	.7107	.1728	5.786	.1228	8.142	16.232	2.805	7
8	1.477	.6768	.1547	6.463	.1047	9.549	20.970	3.245	8
9	1.551	.6446	.1407	7.108	.0907	11.027	26.127	3.676	9
10	1.629	.6139	.1295	7.722	.0795	12.578	31.652	4.099	10
11	1.710	.5847	.1204	8.306	.0704	14.207	37.499	4.514	11
12	1.796	.5568	.1128	8.863	.0628	15.917	43.624	4.922	12
13	1.886	.5303	.1065	9.394	.0565	17.713	49.988	5.322	13
14	1.980	.5051	.1010	9.899	.0510	19.599	56.554	5.713	14
15	2.079	.4810	.0963	10.380	.0463	21.579	63.288	6.097	15
16	2.183	.4581	.0923	10.838	.0423	23.657	70.160	6.474	16
17	2.292	.4363	.0887	11.274	.0387	25.840	77.140	6.842	17
18	2.407	.4155	.0855	11.690	.0355	28.132	84.204	7.203	18
19	2.527	.3957	.0827	12.085	.0327	30.539	91.328	7.557	19
20	2.653	.3769	.0802	12.462	.0302	33.066	98.488	7.903	20
			.0780						
21	2.786	.3589		12.821	.0280	35.719	105.667	8.242	21
22 23	2.925 3.072	.3418 .3256	.0760 .0741	13.163	.0260 .0241	38.505 41.430	112.846 120.009	8.573 8.897	22 23
24	3.225	.3230	.0725	13.489 13.799	.0241	44.502		9.214	23
25		.2953	.0710	13.799	.0223	47.727	127.140	9.214	25
	3.386						134.228		
26	3.556	.2812	.0696	14.375	.0196	51.113	141.259	9.827	26
27	3.733	.2678	.0683	14.643	.0183	54.669	148.223	10.122	27
28	3.920	.2551	.0671	14.898	.0171	58.403	155.110	10.411	28
29	4.116	.2429	.0660	15.141	.0160	62.323	161.913	10.694	29
30	4.322	.2314	.0651	15.372	.0151	66.439	168.623	10.969	30
31	4.538	.2204	.0641	15.593	.0141	70.761	175.233	11.238	31
32	4.765	.2099	.0633	15.803	.0133	75.299	181.739	11.501	32
33	5.003	.1999	.0625	16.003	.0125	80.064	188.135	11.757	33
34	5.253	.1904	.0618	16.193	.0118	85.067	194.417	12.006	34
35	5.516	.1813	.0611	16.374	.0111	90.320	200.581	12.250	35
40	7.040	.1420	.0583	17.159	.00828	120.8	229.545	13.377	40
45	8.985	.1113	.0563	17.774	.00626	159.7	255.315	14.364	45
50	11.467	.0872	.0548	18.256	.00478	209.3	277.915	15.223	50
55	14.636	.0683	.0537	18.633	.00367	272.7	297.510	15.966	55
60	18.679	.0535	.0528	18.929	.00283	353.6	314.343	16.606	60
65	23.840	.0419	.0522	19.161	.00219	456.8	328.691	17.154	65
70	30.426	.0329	.0517	19.343	.00170	588.5	340.841	17.621	70
75	38.833	.0258	.0513	19.485	.00132	756.7	351.072	18.018	75
80	49.561	.0202	.0510	19.596	.00103	971.2	359.646	18.353	80
85	63.254	.0158	.0508	19.684	.000803	1245	366.801	18.635	85
90	80.730	.0124	.0506	19.752	.000627	1595	372.749	18.871	90
95	103.0	.00971	.0505	19.806	.000490	2041	377.677	19.069	95
100	131.5	.00760	.0504	19.848	.000383	2610	381.749	19.234	100
∞	∞	0	.05	20	0	∞	400	20	∞

	Single Pa	yment		Uniform I	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.060	.9434	1.0600	.943	1.0000	1.000	0	0	1
2	1.124	.8900	.5454	1.833	.4854	2.060	.890	.485	2
3	1.191	.8396	.3741	2.673	.3141	3.184	2.569	.961	3
4	1.262	.7921	.2886	3.465	.2286	4.375	4.946	1.427	4
5	1.338	.7473	.2374	4.212	.1774	5.637	7.935	1.884	5
6	1.419	.7050	.2034	4.917	.1434	6.975	11.459	2.330	6
7	1.504	.6651	.1791	5.582	.1191	8.394	15.450	2.768	7
8	1.594	.6274	.1610	6.210	.1010	9.897	19.842	3.195	8
9	1.689	.5919	.1470	6.802	.0870	11.491	24.577	3.613	9
10	1.791	.5584	.1359	7.360	.0759	13.181	29.602	4.022	10
11	1.898	.5268	.1268	7.887	.0668	14.972	34.870	4.421	11
12	2.012	.4970	.1193	8.384	.0593	16.870	40.337	4.811	12
13	2.133	.4688	.1130	8.853	.0530	18.882	45.963	5.192	13
14	2.261	.4423	.1076	9.295	.0476	21.015	51.713	5.564	14
15	2.397	.4173	.1030	9.712	.0430	23.276	57.555	5.926	15
16	2.540	.3936	.0990	10.106	.0390	25.673	63.459	6.279	16
17	2.693	.3714	.0954	10.477	.0354	28.213	69.401	6.624	17
18	2.854	.3503	.0924	10.828	.0324	30.906	75.357	6.960	18
19	3.026	.3305	.0896	11.158	.0296	33.760	81.306	7.287	19
20	3.207	.3118	.0872	11.470	.0272	36.786	87.230	7.605	20
21	3.400	.2942	.0850	11.764	.0250	39.993	93.114	7.915	21
22	3.604	.2775	.0830	12.042	.0230	43.392	98.941	8.217	22
23	3.820	.2618	.0813	12.303	.0213	46.996	104.701	8.510	23
24	4.049	.2470	.0797	12.550	.0197	50.816	110.381	8.795	24
25	4.292	.2330	.0782	12.783	.0182	54.865	115.973	9.072	25
26	4.549	.2198	.0769	13.003	.0169	59.156	121.468	9.341	26
27	4.822	.2074	.0757	13.211	.0157	63.706	126.860	9.603	27
28	5.112	.1956	.0746	13.406	.0146	68.528	132.142	9.857	28
29	5.418	.1846	.0736	13.591	.0136	73.640	137.310	10.103	29
30	5.743	.1741	.0726	13.765	.0126	79.058	142.359	10.342	30
31	6.088	.1643	.0718	13.929	.0118	84.802	147.286	10.574	31
32	6.453	.1550	.0710	14.084	.0110	90.890	152.090	10.799	32
33	6.841	.1462	.0703	14.230	.0103	97.343	156.768	11.017	33
34	7.251	.1379	.0696	14.368	.00960	104.2	161.319	11.228	34
35	7.686	.1301	.0690	14.498	.00897	111.4	165.743	11.432	35
40	10.286	.0972	.0665	15.046	.00646	154.8	185.957	12.359	40
45	13.765	.0727	.0647	15.456	.00470	212.7	203.110	13.141	45
50	18.420	.0543	.0634	15.762	.00344	290.3	217.457	13.796	50
55	24.650	.0406	.0625	15.991	.00254	394.2 522.1	229.322	14.341	55 60
60	32.988	.0303	.0619	16.161	.00188	533.1	239.043	14.791	
65	44.145	.0227	.0614	16.289	.00139	719.1	246.945	15.160	65
70 75	59.076	.0169	.0610	16.385	.00103	967.9	253.327	15.461	70
75	79.057	.0126	.0608	16.456	.000769	1301	258.453	15.706	75
80 85	105.8 141.6	.00945 .00706	.0606 .0604	16.509 16.549	.000573	1747	262.549 265.810	15.903	80 85
85					.000427	2343		16.062	85
90	189.5	.00528	.0603	16.579	.000318	3141	268.395	16.189	90
95	253.5	.00394	.0602	16.601	.000238	4209	270.437	16.290	95
100	339.3	.00295	.0602	16.618 16.667	.000177	5638	272.047	16.371	100
∞	∞	0	.06	10.007	0	∞	277.778	16.667	∞

7% **End-of-Period Compound Interest Factors** 7%

	Single Pa	yment		Uniform	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.070	.9346	1.0700	.935	1.0000	1.000	0	0	1
2	1.145	.8734	.5531	1.808	.4831	2.070	.873	.483	2
3	1.225	.8163	.3811	2.624	.3111	3.215	2.506	.955	3
4	1.311	.7629	.2952	3.387	.2252	4.440	4.795	1.416	4
5	1.403	.7130	.2439	4.100	.1739	5.751	7.647	1.865	5
6	1.501	.6663	.2098	4.767	.1398	7.153	10.978	2.303	6
7	1.606	.6227	.1856	5.389	.1156	8.654	14.715	2.730	7
8	1.718	.5820	.1675	5.971	.0975	10.260	18.789	3.147	8
9	1.838	.5439	.1535	6.515	.0835	11.978	23.140	3.552	9
10	1.967	.5083	.1424	7.024	.0724	13.816	27.716	3.946	10
11	2.105	.4751	.1334	7.499	.0634	15.784	32.466	4.330	11
12	2.252	.4440	.1259	7.943	.0559	17.888	37.351	4.703	12
13	2.410	.4150	.1197	8.358	.0497	20.141	42.330	5.065	13
14	2.579	.3878	.1143	8.745	.0443	22.550	47.372	5.417	14
15	2.759	.3624	.1098	9.108	.0398	25.129	52.446	5.758	15
16	2.952	.3387	.1059	9.447	.0359	27.888	57.527	6.090	16
17	3.159	.3166	.1024	9.763	.0324	30.840	62.592	6.411	17
18	3.380	.2959	.0994	10.059	.0294	33.999	67.622	6.722	18
19	3.617	.2765	.0968	10.336	.0268	37.379	72.599	7.024	19
20	3.870	.2584	.0944	10.594	.0244	40.995	77.509	7.316	20
21	4.141	.2415	.0923	10.836	.0223	44.865	82.339	7.599	21
22	4.430	.2257	.0904	11.061	.0204	49.006	87.079	7.872	22
23	4.741	.2109	.0887	11.272	.0187	53.436	91.720	8.137	23
24	5.072	.1971	.0872	11.469	.0172	58.177	96.255	8.392	24
25	5.427	.1842	.0858	11.654	.0158	63.249	100.676	8.639	25
26	5.807	.1722	.0846	11.826	.0146	68.676	104.981	8.877	26
27	6.214	.1609	.0834	11.987	.0134	74.484	109.166	9.107	27
28	6.649	.1504	.0824	12.137	.0124	80.698	113.226	9.329	28
29	7.114	.1406	.0814	12.278	.0114	87.347	117.162	9.543	29
30	7.612	.1314	.0806	12.409	.0106	94.461	120.972	9.749	30
31	8.145	.1228	.0798	12.532	.00980	102.1	124.655	9.947	31
32	8.715	.1147	.0791	12.647	.00907	110.2	128.212	10.138	32
33	9.325	.1072	.0784	12.754	.00841	118.9	131.643	10.322	33
34	9.978	.1002	.0778	12.854	.00780	128.3	134.951	10.499	34
35	10.677	.0937	.0772	12.948	.00723	138.2	138.135	10.669	35
40	14.974	.0668	.0750	13.332	.00501	199.6	152.293	11.423	40
45	21.002	.0476	.0735	13.606	.00350	285.7	163.756	12.036	45
50	29.457	.0339	.0725	13.801	.00246	406.5	172.905	12.529	50
55	41.315	.0242	.0717	13.940	.00174	575.9	180.124	12.921	55
60	57.946	.0173	.0712	14.039	.00123	813.5	185.768	13.232	60
65	81.273	.0123	.0709	14.110	.000872	1147	190.145	13.476	65
70 75	114.0	.00877	.0706	14.160	.000620	1614	193.519	13.666	70
75	159.9	.00625	.0704	14.196	.000441	2270	196.104	13.814	75
80	224.2	.00446	.0703 .0702	14.222	.000314	3189	198.075	13.927 14.015	80
85	314.5	.00318		14.240	.000223	4479	199.572		85
90	441.1	.00227	.0702	14.253	.000159	6287	200.704	14.081	90
95	618.7	.00162	.0701	14.263	.000113	8824	201.558	14.132	95
100	867.7	.00115	.0701	14.269	.0000808	12382	202.200	14.170	100
∞	∞	0	.07	14.286	0	∞	204.082	14.286	∞

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8% End-of-Period Compound Interest Factors 8%

	Single Payment			Uniform	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.080	.9259	1.0800	.926	1.0000	1.000	0	0	1
2	1.166	.8573	.5608	1.783	.4808	2.080	.857	.481	2
3	1.260	.7938	.3880	2.577	.3080	3.246	2.445	.949	3
4 5	1.360 1.469	.7350 .6806	.3019 .2505	3.312 3.993	.2219 .1705	4.506 5.867	4.650 7.372	1.404 1.846	4 5
6	1.587	.6302	.2163	4.623	.1363	7.336	10.523	2.276	6
7	1.714	.5835	.1921	5.206	.1303	8.923	10.525	2.276	7
8	1.851	.5403	.1740	5.747	.0940	10.637	17.806	3.099	8
9	1.999	.5002	.1601	6.247	.0801	12.488	21.808	3.491	9
10	2.159	.4632	.1490	6.710	.0690	14.487	25.977	3.871	10
11	2.332	.4289	.1401	7.139	.0601	16.645	30.266	4.240	11
12	2.518	.3971	.1327	7.536	.0527	18.977	34.634	4.596	12
13	2.720	.3677	.1265	7.904	.0465	21.495	39.046	4.940	13
14	2.937	.3405	.1213	8.244	.0413	24.215	43.472	5.273	14
15	3.172	.3152	.1168	8.559	.0368	27.152	47.886	5.594	15
16	3.426	.2919	.1130	8.851	.0330	30.324	52.264	5.905	16
17	3.700	.2703	.1096	9.122	.0296	33.750	56.588	6.204	17
18 19	3.996 4.316	.2502 .2317	.1067 .1041	9.372 9.604	.0267 .0241	37.450 41.446	60.843 65.013	6.492 6.770	18 19
20	4.661	.2145	.1041	9.818	.0241	45.762	69.090	7.037	20
21	5.034	.1987	.0998	10.017	.0198	50.423	73.063	7.294	21
22	5.437	.1839	.0980	10.017	.0180	55.457	76.926	7.294	22
23	5.871	.1703	.0964	10.371	.0164	60.893	80.673	7.779	23
24	6.341	.1577	.0950	10.529	.0150	66.765	84.300	8.007	24
25	6.848	.1460	.0937	10.675	.0137	73.106	87.804	8.225	25
26	7.396	.1352	.0925	10.810	.0125	79.954	91.184	8.435	26
27	7.988	.1252	.0914	10.935	.0114	87.351	94.439	8.636	27
28	8.627	.1159	.0905	11.051	.0105	95.339	97.569	8.829	28
29	9.317	.1073	.0896	11.158	.00962	104.0	100.574	9.013	29
30	10.063	.0994	.0888	11.258	.00883	113.3	103.456	9.190	30
31	10.868	.0920	.0881	11.350	.00811	123.3	106.216	9.358	31
32 33	11.737 12.676	.0852 .0789	.0875 .0869	11.435 11.514	.00745 .00685	134.2 146.0	108.857	9.520 9.674	32 33
34	13.690	.0730	.0863	11.514	.00630	158.6	111.382 113.792	9.821	34
35	14.785	.0676	.0858	11.655	.00580	172.3	116.092	9.961	35
40	21.725	.0460	.0839	11.925	.00386	259.1	126.042	10.570	40
45	31.920	.0313	.0826	12.108	.00259	386.5	133.733	11.045	45
50	46.902	.0213	.0817	12.233	.00174	573.8	139.593	11.411	50
55	68.914	.0145	.0812	12.319	.00118	848.9	144.006	11.690	55
60	101.3	.00988	.0808	12.377	.000798	1253	147.300	11.902	60
65	148.8	.00672	.0805	12.416	.000541	1847	149.739	12.060	65
70	218.6	.00457	.0804	12.443	.000368	2720	151.533	12.178	70
75	321.2	.00311	.0802	12.461	.000250	4003	152.845	12.266	75
80 85	472.0 693.5	.00212 .00144	.0802	12.474 12.482	.000170 .000116	5887 8656	153.800 154.492	12.330 12.377	80 85
90	1019	.000981	.0801	12.482	.000110	12724	154.492	12.377	90
90 95	1019 1497	.000981	.0801	12.488	.0000786	18702	154.993	12.412	90 95
100	2200	.000455	.0800	12.494	.0000333	27485	155.611	12.455	100
∞	∞	0	.08	12.5	0	∞	156.25	12.5	∞

9% **End-of-Period Compound Interest Factors** 9%

	Single P	ayment		Uniform	Payment Series	s	Arithmeti		
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.090	.9174	1.0900	.917	1.0000	1.000	0	0	1
2	1.188	.8417	.5685	1.759	.4785	2.090	.842	.478	2
3	1.295	.7722	.3951	2.531	.3051	3.278	2.386	.943	3
4	1.412	.7084	.3087	3.240	.2187	4.573	4.511	1.393	4
5	1.539	.6499	.2571	3.890	.1671	5.985	7.111	1.828	5
6	1.677	.5963	.2229	4.486	.1329	7.523	10.092	2.250	6
7	1.828	.5470	.1987	5.033	.1087	9.200	13.375	2.657	7
8	1.993	.5019	.1807	5.535	.0907	11.028	16.888	3.051	8
9	2.172	.4604	.1668	5.995	.0768	13.021	20.571	3.431	9
10	2.367	.4224	.1558	6.418	.0658	15.193	24.373	3.798	10
11	2.580	.3875	.1469	6.805	.0569	17.560	28.248	4.151	11
12	2.813	.3555	.1397	7.161	.0497	20.141	32.159	4.491	12
13	3.066	.3262	.1336	7.487	.0436	22.953	36.073	4.818	13
14	3.342	.2992	.1284	7.786	.0384	26.019	39.963	5.133	14
15	3.642	.2745	.1241	8.061	.0341	29.361	43.807	5.435	15
16	3.970	.2519	.1203	8.313	.0303	33.003	47.585	5.724	16
17	4.328	.2311	.1170	8.544	.0270	36.974	51.282	6.002	17
18	4.717	.2120	.1142	8.756	.0242	41.301	54.886	6.269	18
19	5.142	.1945	.1117	8.950	.0217	46.018	58.387	6.524	19
20	5.604	.1784	.1095	9.129	.0195	51.160	61.777	6.767	20
21	6.109	.1637	.1076	9.292	.0176	56.765	65.051	7.001	21
22	6.659	.1502	.1059	9.442	.0159	62.873	68.205	7.223	22
23	7.258	.1378	.1044	9.580	.0144	69.532	71.236	7.436	23 24
24 25	7.911 8.623	.1264 .1160	.1030 .1018	9.707 9.823	.0130 .0118	76.790 84.701	74.143 76.926	7.638 7.832	25
26	9.399	.1064	.1007	9.929	.01072	93.3	79.586	8.016	26
27 28	10.245	.0976 .0895	.0997 .0989	10.027	.00973	102.7	82.124	8.191 8.357	27 28
28 29	11.167 12.172	.0893	.0989	10.116 10.198	.00885 .00806	113.0 124.1	84.542 86.842	8.515	29
30	13.268	.0754	.0973	10.198	.00734	136.3	89.028	8.666	30
31	14.462	.0691	.0967	10.274	.00669	149.6	91.102	8.808	31
32	15.763	.0634	.0961	10.343	.00610	164.0	93.069	8.944	32
33	17.182	.0582	.0956	10.464	.00556	179.8	94.931	9.072	33
34	18.728	.0534	.0951	10.518	.00508	197.0	96.693	9.193	34
35	20.414	.0490	.0946	10.567	.00464	215.7	98.359	9.308	35
40	31.409	.0318	.0930	10.757	.00296	337.9	105.376	9.796	40
45	48.327	.0207	.0919	10.737	.00190	525.9	110.556	10.160	45
50	74.358	.0134	.0912	10.962	.00123	815.1	114.325	10.430	50
55	114.4	.00874	.0908	11.014	.00079	1260	117.036	10.626	55
60	176.0	.00568	.0905	11.048	.00051	1945	118.968	10.768	60
65	270.8	.00369	.0903	11.070	.000334	2998	120.334	10.870	65
70	416.7	.00240	.0902	11.070	.000334	4619	121.294	10.943	70
75	641.2	.00156	.0901	11.094	.000141	7113	121.965	10.994	75
80	986.6	.00101	.0901	11.100	.0000913	10951	122.431	11.030	80
85	1518	.000659	.0901	11.104	.0000593	16855	122.753	11.055	85
90	2336	.000428	.0900	11.106	.0000386	25939	122.976	11.073	90
95	3593	.000428	.0900	11.108	.0000350	39917	123.129	11.085	95
100	5529	.000181	.0900	11.109	.0000163	61423	123.234	11.093	100
∞	∞	0	.09	11.111	0	∞	123.457	11.111	∞

	Single Pa	yment		Uniform	Payment Serie	es	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.100	.9091	1.1000	.909	1.0000	1.000	0	0	1
2	1.210	.8264	.5762	1.736	.4762	2.100	.826	.476	2
3	1.331	.7513	.4021	2.487	.3021	3.310	2.329	.937	3
4	1.464	.6830	.3155	3.170	.2155	4.641	4.378	1.381	4
5	1.611	.6209	.2638	3.791	.1638	6.105	6.862	1.810	5
6	1.772	.5645	.2296	4.355	.1296	7.716	9.684	2.224	6
7	1.949	.5132	.2054	4.868	.1054	9.487	12.763	2.622	7
8	2.144	.4665	.1874	5.335	.0874	11.436	16.029	3.004	8
9	2.358	.4241	.1736	5.759	.0736	13.579	19.421	3.372	9
10	2.594	.3855	.1627	6.145	.0627	15.937	22.891	3.725	10
11	2.853	.3505	.1540	6.495	.0540	18.531	26.396	4.064	11
12	3.138	.3186	.1468	6.814	.0468	21.384	29.901	4.388	12
13	3.452	.2897	.1408	7.103	.0408	24.523	33.377	4.699	13
14	3.797	.2633	.1357	7.367	.0357	27.975	36.800	4.996	14
15	4.177	.2394	.1315	7.606	.0315	31.772	40.152	5.279	15
16	4.595	.2176	.1278	7.824	.0278	35.950	43.416	5.549	16
17	5.054	.1978	.1247	8.022	.0247	40.545	46.582	5.807	17
18	5.560	.1799	.1219	8.201	.0219	45.599	49.640	6.053	18
19	6.116	.1635	.1195	8.365	.0195	51.159	52.583	6.286	19
20	6.727	.1486	.1175	8.514	.0175	57.275	55.407	6.508	20
21	7.400	.1351	.1156	8.649	.0156	64.002	58.110	6.719	21
22	8.140	.1228	.1140	8.772	.0140	71.403	60.689	6.919	22
23	8.954	.1117	.1126	8.883	.0126	79.543	63.146	7.108	23
24	9.850	.1015	.1113	8.985	.0113	88.497	65.481	7.288	24
25	10.835	.0923	.1102	9.077	.0102	98.347	67.696	7.458	25
26	11.918	.0839	.1092	9.161	.00916	109.2	69.794	7.619	26
27	13.110	.0763	.1083	9.237	.00826	121.1	71.777	7.770	27
28	14.421	.0693	.1075	9.307	.00745	134.2	73.650	7.914	28
29	15.863	.0630	.1067	9.370	.00673	148.6	75.415	8.049	29
30	17.449	.0573	.1061	9.427	.00608	164.5	77.077	8.176	30
31	19.194	.0521	.1055	9.479	.00550	181.9	78.640	8.296	31
32	21.114	.0474	.1050	9.526	.00497	201.1	80.108	8.409	32
33	23.225	.0431	.1045	9.569	.00450	222.3	81.486	8.515	33
34	25.548	.0391	.1041	9.609	.00407	245.5	82.777	8.615	34
35	28.102	.0356	.1037	9.644	.00369	271.0	83.987	8.709	35
40	45.259	.0221	.1023	9.779	.00226	442.6	88.953	9.096	40
45	72.890	.0137	.1014	9.863	.00139	718.9	92.454	9.374	45
50	117.4	.00852	.1009	9.915	.00086	1164	94.889	9.570	50
55	189.1	.00529	.1005	9.947	.00053	1881	96.562	9.708	55
60	304.5	.00328	.1003	9.967	.00033	3035	97.701	9.802	60
65	490.4	.00204	.1002	9.980	.00020	4894	98.471	9.867	65
70	789.7	.00127	.1001	9.987	.00013	7887	98.987	9.911	70
75	1272	.00079	.1001	9.992	.000079	12709	99.332	9.941	75
80	2048	.00049	.1000	9.995	.000049	20474	99.561	9.961	80
85	3299	.00030	.1000	9.997	.000030	32980	99.712	9.974	85
90	5313	.00019	.1000	9.998	.000019	53120	99.812	9.983	90
95	8557	.00012	.1000	9.999	.000012	85557	99.877	9.989	95
100	13781	.00007	.1000	9.999	.000007	137796	99.920	9.993	100
∞	∞	0	.10	10	0	∞	100	10	∞

11% End-of-Period Compound Interest Factors 11%

	Single Payment			Uniform	s	Arithmetic Gradient			
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.110	.9009	1.1100	.901	1.0000	1.000	0	0	1
2	1.232	.8116	.5839	1.713	.4739	2.110	.812	.474	2
3	1.368	.7312	.4092	2.444	.2992	3.342	2.274	.931	3
4	1.518	.6587	.3223	3.102	.2123	4.710	4.250	1.370	4
5	1.685	.5935	.2706	3.696	.1606	6.228	6.624	1.792	5
6	1.870	.5346	.2364	4.231	.1264	7.913	9.297	2.198	6
7	2.076	.4817	.2122	4.712	.1022	9.783	12.187	2.586	7
8	2.305	.4339	.1943	5.146	.0843	11.859	15.225	2.958	8
9	2.558	.3909	.1806	5.537	.0706	14.164	18.352	3.314	9
10	2.839	.3522	.1698	5.889	.0598	16.722	21.522	3.654	10
11	3.152	.3173	.1611	6.207	.0511	19.561	24.695	3.979	11
12	3.498	.2858	.1540	6.492	.0440	22.713	27.839	4.288	12
13	3.883	.2575	.1482	6.750	.0382	26.212	30.929	4.582	13
14	4.310	.2320	.1432	6.982	.0332	30.095	33.945	4.862	14
15	4.785	.2090	.1391	7.191	.0291	34.405	36.871	5.127	15
16	5.311	.1883	.1355	7.379	.0255	39.190	39.695	5.379	16
17	5.895	.1696	.1325	7.549	.0225	44.501	42.409	5.618	17
18	6.544	.1528	.1298	7.702	.0198	50.396	45.007	5.844	18
19	7.263	.1377	.1276	7.839	.0176	56.939	47.486	6.057	19
20	8.062	.1240	.1256	7.963	.0156	64.203	49.842	6.259	20
21	8.949	.1117	.1238	8.075	.0138	72.265	52.077	6.449	21
22	9.934	.1007	.1223	8.176	.0123	81.214	54.191	6.628	22
23	11.026	.0907	.1210	8.266	.0110	91.148	56.186	6.797	23
24	12.239	.0817	.1198	8.348	.00979	102.2	58.066	6.956	24
25	13.585	.0736	.1187	8.422	.00874	114.4	59.832	7.104	25
26	15.080	.0663	.1178	8.488	.00781	128.0	61.490	7.244	26
27	16.739	.0597	.1170	8.548	.00699	143.1	63.043	7.375	27
28	18.580	.0538	.1163	8.602	.00626	159.8	64.497	7.498	28
29 30	20.624 22.892	.0485 .0437	.1156 .1150	8.650 8.694	.00561 .00502	178.4 199.0	65.854 67.121	7.613 7.721	29 30
31	25.410	.0394	.1145	8.733	.00451	221.9	68.302	7.821	31
32 33	28.206 31.308	.0355 .0319	.1140	8.769 8.801	.00404 .00363	247.3 275.5	69.401	7.915 8.002	32 33
33 34	34.752	.0288	.1136 .1133	8.829	.00326	306.8	70.423 71.372	8.002	34
35	38.575	.0259	.1129	8.855	.00320	341.6	72.254	8.159	35
40	65.001	.0154	.1117	8.951	.00273	581.8	75.779	8.466	40
45	109.5	.00913	.1117	9.008	.00172	986.6	78.179 78.155	8.466 8.676	45
50	184.6	.00542	.1106	9.008	.000599	1669	79.734	8.819	50
55	311.0	.00342	.1104	9.042	.000355	2818	80.771	8.913	55
60	524.1	.00191	.1104	9.074	.000333	4755	81.446	8.976	60
65	883.1	.00131	.1101	9.081	.000125	8019	81.882	9.017	65
70	883.1 1488	.00113	.1101	9.081	.000125	13518	82.161	9.017	70
75	2507	.000399	.1100	9.083	.0000740	22785	82.340	9.044	75
80	4225	.000377	.1100	9.089	.0000437	38401	82.453	9.072	80
85	7120	.000140	.1100	9.090	.0000250	64714	82.524	9.079	85
90	11997	.000083	.1100	9.090	.0000092	109053	82.570	9.083	90
95	20215	.000049	.1100	9.090	.0000092	183768	82.598	9.085	95
100	34064	.000049	.1100	9.090	.0000034	309665	82.616	9.088	100
∞	∞	0	.11	9.091	0	∞	82.645	9.091	∞

	Single Payment			Uniform	Payment Serie	Arithmet			
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.120	.8929	1.1200	.893	1.0000	1.000	0	0	1
2	1.254	.7972	.5917	1.690	.4717	2.120	.797	.472	2
3	1.405	.7118	.4163	2.402	.2963	3.374	2.221	.925	3
4	1.574	.6355	.3292	3.037	.2092	4.779	4.127	1.359	4
5	1.762	.5674	.2774	3.605	.1574	6.353	6.397	1.775	5
6	1.974	.5066	.2432	4.111	.1232	8.115	8.930	2.172	6
7	2.211	.4523	.2191	4.564	.0991	10.089	11.644	2.551	7
8	2.476	.4039	.2013	4.968	.0813	12.300	14.471	2.913	8
9	2.773	.3606	.1877	5.328	.0677	14.776	17.356	3.257	9
10	3.106	.3220	.1770	5.650	.0570	17.549	20.254	3.585	10
11	3.479	.2875	.1684	5.938	.0484	20.655	23.129	3.895	11
12	3.896	.2567	.1614	6.194	.0414	24.133	25.952	4.190	12
13	4.363	.2292	.1557	6.424	.0357	28.029	28.702	4.468	13
14	4.887	.2046	.1509	6.628	.0309	32.393	31.362	4.732	14
15	5.474	.1827	.1468	6.811	.0268	37.280	33.920	4.980	15
16	6.130	.1631	.1434	6.974	.0234	42.753	36.367	5.215	16
17	6.866	.1456	.1405	7.120	.0205	48.884	38.697	5.435	17
18	7.690	.1300	.1379	7.250	.0179	55.750	40.908	5.643	18
19	8.613	.1161	.1358	7.366	.0158	63.440	42.998	5.838	19
20	9.646	.1037	.1339	7.469	.0139	72.052	44.968	6.020	20
21	10.804	.0926	.1322	7.562	.0122	81.699	46.819	6.191	21
22	12.100	.0826	.1308	7.562	.0108	92.503	48.554	6.351	22
23	13.552	.0738	.1296	7.043	.0096	104.603	50.178	6.501	23
24	15.179	.0659	.1285	7.718	.0096	118.155	51.693	6.641	24
25	17.000	.0588	.1275	7.784	.0085	133.334	53.105	6.771	25
26	19.040	.0525	.1267	7.896	.00665	150.3	54.418	6.892	26
27	21.325	.0469	.1259	7.943	.00590	169.4	55.637	7.005	27
28	23.884	.0419	.1252	7.984	.00524	190.7	56.767	7.110	28
29	26.750	.0374	.1247	8.022	.00466	214.6	57.814	7.207	29
30	29.960	.0334	.1241	8.055	.00414	241.3	58.782	7.297	30
31	33.555	.0298	.1237	8.085	.00369	271.3	59.676	7.381	31
32	37.582	.0266	.1233	8.112	.00328	304.8	60.501	7.459	32
33	42.092	.0238	.1229	8.135	.00292	342.4	61.261	7.530	33
34	47.143	.0212	.1226	8.157	.00260	384.5	61.961	7.596	34
35	52.800	.0189	.1223	8.176	.00232	431.7	62.605	7.658	35
40	93.051	.0107	.1213	8.244	.00130	767.1	65.116	7.899	40
45	164.0	.00610	.1207	8.283	.00074	1358	66.734	8.057	45
50	289.0	.00346	.1204	8.304	.00042	2400	67.762	8.160	50
55	509.3	.00196	.1202	8.317	.00024	4236	68.408	8.225	55
60	897.6	.00111	.1201	8.324	.00013	7472	68.810	8.266	60
65	1582	.00063	.1201	8.328	.000076	13174	69.058	8.292	65
70	2788	.00036	.1200	8.330	.000043	23223	69.210	8.308	70
75	4913	.00020	.1200	8.332	.000024	40934	69.303	8.318	75
80	8658	.00012	.1200	8.332	.000014	72146	69.359	8.324	80
85	15259	.000066	.1200	8.333	.0000079	127152	69.393	8.328	85
90	26892	.000037	.1200	8.333	.0000045	224091	69.414	8.330	90
95	47393	.000021	.1200	8.333	.0000015	394931	69.426	8.331	95
100	83522	.000012	.1200	8.333	.0000014	696011	69.434	8.332	100
∞	∞	0	.12	8.333	0	∞	69.444	8.333	∞

13% End-of-Period Compound Interest Factors 13%

1 1.130 .8850 1.1300 .885 1.0000 1.000 0 0 1 2 1.277 .7831 .5995 1.668 .4695 2.130 .783 .469 2 3 1.443 .6931 .4235 2.361 .2935 3.407 2.169 .919 2 4 1.630 .6133 .3362 2.974 .2062 .4850 .4009 1.348 4 5 1.842 .5428 .2843 3.517 .1543 6.480 6.180 1.757 5 6 2.082 .4803 .2502 3.998 .1202 8.323 8.582 2.147 6 2.2353 .4251 .2261 .4233 .0961 10.405 11.132 2.517 7 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.2869 8 9 3.004 .3329 .1949 5.132 .0649 </th <th></th> <th colspan="2">Single Payment</th> <th></th> <th>Uniform I</th> <th>Payment Series</th> <th>6</th> <th>Arithmet</th> <th>ic Gradient</th> <th></th>		Single Payment			Uniform I	Payment Series	6	Arithmet	ic Gradient	
2 1.277 .7831 .5995 1.668 .4695 2.130 .783 .469 2.235 3 1.443 .6931 .4235 2.361 .2935 3.407 2.169 .919 3.3 4 1.630 .6133 3362 2.2974 .2062 4.850 4.009 1.348 4 5 1.842 .5428 .2843 3.517 1.1543 6.480 6.180 1.757 5 6 2.082 .4803 .2502 3.998 1.102 8.323 8.582 2.147 6 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 5 10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2667 .1758	N	Amount Factor	Worth Factor	Recovery Factor	Worth Factor	Fund Factor	Amount Factor	Worth Factor	Payment Factor	N
3 1.443 .6931 4.235 2.361 .2935 3.407 2.169 .919 2.361 5 1.842 .5428 .2843 3.517 .1543 .6480 .6180 1.757 5 6 2.082 .4803 .2502 3.998 .1202 8.323 8.582 2.147 6 7 2.353 .4251 .2261 4.423 .0961 10.405 11.132 2.517 6 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 5 10 3.395 .2946 .1843 5.426 .0543 18.420 19.08 3.516 1 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .1807 .1588	1	1.130	.8850	1.1300	.885	1.0000	1.000	0	0	1
4 1.630 .6133 .3362 2.974 .2062 4.850 4.009 1.348 4 5 1.842 .5428 .2843 3.517 .1543 6.480 6.180 1.757 6 6 2.082 .4803 .2502 3.998 .1202 8.323 8.582 2.147 6 7 2.353 .4251 .2261 4.423 .0961 10.405 11.132 2.517 7 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 1 10 .3395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 16 11 .3.836 .2607 .1758 5.687 .0458 21.814 21.687 .3813 11 12 4.335 .307 .1690		1.277	.7831	.5995		.4695	2.130	.783	.469	2
5 1.842 .5428 .2843 3.517 .1543 6.480 6.180 1.757 5.5 6 2.082 .4803 .2502 3.998 .1202 8.323 8.582 2.147 7 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 6 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 .25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 2.9985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547<			.6931	.4235	2.361	.2935		2.169	.919	3
6 2.082 .4803 .2502 3.998 .1202 8.323 8.582 2.147 6 7 2.353 .4251 .2261 4.423 .0961 10.405 11.132 2.517 7 8 2.658 .3762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 5 10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2667 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 </td <td></td> <td>1.630</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>4.009</td> <td></td> <td>4</td>		1.630						4.009		4
7 2.353 .4251 .2261 4.423 .0961 10.405 11.132 2.517 7.78 8 2.658 .3762 .2084 4.799 .0784 12.7577 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 9 10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1547 6.462 .0247 40.417 31.262 4.837 15 15 6.254 .1599 <td< td=""><td>5</td><td>1.842</td><td>.5428</td><td>.2843</td><td>3.517</td><td>.1543</td><td>6.480</td><td>6.180</td><td>1.757</td><td>5</td></td<>	5	1.842	.5428	.2843	3.517	.1543	6.480	6.180	1.757	5
8 2.658 3.762 .2084 4.799 .0784 12.757 13.765 2.869 8 9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 9 10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 2307 .1690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1418 .1	6	2.082	.4803	.2502	3.998	.1202	8.323	8.582	2.147	6
9 3.004 .3329 .1949 5.132 .0649 15.416 16.428 3.201 5.91 10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252	7	2.353	.4251	.2261	4.423	.0961	10.405	11.132	2.517	7
10 3.395 .2946 .1843 5.426 .0543 18.420 19.080 3.516 10 11 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 25.650 24.224 4.004 42 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 <	8	2.658	.3762	.2084	4.799	.0784	12.757	13.765	2.869	8
111 3.836 .2607 .1758 5.687 .0458 21.814 21.687 3.813 11 12 4.335 .2307 .1690 5.918 .0390 .25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 .9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981	9	3.004	.3329	.1949	5.132	.0649	15.416	16.428	3.201	9
12 4.335 .2307 1.690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 18 20 11.523 .0868 .1424	10	3.395	.2946	.1843	5.426	.0543	18.420	19.080	3.516	10
12 4.335 .2307 1.690 5.918 .0390 25.650 24.224 4.094 12 13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 13 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 18 20 11.523 .0868 .1424	11	3.836	.2607	.1758	5.687	.0458	21.814	21.687	3.813	11
13 4.898 .2042 .1634 6.122 .0334 29.985 26.674 4.357 12 14 5.535 .1807 .1587 6.302 .0287 34.883 29.023 4.605 14 15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 19 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768	12		.2307	.1690		.0390		24.224		12
15 6.254 .1599 .1547 6.462 .0247 40.417 31.262 4.837 15 16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 18 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768 .1408 7.102 .0108 92.470 42.221 5.945 21 22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601	13	4.898	.2042	.1634	6.122	.0334	29.985	26.674	4.357	13
16 7.067 .1415 .1514 6.604 .0214 46.672 33.384 5.055 16 17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 19 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768 .1408 7.102 .0108 92.470 42.221 5.945 21 22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0552	14	5.535	.1807	.1587	6.302	.0287	34.883	29.023	4.605	14
17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 19 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768 .1408 7.102 .0108 92.470 42.221 5.945 21 22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0532 .1373 7.283 .00731 136.8 46.196 6.343 24 25 21.231 .0417	15	6.254	.1599	.1547	6.462	.0247	40.417	31.262	4.837	15
17 7.986 .1252 .1486 6.729 .0186 53.739 35.388 5.259 17 18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 19 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768 .1408 7.102 .0108 92.470 42.221 5.945 21 22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0532 .1373 7.283 .00731 136.8 46.196 6.343 24 25 21.231 .0417	16	7.067	.1415	.1514	6.604	.0214	46.672	33,384	5.055	16
18 9.024 .1108 .1462 6.840 .0162 61.725 37.271 5.449 18 19 10.197 .0981 .1441 6.938 .0141 70.749 39.037 5.627 15 20 11.523 .0868 .1424 7.025 .0124 80.947 40.685 5.792 20 21 13.021 .0768 .1408 7.102 .0108 92.470 42.221 5.945 21 22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0532 .1373 7.283 .00731 136.8 46.196 6.343 24 25 21.231 .0471 .1357 7.372 .00565 176.9 48.369 6.561 26 23.991 .0417 .1350 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>17</td>										17
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22 14.714 .0680 .1395 7.170 .00948 105.5 43.649 6.088 22 23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0532 .1373 7.283 .00731 136.8 46.196 6.343 24 25 21.231 .0471 .1364 7.330 .00643 155.6 47.326 6.457 25 26 23.991 .0417 .1357 7.372 .00565 176.9 48.369 6.561 26 27 27.109 .0369 .1350 7.409 .00498 200.8 49.328 6.658 27 28 30.633 .0326 .1344 7.441 .00439 227.9 50.209 6.747 28 29 34.616 .0289 .1339 7.470 .00387 258.6 51.018 6.830 29 30 39.116 .0256 .1334 7.496 .00341 293.2 51.759 6.905 30	21	13.021	.0768	.1408	7.102	.0108	92.470	42.221	5.945	21
23 16.627 .0601 .1383 7.230 .00832 120.2 44.972 6.220 23 24 18.788 .0532 .1373 7.283 .00731 136.8 46.196 6.343 24 25 21.231 .0471 .1364 7.330 .00643 155.6 47.326 6.457 25 26 23.991 .0417 .1357 7.372 .00565 176.9 48.369 6.561 26 27 27.109 .0369 .1350 7.409 .00498 200.8 49.328 6.658 27 28 30.633 .0326 .1344 7.441 .00439 227.9 50.209 6.747 28 29 34.616 .0289 .1339 7.470 .00387 258.6 51.018 6.830 29 30 39.116 .0256 .1334 7.496 .00341 293.2 51.759 6.905 30 31 44.201 .0226 .1330 7.518 .00301 332.3 52.438 6.975 31								1		22
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	∞	∞	U	.13	7.692	0	∞	59.172	7.692	∞

Compound Present Amount Factor Factor	14 /0	Single Pa	vment			Payment Series		Arithmet	ic Gradient	14 /0
2 1,300 7,695 6,6073 1,647 4,673 2,140 7,69 4,67 3 1,482 6,750 4307 2,322 2,907 3,440 2,119 9,13 4 1,689 5,921 3,432 2,914 2,032 4,921 3,896 1,337 5 1,925 5,194 2,913 3,433 1,513 6,610 5,973 1,740 6 2,195 4,556 2,572 3,889 1,172 8,536 8,251 2,122 7 2,502 3,996 2,332 4,288 0,932 1,0730 10,649 2,483 8 2,853 3,506 2,156 4,639 0,0756 13,233 13,103 2,825 9 3,252 3,075 2,022 4,946 0,622 16,085 15,563 3,146 11 4,226 2,366 1,834 5,453 0,044 23,045 20,357 3,733 12 <t< th=""><th>N</th><th>Compound Amount Factor</th><th>Present Worth Factor</th><th>Recovery Factor</th><th>Present Worth Factor</th><th>Sinking Fund Factor</th><th>Compound Amount Factor</th><th>Present Worth Factor</th><th>Uniform Payment Factor</th><th>N</th></t<>	N	Compound Amount Factor	Present Worth Factor	Recovery Factor	Present Worth Factor	Sinking Fund Factor	Compound Amount Factor	Present Worth Factor	Uniform Payment Factor	N
3 1.482 .6750 .4307 2.322 2.907 3.440 2.119 .913 4 1.689 .5921 .3432 2.914 .2032 4.921 3.896 1.337 5 1.925 .5194 .2913 3.433 .1513 6.610 5.973 1.740 6 2.195 .4556 .2572 3.889 .1172 8.536 8.251 2.122 7 2.502 .3996 .2332 4.288 .0932 10.730 10.649 2.483 8 2.853 .3506 .2156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 .2022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 .5216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12	1	1.140	.8772	1.1400	.877	1.0000	1.000	0	0	1
4 1.689 .5921 .3432 2.914 .2032 4.921 3.896 1.337 5 1.925 .5194 .2913 3.433 .1513 6.610 5.973 1.740 6 2.195 .4556 .2572 3.889 .1172 8.536 8.251 2.122 7 2.502 .3996 .2332 4.288 .0932 10.730 10.649 2.483 8 2.853 .3506 .2156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 .2022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 5.216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12 4.818 .2076 .1767 5.660 .0367 27.271 22.640 4.000 13	2	1.300	.7695	.6073	1.647	.4673	2.140	.769	.467	2
5 1.925 .5194 .2913 3.433 .1513 6.610 5.973 1.740 6 2.195 .4556 .2572 3.889 .1172 8.536 8.251 2.122 7 2.502 .3996 .2332 4.288 .0932 10.730 10.649 2.483 8 2.853 .3506 .2156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 .2022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 5.216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12 4.818 .2076 .1767 .5660 .0367 27.271 22.640 4.000 13 5.492 .1821 .1712 5.842 .0312 32.089 24.825 4.249 14	3	1.482	.6750	.4307			3.440	2.119	.913	3
6 2.195 .4556 2.2572 3.889 .1172 8.536 8.251 2.122 7 2.502 3996 2332 4.288 .0932 10.730 10.649 2.483 8 2.853 .3506 2.156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 2.022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 5.216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12 4.818 .2076 .1767 5.660 .0367 27.271 22.640 4.000 13 5.492 .1821 .1712 5.842 .0312 32.089 24.825 4.249 14 6.261 .1597 .1666 6.002 .0266 37.581 26.901 4.482 15 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>4</td>										4
7 2.502 .3996 2.332 4.288 .0932 10.730 10.649 2.483 8 2.853 .3506 2.156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 2.022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 5.216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12 4.818 .2076 .1767 5.660 .0367 27.271 22.640 4.000 13 5.492 .1821 .1712 5.842 .0312 32.089 24.825 4.249 14 6.261 .1597 .1666 6.002 .0266 37.581 26.901 4.482 15 7.138 .1401 .1628 6.142 .0228 43.842 28.862 4.699 1	5		.5194	.2913	3.433	.1513		5.973	1.740	5
8 2.853 .3506 .2156 4.639 .0756 13.233 13.103 2.825 9 3.252 .3075 .2022 4.946 .0622 16.085 15.563 3.146 10 3.707 .2697 .1917 5.216 .0517 19.337 17.991 3.449 11 4.226 .2366 .1834 5.453 .0434 23.045 20.357 3.733 12 4.818 .2076 .1767 5.660 .0367 27.271 22.640 4.000 13 5.492 .1821 .1712 5.842 .0312 32.089 24.825 4.249 14 6.261 .1597 .1666 6.002 .0266 37.581 26.901 4.482 15 7.138 .1401 .1628 6.142 .0228 43.842 28.862 4.699 16 8.137 .1229 .1596 6.265 .0196 50.980 30.706 4.901										6
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16 8.137 .1229 .1596 6.265 .0196 50.980 30.706 4.901 17 9.276 .1078 .1569 6.373 .0169 59.118 32.430 5.089 18 10.575 .0946 .1546 6.467 .0146 68.394 34.038 5.263 19 12.056 .0829 .1527 6.550 .0127 78.969 35.531 5.424 20 13.743 .0728 .1510 6.623 .0110 91.025 36.914 5.573 21 15.668 .0638 .1495 6.687 .00954 104.8 38.190 5.711 22 17.861 .0560 .1483 6.743 .00830 120.4 39.366 5.838 23 20.362 .0491 .1472 6.792 .00723 138.3 40.446 5.955 24 23.212 .0431 .1463 6.835 .00630 158.7 41.437 6.062										15
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23 20.362 .0491 .1472 6.792 .00723 138.3 40.446 5.955 24 23.212 .0431 .1463 6.835 .00630 158.7 41.437 6.062 25 26.462 .0378 .1455 6.873 .00550 181.9 42.344 6.161 26 30.167 .0331 .1448 6.906 .00480 208.3 43.173 6.251 27 34.390 .0291 .1442 6.935 .00419 238.5 43.929 6.334 28 39.204 .0255 .1437 6.961 .00366 272.9 44.618 6.410 29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.652	21	15.668	.0638	.1495	6.687	.00954	104.8	38.190	5.711	21
24 23.212 .0431 .1463 6.835 .00630 158.7 41.437 6.062 25 26.462 .0378 .1455 6.873 .00550 181.9 42.344 6.161 26 30.167 .0331 .1448 6.906 .00480 208.3 43.173 6.251 27 34.390 .0291 .1442 6.935 .00419 238.5 43.929 6.334 28 39.204 .0255 .1437 6.961 .00366 272.9 44.618 6.410 29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652	22	17.861	.0560	.1483	6.743	.00830	120.4	39.366	5.838	22
25 26.462 .0378 .1455 6.873 .00550 181.9 42.344 6.161 26 30.167 .0331 .1448 6.906 .00480 208.3 43.173 6.251 27 34.390 .0291 .1442 6.935 .00419 238.5 43.929 6.334 28 39.204 .0255 .1437 6.961 .00366 272.9 44.618 6.410 29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700	23	20.362	.0491	.1472		.00723	138.3	40.446	5.955	23
26 30.167 .0331 .1448 6.906 .00480 208.3 43.173 6.251 27 34.390 .0291 .1442 6.935 .00419 238.5 43.929 6.334 28 39.204 .0255 .1437 6.961 .00366 272.9 44.618 6.410 29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.782										24
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28 39.204 .0255 .1437 6.961 .00366 272.9 44.618 6.410 29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 <										26
29 44.693 .0224 .1432 6.983 .00320 312.1 45.244 6.479 30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000104 9623 <										27
30 50.950 .0196 .1428 7.003 .00280 356.8 45.813 6.542 31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071										28
31 58.083 .0172 .1425 7.020 .00245 407.7 46.330 6.600 32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										29
32 66.215 .0151 .1421 7.035 .00215 465.8 46.798 6.652 33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										30
33 75.485 .0132 .1419 7.048 .00188 532.0 47.222 6.700 34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										31
34 86.053 .0116 .1416 7.060 .00165 607.5 47.605 6.743 35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										32
35 98.100 .0102 .1414 7.070 .00144 693.6 47.952 6.782 40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										33
40 188.9 .00529 .1407 7.105 .000745 1342 49.238 6.930 45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										34 35
45 363.7 .00275 .1404 7.123 .000386 2591 49.996 7.019 50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										
50 700.2 .00143 .1402 7.133 .000200 4995 50.438 7.071 55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										40
55 1348 .00074 .1401 7.138 .000104 9623 50.691 7.102										45 50
										55
1120										60
∞ ∞ 0 .14 7.143 0 ∞ 51.020 7.143				1						∞

15% End-of-Period Compound Interest Factors 15%

	Single Payment			Uniform I	Arithmetic Gradient				
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.150	.8696	1.1500	.870	1.0000	1.000	0	0	1
2	1.323	.7561	.6151	1.626	.4651	2.150	.756	.465	2
3	1.521	.6575	.4380	2.283	.2880	3.473	2.071	.907	3
4	1.749	.5718	.3503	2.855	.2003	4.993	3.786	1.326	4
5	2.011	.4972	.2983	3.352	.1483	6.742	5.775	1.723	5
6	2.313	.4323	.2642	3.784	.1142	8.754	7.937	2.097	6
7	2.660	.3759	.2404	4.160	.0904	11.067	10.192	2.450	7
8	3.059	.3269	.2229	4.487	.0729	13.727	12.481	2.781	8
9	3.518	.2843	.2096	4.772	.0596	16.786	14.755	3.092	9
10	4.046	.2472	.1993	5.019	.0493	20.304	16.979	3.383	10
11	4.652	.2149	.1911	5.234	.0411	24.349	19.129	3.655	11
12	5.350	.1869	.1845	5.421	.0345	29.002	21.185	3.908	12
13	6.153	.1625	.1791	5.583	.0291	34.352	23.135	4.144	13
14	7.076	.1413	.1747	5.724	.0247	40.505	24.972	4.362	14
15	8.137	.1229	.1710	5.847	.0210	47.580	26.693	4.565	15
16	9.358	.1069	.1679	5.954	.0179	55.717	28.296	4.752	16
17	10.761	.0929	.1654	6.047	.0154	65.075	29.783	4.925	17
18	12.375	.0808	.1632	6.128	.0132	75.836	31.156	5.084	18
19	14.232	.0703	.1613	6.198	.0113	88.212	32.421	5.231	19
20	16.367	.0611	.1598	6.259	.00976	102.4	33.582	5.365	20
21	18.822	.0531	.1584	6.312	.00842	118.8	34.645	5.488	21
22	21.645	.0462	.1573	6.359	.00727	137.6	35.615	5.601	22
23	24.891	.0402	.1563	6.399	.00628	159.3	36.499	5.704	23
24	28.625	.0349	.1554	6.434	.00543	184.2	37.302	5.798	24
25	32.919	.0304	.1547	6.464	.00470	212.8	38.031	5.883	25
26	37.857	.0264	.1541	6.491	.00407	245.7	38.692	5.961	26
27	43.535	.0230	.1535	6.514	.00353	283.6	39.289	6.032	27
28	50.066	.0200	.1531	6.534	.00306	327.1	39.828	6.096	28
29	57.575	.0174	.1527	6.551	.00265	377.2	40.315	6.154	29
30	66.212	.0151	.1523	6.566	.00230	434.7	40.753	6.207	30
31	76.144	.0131	.1520	6.579	.00200	501.0	41.147	6.254	31
32	87.565	.0114	.1517	6.591	.00173	577.1	41.501	6.297	32
33	100.7	.00993	.1515	6.600	.00150	664.7	41.818	6.336	33
34	115.8	.00864	.1513	6.609	.00131	765.4	42.103	6.371	34
35	133.2	.00751	.1511	6.617	.00113	881.2	42.359	6.402	35
40	267.9	.00373	.1506	6.642	.000562	1779	43.283	6.517	40
45	538.8	.00373	.1503	6.654	.000302	3585	43.805	6.583	45
50	1084	.00092	.1503	6.661	.000279	7218	44.096	6.620	50
55	2180	.00046	.1501	6.664	.000159	14524	44.256	6.641	55
60	4384	.00023	.1500	6.665	.000034	29220	44.343	6.653	60
∞	∞	0	.15	6.667	0	∞	44.444	6.667	∞

	Single Pa	yment		Uniform I	Payment Series	S	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.160	.8621	1.1600	.862	1.0000	1.000	0	0	1
2	1.346	.7432	.6230	1.605	.4630	2.160	.743	.463	2
3	1.561	.6407	.4453	2.246	.2853	3.506	2.024	.901	3
4	1.811	.5523	.3574	2.798	.1974	5.066	3.681	1.316	4
5	2.100	.4761	.3054	3.274	.1454	6.877	5.586	1.706	5
6	2.436	.4104	.2714	3.685	.1114	8.977	7.638	2.073	6
7	2.826	.3538	.2476	4.039	.0876	11.414	9.761	2.417	7
8	3.278	.3050	.2302	4.344	.0702	14.240	11.896	2.739	8
9	3.803	.2630	.2171	4.607	.0571	17.519	14.000	3.039	9
10	4.411	.2267	.2069	4.833	.0469	21.321	16.040	3.319	10
11	5.117	.1954	.1989	5.029	.0389	25.733	17.994	3.578	11
12	5.936	.1685	.1924	5.197	.0324	30.850	19.847	3.819	12
13	6.886	.1452	.1872	5.342	.0272	36.786	21.590	4.041	13
14	7.988	.1252	.1829	5.468	.0229	43.672	23.217	4.246	14
15	9.266	.1079	.1794	5.575	.0194	51.660	24.728	4.435	15
16	10.748	.0930	.1764	5.668	.0164	60.925	26.124	4.609	16
17	12.468	.0802	.1740	5.749	.0140	71.673	27.407	4.768	17
18	14.463	.0691	.1719	5.818	.0119	84.141	28.583	4.913	18
19	16.777	.0596	.1701	5.877	.0101	98.603	29.656	5.046	19
20	19.461	.0514	.1687	5.929	.00867	115.4	30.632	5.167	20
21	22.574	.0443	.1674	5.973	.00742	134.8	31.518	5.277	21
22	26.186	.0382	.1664	6.011	.00635	157.4	32.320	5.377	22
23	30.376	.0329	.1654	6.044	.00545	183.6	33.044	5.467	23
24	35.236	.0284	.1647	6.073	.00467	214.0	33.697	5.549	24
25	40.874	.0245	.1640	6.097	.00401	249.2	34.284	5.623	25
26	47.414	.0211	.1634	6.118	.00345	290.1	34.811	5.690	26
27	55.000	.0211	.1630	6.136	.00343	337.5	35.284	5.750	27
28	63.800	.0162	.1625	6.152	.00255	392.5	35.707	5.804	28
29	74.009	.0137	.1623	6.166	.00233	456.3	36.086	5.853	29
30	85.850	.0133	.1619	6.177	.00219	530.3	36.423	5.896	30
					.00162				
31 32	99.586	.0100 .00866	.1616 .1614	6.187 6.196	.00162	616.2 715.7	36.725 36.993	5.936 5.971	31 32
	115.5								
33	134.0	.00746	.1612	6.203	.00120	831.3	37.232	6.002	33
34 35	155.4 180.3	.00643 .00555	.1610 .1609	6.210 6.215	.00104 .000892	965.3 1121	37.444 37.633	6.030 6.055	34 35
40	378.7	.00264	.1604	6.233	.000424	2361	38.299	6.144	40
45	795.4	.00126	.1602	6.242	.000201	4965	38.660	6.193	45
50	1671	.00060	.1601	6.246	.000096	10436	38.852	6.220	50
55	3509	.00028	.1600	6.248	.000046	21925	38.953	6.234	55
60	7370	.00014	.1600	6.249	.000022	46058	39.006	6.242	60
∞	∞	0	.16	6.250	0	∞	39.063	6.250	∞

17% **End-of-Period Compound Interest Factors** 17%

Amount Factor Worth Factor Recovery Factor Worth Factor Fund Factor Amount Factor We Factor N F/P P/F A/P P/A A/F F/A II 1 1.170 .8547 1.1700 .855 1.0000 1.000 0 2 1.369 .7305 .6308 1.585 .4608 2.170 3 1.602 .6244 .4526 2.210 .2826 3.539 1 4 1.874 .5337 .3645 2.743 .1945 5.141 3 5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	resent Worth actor P/G 0 .731 1.979 3.580 5.405 7.354 9.353 1.346	Uniform Payment Factor A/G 0 .461 .896 1.305 1.689 2.049	4 5
1 1.170 .8547 1.1700 .855 1.0000 1.000 0 2 1.369 .7305 .6308 1.585 .4608 2.170 3 1.602 .6244 .4526 2.210 .2826 3.539 1 4 1.874 .5337 .3645 2.743 .1945 5.141 3 5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	.731 1.979 3.580 5.405 7.354 9.353 1.346	0 .461 .896 1.305 1.689 2.049	1 2 3 4 5
2 1.369 .7305 .6308 1.585 .4608 2.170 3 1.602 .6244 .4526 2.210 .2826 3.539 1 4 1.874 .5337 .3645 2.743 .1945 5.141 3 5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	.731 1.979 3.580 5.405 7.354 9.353 1.346	.461 .896 1.305 1.689 2.049	2 3 4 5
3 1.602 .6244 .4526 2.210 .2826 3.539 1 4 1.874 .5337 .3645 2.743 .1945 5.141 3 5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	1.979 3.580 5.405 7.354 9.353 1.346	.896 1.305 1.689 2.049	3 4 5
4 1.874 .5337 .3645 2.743 .1945 5.141 3 5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	3.580 5.405 7.354 9.353 1.346	1.305 1.689 2.049	4 5
5 2.192 .4561 .3126 3.199 .1426 7.014 5 6 2.565 .3898 .2786 3.589 .1086 9.207 7 7 3.001 .3332 .2549 3.922 .0849 11.772 9	5.405 7.354 9.353 1.346	1.689 2.049	5
6 2.565 .3898 .2786 3.589 .1086 9.207 7 3.001 .3332 .2549 3.922 .0849 11.772 9	7.354 9.353 1.346	2.049	
7 3.001 .3332 .2549 3.922 .0849 11.772 9	9.353 1.346		
	1.346		6
		2.385	7
8 3.511 .2848 .2377 4.207 .0677 14.773 11		2.697	8
9 4.108 .2434 .2247 4.451 .0547 18.285 13	3.294	2.987	9
10 4.807 .2080 .2147 4.659 .0447 22.393 15	5.166	3.255	10
11 5.624 .1778 .2068 4.836 .0368 27.200 16	6.944	3.503	11
	8.616	3.732	12
	0.175	3.942	13
	1.618	4.134	14
	2.946	4.310	15
	4.163	4.470	16
	5.272	4.616	17
	6.279	4.749	18
	7.190	4.749	19
	8.013	4.809	20
	8.753	5.076	21
	9.417	5.164	22
	0.011	5.244	23
	0.542	5.315	24
	1.016	5.379	25
	1.438	5.436	26
	1.813	5.487	27
	2.146	5.533	28
	2.441	5.574	29
30 111.1 .00900 .1715 5.829 .00154 647.4 32	2.702	5.610	30
31 129.9 .00770 .1713 5.837 .00132 758.5 32	2.932	5.642	31
32 152.0 .00658 .1711 5.844 .00113 888.4 33	3.136	5.670	32
33 177.9 .00562 .1710 5.849 .000961 1040 33	3.316	5.696	33
	3.475	5.718	34
	3.614	5.738	35
	4.097	5.807	40
	4.346	5.844	45
	4.474	5.863	50
	4.538	5.873	55
	4.571	5.877	60
			∞
∞ ∞ 0 .17 5.882 0 ∞ 34	4.602	5.882	(

	Single Payment			Uniform	Payment Series	3	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.180	.8475	1.1800	.847	1.0000	1.000	0	0	1
2	1.392	.7182	.6387	1.566	.4587	2.180	.718	.459	2
3	1.643	.6086	.4599	2.174	.2799	3.572	1.935	.890	3
4	1.939	.5158	.3717	2.690	.1917	5.215	3.483	1.295	4
5	2.288	.4371	.3198	3.127	.1398	7.154	5.231	1.673	5
6	2.700	.3704	.2859	3.498	.1059	9.442	7.083	2.025	6
7	3.185	.3139	.2624	3.812	.0824	12.142	8.967	2.353	7
8	3.759	.2660	.2452	4.078	.0652	15.327	10.829	2.656	8
9	4.435	.2255	.2324	4.303	.0524	19.086	12.633	2.936	9
10	5.234	.1911	.2225	4.494	.0425	23.521	14.352	3.194	10
11	6.176	.1619	.2148	4.656	.0348	28.755	15.972	3.430	11
12	7.288	.1372	.2086	4.793	.0286	34.931	17.481	3.647	12
13	8.599	.1163	.2037	4.910	.0237	42.219	18.877	3.845	13
14	10.147	.0985	.1997	5.008	.0197	50.818	20.158	4.025	14
15	11.974	.0835	.1964	5.092	.0164	60.965	21.327	4.189	15
16	14.129	.0708	.1937	5.162	.0137	72.939	22.389	4.337	16
17	16.672	.0600	.1915	5.222	.0115	87.068	23.348	4.471	17
18	19.673	.0508	.1896	5.273	.00964	103.7	24.212	4.592	18
19	23.214	.0431	.1881	5.316	.00810	123.4	24.988	4.700	19
20	27.393	.0365	.1868	5.353	.00682	146.6	25.681	4.798	20
21	32.324	.0309	.1857	5.384	.00575	174.0	26.300	4.885	21
22	38.142	.0262	.1848	5.410	.00485	206.3	26.851	4.963	22
23	45.008	.0222	.1841	5.432	.00409	244.5	27.339	5.033	23
24	53.109	.0188	.1835	5.451	.00345	289.5	27.772	5.095	24
25	62.669	.0160	.1829	5.467	.00292	342.6	28.155	5.150	25
26	73.949	.0135	.1825	5.480	.00247	405.3	28.494	5.199	26
27	87.260	.0115	.1821	5.492	.00209	479.2	28.791	5.243	27
28	103.0	.00971	.1818	5.502	.00177	566.5	29.054	5.281	28
29	121.5	.00823	.1815	5.510	.00149	669.4	29.284	5.315	29
30	143.4	.00697	.1813	5.517	.00126	790.9	29.486	5.345	30
31	169.2	.00591	.1811	5.523	.00107	934.3	29.664	5.371	31
32	199.6	.00501	.1809	5.528	.000906	1103	29.819	5.394	32
33	235.6	.00425	.1808	5.532	.000767	1303	29.955	5.415	33
34	278.0	.00360	.1806	5.536	.000650	1539	30.074	5.433	34
35	328.0	.00305	.1806	5.539	.000550	1817	30.177	5.449	35
40	750.4	.00133	.1802	5.548	.000240	4163	30.527	5.502	40
45	1717	.000583	.1801	5.552	.000105	9532	30.701	5.529	45
50	3927	.000255	.1800	5.554	.0000458	21813	30.786	5.543	50
55	8985	.000111	.1800	5.555	.0000200	49910	30.827	5.549	55
60	20555	.000049	.1800	5.555	.0000088	114190	30.846	5.553	60
∞	∞	0	.18	5.556	0	∞	30.864	5.556	∞

19% End-of-Period Compound Interest Factors 19%

	ompound Amount Factor F/P	Present Worth Factor <i>P/F</i>	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.190	.8403	1.1900	.840	1.0000	1.000	0	0	1
2	1.416	.7062	.6466	1.547	.4566	2.190	.706	.457	2
3	1.685	.5934	.4673	2.140	.2773	3.606	1.893	.885	3
4	2.005	.4987	.3790	2.639	.1890	5.291	3.389	1.284	4
5	2.386	.4190	.3271	3.058	.1371	7.297	5.065	1.657	5
6	2.840	.3521	.2933	3.410	.1033	9.683	6.826	2.002	6
7	3.379	.2959	.2699	3.706	.0799	12.523	8.601	2.321	7
8	4.021	.2487	.2529	3.954	.0629	15.902	10.342	2.615	8
9	4.785	.2090	.2402	4.163	.0502	19.923	12.014	2.886	9
10	5.695	.1756	.2305	4.339	.0405	24.709	13.594	3.133	10
11	6.777	.1476	.2229	4.486	.0329	30.404	15.070	3.359	11
12	8.064	.1240	.2169	4.611	.0269	37.180	16.434	3.564	12
13	9.596	.1042	.2121	4.715	.0221	45.244	17.684	3.751	13
14	11.420	.0876	.2082	4.802	.0182	54.841	18.823	3.920	14
15	13.590	.0736	.2051	4.876	.0151	66.261	19.853	4.072	15
16	16.172	.0618	.2025	4.938	.0125	79.850	20.781	4.209	16
17	19.244	.0520	.2004	4.990	.0104	96.022	21.612	4.331	17
18	22.901	.0437	.1987	5.033	.00868	115.3	22.354	4.441	18
19	27.252	.0367	.1972	5.070	.00724	138.2	23.015	4.539	19
20	32.429	.0308	.1960	5.101	.00605	165.4	23.601	4.627	20
21	38.591	.0259	.1951	5.127	.00505	197.8	24.119	4.705	21
22	45.923	.0218	.1942	5.149	.00423	236.4	24.576	4.773	22
23	54.649	.0183	.1935	5.167	.00354	282.4	24.979	4.834	23
24	65.032	.0154	.1930	5.182	.00297	337.0	25.333	4.888	24
25	77.388	.0129	.1925	5.195	.00249	402.0	25.643	4.936	25
26	92.092	.0109	.1921	5.206	.00209	479.4	25.914	4.978	26
27	109.6	.00912	.1917	5.215	.00175	571.5	26.151	5.015	27
28	130.4	.00767	.1915	5.223	.00147	681.1	26.358	5.047	28
29	155.2	.00644	.1912	5.229	.00123	811.5	26.539	5.075	29
30	184.7	.00541	.1910	5.235	.00103	966.7	26.696	5.100	30
31	219.8	.00455	.1909	5.239	.000869	1151	26.832	5.121	31
32	261.5	.00382	.1907	5.243	.000729	1371	26.951	5.140	32
33	311.2	.00321	.1906	5.246	.000612	1633	27.054	5.157	33
34	370.3	.00270	.1905	5.249	.000514	1944	27.143	5.171	34
	440.7	.00227	.1904	5.251	.000432	2314	27.220	5.184	35
40 1	052	.000951	.1902	5.258	.000181	5530	27.474	5.225	40
	2510	.000398	.1901	5.261	.0000757	13203	27.595	5.245	45
	989	.000167	.1900	5.262	.0000317	31515	27.652	5.255	50
	292	.000070	.1900	5.263	.0000133	75214	27.679	5.259	55
60 34	105	.000029	.1900	5.263	.0000056	179495	27.691	5.261	60
∞	∞	0	.19	5.263	0	∞	27.701	5.263	∞

	Single Pa	ayment		Uniform	Payment Serie	s	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor <i>A/F</i>	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.200	.8333	1.2000	.833	1.0000	1.000	0	0	1
2	1.440	.6944	.6545	1.528	.4545	2.200	.694	.455	2
3	1.728	.5787	.4747	2.106	.2747	3.640	1.852	.879	3
4	2.074	.4823	.3863	2.589	.1863	5.368	3.299	1.274	4
5	2.488	.4019	.3344	2.991	.1344	7.442	4.906	1.641	5
6	2.986	.3349	.3007	3.326	.1007	9.930	6.581	1.979	6
7	3.583	.2791	.2774	3.605	.0774	12.916	8.255	2.290	7
8	4.300	.2326	.2606	3.837	.0606	16.499	9.883	2.576	8
9	5.160	.1938	.2481	4.031	.0481	20.799	11.434	2.836	9
10	6.192	.1615	.2385	4.192	.0385	25.959	12.887	3.074	10
11	7.430	.1346	.2311	4.327	.0311	32.150	14.233	3.289	11
12	8.916	.1122	.2253	4.439	.0253	39.581	15.467	3.484	12
13	10.699	.0935	.2206	4.533	.0206	48.497	16.588	3.660	13
14 15	12.839	.0779 .0649	.2169 .2139	4.611 4.675	.0169 .0139	59.196	17.601 18.509	3.817	14 15
	15.407		1			72.035		3.959	
16	18.488	.0541	.2114	4.730	.0114	87.442	19.321	4.085	16
17 18	22.186 26.623	.0451 .0376	.2094 .2078	4.775 4.812	.00944 .00781	105.9 128.1	20.042 20.680	4.198 4.298	17 18
19	31.948	.0376	.2078	4.812	.00781	154.7	21.244	4.298	19
20	38.338	.0261	.2054	4.870	.00536	186.7	21.739	4.464	20
21	46.005	.0217	.2044	4.891	.00444	225.0	22.174	4.533	21
22	55.206	.0181	.2037	4.909	.00369	271.0	22.555	4.594	22
23	66.247	.0151	.2031	4.925	.00307	326.2	22.887	4.647	23
24	79.497	.0126	.2025	4.937	.00255	392.5	23.176	4.694	24
25	95.396	.0105	.2021	4.948	.00212	472.0	23.428	4.735	25
26	114.5	.00874	.2018	4.956	.00176	567.4	23.646	4.771	26
27	137.4	.00728	.2015	4.964	.00147	681.9	23.835	4.802	27
28	164.8	.00607	.2012	4.970	.00122	819.2	23.999	4.829	28
29	197.8	.00506	.2010	4.975	.00102	984.1	24.141	4.853	29
30	237.4	.00421	.2008	4.979	.000846	1182	24.263	4.873	30
31	284.9	.00351	.2007	4.982	.000705	1419	24.368	4.891	31
32	341.8	.00293	.2006	4.985	.000587	1704	24.459	4.906	32
33	410.2	.00244	.2005	4.988	.000489	2046	24.537	4.919	33
34	492.2	.00203	.2004	4.990	.000407	2456	24.604	4.931	34
35	590.7	.00169	.2003	4.992	.000339	2948	24.661	4.941	35
40	1470	.000680	.2001	4.997	.000136	7344	24.847	4.973	40
45	3657	.000273	.2001	4.999	.0000547	18281	24.932	4.988	45
50	9100	.000110	.2000	4.999	.0000220	45497	24.970	4.995	50
55	22645	.000044	.2000	5.000	.0000088	113219	24.987	4.998	55
60	56348	.000018	.2000	5.000	.0000035	281733	24.994	4.999	60
∞	∞	0	.20	5	0	∞	25	5	∞

25 % End-of-Period Compound Interest Factors 25 %

	Single Pa	ayment		Uniform	Payment Series	s	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor <i>A/F</i>	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.250	.8000	1.2500	.800	1.0000	1.000	0	0	1
2	1.563	.6400	.6944	1.440	.4444	2.250	.640	.444	2
3	1.953	.5120	.5123	1.952	.2623	3.813	1.664	.852	3
4	2.441	.4096	.4234	2.362	.1734	5.766	2.893	1.225	4
5	3.052	.3277	.3718	2.689	.1218	8.207	4.204	1.563	5
6	3.815	.2621	.3388	2.951	.0888	11.259	5.514	1.868	6
7	4.768	.2097	.3163	3.161	.0663	15.073	6.773	2.142	7
8	5.960	.1678	.3004	3.329	.0504	19.842	7.947	2.387	8
9	7.451	.1342	.2888	3.463	.0388	25.802	9.021	2.605	9
10	9.313	.1074	.2801	3.571	.0301	33.253	9.987	2.797	10
11	11.642	.0859	.2735	3.656	.0235	42.566	10.846	2.966	11
12	14.552	.0687	.2684	3.725	.0184	54.208	11.602	3.115	12
13	18.190	.0550	.2645	3.780	.0145	68.760	12.262	3.244	13
14	22.737	.0440	.2615	3.824	.0115	86.949	12.833	3.356	14
15	28.422	.0352	.2591	3.859	.0091	109.687	13.326	3.453	15
16	35.527	.0281	.2572	3.887	.0072	138.109	13.748	3.537	16
17	44.409	.0225	.2558	3.910	.00576	173.6	14.108	3.608	17
18	55.511	.0180	.2546	3.928	.00459	218.0	14.415	3.670	18
19	69.389	.0144	.2537	3.942	.00366	273.6	14.674	3.722	19
20	86.736	.0115	.2529	3.954	.00292	342.9	14.893	3.767	20
21	108.420	.0092	.2523	3.963	.00233	429.7	15.078	3.805	21
22	135.525	.0074	.2519	3.970	.00186	538.1	15.233	3.836	22
23	169.407	.0059	.2515	3.976	.00148	673.6	15.362	3.863	23
24	211.758	.0047	.2512	3.981	.00119	843.0	15.471	3.886	24
25	264.698	.0038	.2509	3.985	.000948	1055	15.562	3.905	25
26	330.9	.00302	.2508	3.988	.000758	1319	15.637	3.921	26
27	413.6	.00242	.2506	3.990	.000606	1650	15.700	3.935	27
28	517.0	.00193	.2505	3.992	.000485	2064	15.752	3.946	28
29	646.2	.00155	.2504	3.994	.000387	2581	15.796	3.955	29
30	807.8	.00124	.2503	3.995	.000310	3227	15.832	3.963	30
31	1010	.000990	.2502	3.996	.000248	4035	15.861	3.969	31
32	1262	.000792	.2502	3.997	.000198	5045	15.886	3.975	32
33	1578	.000634	.2502	3.997	.000159	6307	15.906	3.979	33
34	1972	.000507	.2501	3.998	.000127	7885	15.923	3.983	34
35	2465	.000406	.2501	3.998	.000101	9857	15.937	3.986	35
40	7523	.000133	.2500	3.999	.0000332	30089	15.977	3.995	40
45	22959	.000044	.2500	4.000	.0000109	91831	15.991	3.998	45
50	70065	.000014	.2500	4.000	.0000036	280256	15.997	3.999	50
∞	∞	0	.25	4	0	∞	16	4	∞

577

30% End-of-Period Compound Interest Factors 30%

	Single Pa	ayment		Uniform I	Payment Series	6	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor <i>A/F</i>	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.300	.7692	1.3000	.769	1.0000	1.000	0	0	1
2	1.690	.5917	.7348	1.361	.4348	2.300	.592	.435	2
3	2.197	.4552	.5506	1.816	.2506	3.990	1.502	.827	3
4	2.856	.3501	.4616	2.166	.1616	6.187	2.552	1.178	4
5	3.713	.2693	.4106	2.436	.1106	9.043	3.630	1.490	5
6	4.827	.2072	.3784	2.643	.0784	12.756	4.666	1.765	6
7	6.275	.1594	.3569	2.802	.0569	17.583	5.622	2.006	7
8	8.157	.1226	.3419	2.925	.0419	23.858	6.480	2.216	8
9	10.604	.0943	.3312	3.019	.0312	32.015	7.234	2.396	9
10	13.786	.0725	.3235	3.092	.0235	42.619	7.887	2.551	10
11	17.922	.0558	.3177	3.147	.0177	56.405	8.445	2.683	11
12	23.298	.0429	.3135	3.190	.0135	74.327	8.917	2.795	12
13	30.288	.0330	.3102	3.223	.0102	97.625	9.314	2.889	13
14	39.374	.0254	.3078	3.249	.00782	127.9	9.644	2.969	14
15	51.186	.0195	.3060	3.268	.00598	167.3	9.917	3.034	15
16	66.542	.0150	.3046	3.283	.00458	218.5	10.143	3.089	16
17	86.504	.0116	.3035	3.295	.00351	285.0	10.328	3.135	17
18	112.5	.00889	.3027	3.304	.00269	371.5	10.479	3.172	18
19	146.2	.00684	.3021	3.311	.00207	484.0	10.602	3.202	19
20	190.0	.00526	.3016	3.316	.00159	630.2	10.702	3.228	20
21	247.1	.00405	.3012	3.320	.00122	820.2	10.783	3.248	21
22	321.2	.00311	.3009	3.323	.000937	1067	10.848	3.265	22
23	417.5	.00239	.3007	3.325	.000720	1388	10.901	3.278	23
24	542.8	.00184	.3006	3.327	.000554	1806	10.943	3.289	24
25	705.6	.00142	.3004	3.329	.000426	2349	10.977	3.298	25
26	917.3	.00109	.3003	3.330	.000327	3054	11.005	3.305	26
27	1193	.000839	.3003	3.331	.000252	3972	11.026	3.311	27
28	1550	.000645	.3002	3.331	.000194	5164	11.044	3.315	28
29	2015	.000496	.3001	3.332	.000149	6715	11.058	3.319	29
30	2620	.000382	.3001	3.332	.000115	8730	11.069	3.322	30
∞	∞	0	.30	3.333	0	∞	11.111	3.333	∞

35% End-of-Period Compound Interest Factors 35%

	Single Pa	ayment		Uniform I	Payment Series	5	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor <i>A/F</i>	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.350	.7407	1.3500	.741	1.0000	1.000	0	0	1
2	1.823	.5487	.7755	1.289	.4255	2.350	.549	.426	2
3	2.460	.4064	.5897	1.696	.2397	4.173	1.362	.803	3
4	3.322	.3011	.5008	1.997	.1508	6.633	2.265	1.134	4
5	4.484	.2230	.4505	2.220	.1005	9.954	3.157	1.422	5
6	6.053	.1652	.4193	2.385	.0693	14.438	3.983	1.670	6
7	8.172	.1224	.3988	2.508	.0488	20.492	4.717	1.881	7
8	11.032	.0906	.3849	2.598	.0349	28.664	5.352	2.060	8
9	14.894	.0671	.3752	2.665	.0252	39.696	5.889	2.209	9
10	20.107	.0497	.3683	2.715	.0183	54.590	6.336	2.334	10
11	27.144	.0368	.3634	2.752	.0134	74.697	6.705	2.436	11
12	36.644	.0273	.3598	2.779	.00982	101.8	7.005	2.520	12
13	49.470	.0202	.3572	2.799	.00722	138.5	7.247	2.589	13
14	66.784	.0150	.3553	2.814	.00532	188.0	7.442	2.644	14
15	90.158	.0111	.3539	2.825	.00393	254.7	7.597	2.689	15
16	121.7	.00822	.3529	2.834	.00290	344.9	7.721	2.725	16
17	164.3	.00609	.3521	2.840	.00214	466.6	7.818	2.753	17
18	221.8	.00451	.3516	2.844	.00158	630.9	7.895	2.776	18
19	299.5	.00334	.3512	2.848	.00117	852.7	7.955	2.793	19
20	404.3	.00247	.3509	2.850	.000868	1152	8.002	2.808	20
21	545.8	.00183	.3506	2.852	.000642	1556	8.038	2.819	21
22	736.8	.00136	.3505	2.853	.000476	2102	8.067	2.827	22
23	994.7	.00101	.3504	2.854	.000352	2839	8.089	2.834	23
24	1343	.000745	.3503	2.855	.000261	3834	8.106	2.839	24
25	1813	.000552	.3502	2.856	.000193	5177	8.119	2.843	25
26	2447	.000409	.3501	2.856	.000143	6989	8.130	2.847	26
27	3304	.000303	.3501	2.856	.000106	9437	8.137	2.849	27
28	4460	.000224	.3501	2.857	.000078	12740	8.143	2.851	28
29	6021	.000166	.3501	2.857	.000058	17200	8.148	2.852	29
30	8129	.000123	.3500	2.857	.000043	23222	8.152	2.853	30
∞	∞	0	.35	2.857	0	∞	8.163	2.857	∞

	Single Pa	ayment		Uniform I	Payment Series		Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.400	.7143	1.4000	.714	1.0000	1.000	0	0	1
2	1.960	.5102	.8167	1.224	.4167	2.400	.510	.417	2
3	2.744	.3644	.6294	1.589	.2294	4.360	1.239	.780	3
4	3.842	.2603	.5408	1.849	.1408	7.104	2.020	1.092	4
5	5.378	.1859	.4914	2.035	.0914	10.946	2.764	1.358	5
6	7.530	.1328	.4613	2.168	.0613	16.324	3.428	1.581	6
7	10.541	.0949	.4419	2.263	.0419	23.853	3.997	1.766	7
8	14.758	.0678	.4291	2.331	.0291	34.395	4.471	1.919	8
9	20.661	.0484	.4203	2.379	.0203	49.153	4.858	2.042	9
10	28.925	.0346	.4143	2.414	.0143	69.814	5.170	2.142	10
11	40.496	.0247	.4101	2.438	.0101	98.739	5.417	2.221	11
12	56.694	.0176	.4072	2.456	.00718	139.2	5.611	2.285	12
13	79.371	.0126	.4051	2.469	.00510	195.9	5.762	2.334	13
14	111.1	.00900	.4036	2.478	.00363	275.3	5.879	2.373	14
15	155.6	.00643	.4026	2.484	.00259	386.4	5.969	2.403	15
16	217.8	.00459	.4018	2.489	.00185	542.0	6.038	2.426	16
17	304.9	.00328	.4013	2.492	.00132	759.8	6.090	2.444	17
18	426.9	.00234	.4009	2.494	.000939	1065	6.130	2.458	18
19	597.6	.00167	.4007	2.496	.000670	1492	6.160	2.468	19
20	836.7	.00120	.4005	2.497	.000479	2089	6.183	2.476	20
21	1171	.000854	.4003	2.498	.000342	2926	6.200	2.482	21
22	1640	.000610	.4002	2.498	.000244	4097	6.213	2.487	22
23	2296	.000436	.4002	2.499	.000174	5737	6.222	2.490	23
24	3214	.000311	.4001	2.499	.000124	8033	6.229	2.493	24
25	4500	.000222	.4001	2.499	.000089	11247	6.235	2.494	25
26	6300	.000159	.4001	2.500	.000064	15747	6.239	2.496	26
27	8820	.000113	.4000	2.500	.000045	22047	6.242	2.497	27
28	12348	.000081	.4000	2.500	.000032	30867	6.244	2.498	28
29	17287	.000058	.4000	2.500	.000023	43214	6.245	2.498	29
30	24201	.000041	.4000	2.500	.000017	60501	6.247	2.499	30
∞	∞	0	.40	2.5	0	∞	6.25	2.5	∞

45% End-of-Period Compound Interest Factors 45%

	Single I	Payment		Uniform	Payment Series	s	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.450	.6897	1.4500	.690	1.0000	1.000	0	0	1
2	2.103	.4756	.8582	1.165	.4082	2.450	.476	.408	2
3	3.049	.3280	.6697	1.493	.2197	4.553	1.132	.758	3
4	4.421	.2262	.5816	1.720	.1316	7.601	1.810	1.053	4
5	6.410	.1560	.5332	1.876	.0832	12.022	2.434	1.298	5
6	9.294	.1076	.5043	1.983	.0543	18.431	2.972	1.499	6
7	13.476	.0742	.4861	2.057	.0361	27.725	3.418	1.661	7
8	19.541	.0512	.4743	2.109	.0243	41.202	3.776	1.791	8
9	28.334	.0353	.4665	2.144	.0165	60.743	4.058	1.893	9
10	41.085	.0243	.4612	2.168	.0112	89.077	4.277	1.973	10
11	59.573	.0168	.4577	2.185	.00768	130.2	4.445	2.034	11
12	86.381	.0116	.4553	2.196	.00527	189.7	4.572	2.082	12
13	125.3	.00798	.4536	2.204	.00362	276.1	4.668	2.118	13
14	181.6	.00551	.4525	2.210	.00249	401.4	4.740	2.145	14
15	263.3	.00380	.4517	2.214	.00172	583.0	4.793	2.165	15
16	381.8	.00262	.4512	2.216	.00118	846.3	4.832	2.180	16
17	553.7	.00181	.4508	2.218	.000814	1228	4.861	2.191	17
18	802.8	.00125	.4506	2.219	.000561	1782	4.882	2.200	18
19	1164	.000859	.4504	2.220	.000387	2585	4.898	2.206	19
20	1688	.000592	.4503	2.221	.000267	3749	4.909	2.210	20
21	2448	.000409	.4502	2.221	.000184	5437	4.917	2.214	21
22	3549	.000282	.4501	2.222	.000127	7884	4.923	2.216	22
23	5146	.000194	.4501	2.222	.0000875	11433	4.927	2.218	23
24	7462	.000134	.4501	2.222	.0000603	16579	4.930	2.219	24
25	10819	.0000924	.4500	2.222	.0000416	24041	4.933	2.220	25
26	15688	.0000637	.4500	2.222	.0000287	34860	4.934	2.221	26
27	22748	.0000440	.4500	2.222	.0000198	50548	4.935	2.221	27
28	32984	.0000303	.4500	2.222	.0000136	73296	4.936	2.221	28
29	47827	.0000209	.4500	2.222	.0000094	106280	4.937	2.222	29
30	69349	.0000144	.4500	2.222	.0000065	154107	4.937	2.222	30
∞	∞	0	.45	2.222	0	∞	4.938	2.222	∞

End-of-Period Compound Interest Factors

50%

	Single F	Payment		Uniform	Payment Series		Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor <i>A/F</i>	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.500	.6667	1.5000	.667	1.0000	1.000	0	0	1
2	2.250	.4444	.9000	1.111	.4000	2.500	.444	.400	2
3	3.375	.2963	.7105	1.407	.2105	4.750	1.037	.737	3
4	5.063	.1975	.6231	1.605	.1231	8.125	1.630	1.015	4
5	7.594	.1317	.5758	1.737	.0758	13.188	2.156	1.242	5
6	11.391	.0878	.5481	1.824	.0481	20.781	2.595	1.423	6
7	17.086	.0585	.5311	1.883	.0311	32.172	2.947	1.565	7
8	25.629	.0390	.5203	1.922	.0203	49.258	3.220	1.675	8
9	38.443	.0260	.5134	1.948	.0134	74.887	3.428	1.760	9
10	57.665	.0173	.5088	1.965	.00882	113.3	3.584	1.824	10
11	86.498	.0116	.5058	1.977	.00585	171.0	3.699	1.871	11
12	129.7	.00771	.5039	1.985	.00388	257.5	3.784	1.907	12
13	194.6	.00514	.5026	1.990	.00258	387.2	3.846	1.933	13
14	291.9	.00343	.5017	1.993	.00172	581.9	3.890	1.952	14
15	437.9	.00228	.5011	1.995	.00114	873.8	3.922	1.966	15
16	656.8	.00152	.5008	1.997	.000762	1312	3.945	1.976	16
17	985.3	.00101	.5005	1.998	.000508	1969	3.961	1.983	17
18	1478	.000677	.5003	1.999	.000339	2954	3.973	1.988	18
19	2217	.000451	.5002	1.999	.000226	4432	3.981	1.991	19
20	3325	.000301	.5002	1.999	.000150	6649	3.987	1.994	20
21	4988	.000200	.5001	2.000	.000100	9974	3.991	1.996	21
22	7482	.000134	.5001	2.000	.0000668	14962	3.994	1.997	22
23	11223	.0000891	.5000	2.000	.0000446	22443	3.996	1.998	23
24	16834	.0000594	.5000	2.000	.0000297	33666	3.997	1.999	24
25	25251	.0000396	.5000	2.000	.0000198	50500	3.998	1.999	25
∞	∞	0	.50	2	0	∞	4	2	∞

60%

End-of-Period Compound Interest Factors

60%

	Single Pa	ayment		Uniform P	ayment Serie	s	Arithmet	ic Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.600	.6250	1.6000	.625	1.0000	1.000	0	0	1
2	2.560	.3906	.9846	1.016	.3846	2.600	.391	.385	2
3	4.096	.2441	.7938	1.260	.1938	5.160	.879	.698	3
4	6.554	.1526	.7080	1.412	.1080	9.256	1.337	.946	4
5	10.486	.0954	.6633	1.508	.0633	15.810	1.718	1.140	5
6	16.777	.0596	.6380	1.567	.0380	26.295	2.016	1.286	6
7	26.844	.0373	.6232	1.605	.0232	43.073	2.240	1.396	7
8	42.950	.0233	.6143	1.628	.0143	69.916	2.403	1.476	8
9	68.719	.0146	.6089	1.642	.00886	112.9	2.519	1.534	9
10	110.0	.00909	.6055	1.652	.00551	181.6	2.601	1.575	10
11	175.9	.00568	.6034	1.657	.00343	291.5	2.658	1.604	11
12	281.5	.00355	.6021	1.661	.00214	467.5	2.697	1.624	12
13	450.4	.00222	.6013	1.663	.00134	748.9	2.724	1.638	13
14	720.6	.00139	.6008	1.664	.000834	1199	2.742	1.647	14
15	1153	.000867	.6005	1.665	.000521	1920	2.754	1.654	15
16	1845	.000542	.6003	1.666	.000325	3073	2.762	1.658	16
17	2951	.000339	.6002	1.666	.000203	4917	2.767	1.661	17
18	4722	.000212	.6001	1.666	.000127	7869	2.771	1.663	18
19	7556	.000132	.6001	1.666	.000079	12591	2.773	1.664	19
20	12089	.000083	.6000	1.667	.000050	20147	2.775	1.665	20
∞	∞	0	.60	1.667	0	∞	2.778	1.667	∞
70%									70%
1	1.700	.5882	1.7000	.588	1.0000	1.000	0	0	1
2	2.890	.3460	1.0704	.934	.3704	2.700	.346	.370	2
3	4.913	.2035	.8789	1.138	.1789	5.590	.753	.662	3
4	8.352	.1197	.7952	1.258	.0952	10.503	1.112	.885	4
5	14.199	.0704	.7530	1.328	.0530	18.855	1.394	1.050	5
6	24.138	.0414	.7303	1.369	.0303	33.054	1.601	1.169	6
7	41.034	.0244	.7175	1.394	.0175	57.191	1.747	1.254	7
8	69.758	.0143	.7102	1.408	.0102	98.225	1.848	1.312	8
9	118.6	.00843	.7060	1.417	.00595	168.0	1.915	1.352	9
10	201.6	.00496	.7035	1.421	.00349	286.6	1.960	1.379	10
11	342.7	.00292	.7020	1.424	.00205	488.2	1.989	1.396	11
12	582.6	.00172	.7012	1.426	.00120	830.9	2.008	1.408	12
13	990.5	.00101	.7007	1.427	.000707	1414	2.020	1.415	13
14	1684	.000594	.7004	1.428	.000416	2404	2.028	1.420	14
15	2862	.000349	.7002	1.428	.000245	4088	2.033	1.423	15
16	4866	.000206	.7001	1.428	.000144	6950	2.036	1.425	16
17	8272	.000200	.7001	1.428	.000144	11816	2.038	1.423	17
18	14063	.000121	.7001	1.428	.000083	20089	2.039	1.427	18
19	23907	.000071	.7000	1.429	.000030	34152	2.040	1.428	19
20	40642	.000042	.7000	1.429	.000027	58059	2.040	1.428	20
									∞
∞	∞	0	.70	1.429	0	∞	2.041	1.429	C

End-of-Period Compound Interest Factors

80%

	Single Pa	ayment		Uniform F	Payment Serie	s	Arithmeti	c Gradient	
N	Compound Amount Factor F/P	Present Worth Factor P/F	Capital Recovery Factor A/P	Present Worth Factor P/A	Sinking Fund Factor A/F	Compound Amount Factor F/A	Present Worth Factor P/G	Uniform Payment Factor A/G	N
1	1.800	.5556	1.8000	.556	1.0000	1.000	0	0	1
2	3.240	.3086	1.1571	.864	.3571	2.800	.309	.357	2
3	5.832	.1715	.9656	1.036	.1656	6.040	.652	.629	3
4	10.498	.0953	.8842	1.131	.0842	11.872	.937	.829	4
5	18.896	.0529	.8447	1.184	.0447	22.370	1.149	.971	5
6	34.012	.0294	.8242	1.213	.0242	41.265	1.296	1.068	6
7	61.222	.0163	.8133	1.230	.0133	75.278	1.394	1.134	7
8	110.2	.00907	.8073	1.239	.00733	136.5	1.458	1.177	8
9	198.4	.00504	.8041	1.244	.00405	246.7	1.498	1.204	9
10	357.0	.00280	.8022	1.246	.00225	445.1	1.523	1.222	10
11	642.7	.00156	.8012	1.248	.00125	802.1	1.539	1.233	11
12	1157	.000864	.8007	1.249	.000692	1445	1.548	1.240	12
13	2082	.000480	.8004	1.249	.000384	2602	1.554	1.244	13
14	3748	.000267	.8002	1.250	.000213	4684	1.557	1.246	14
15	6747	.000148	.8001	1.250	.000119	8432	1.559	1.248	15
∞	∞	0	.80	1.25	0	∞	1.563	1.25	∞
90%									90%
1	1.900	.5263	1.9000	.526	1.0000	1.000	0.	0	1
2	3.610	.2770	1.2448	.803	.3448	2.900	.277	.345	2
3	6.859	.1458	1.0536	.949	.1536	6.510	.569	.599	3
4	13.032	.0767	0.9748	1.026	.0748	13.369	.799	.779	4
5	24.761	.0404	0.9379	1.066	.0379	26.401	.960	.901	5
6	47.046	.0213	0.9195	1.087	.0195	51.162	1.067	.981	6
7	89.387	.0112	0.9102	1.099	.0102	98.208	1.134	1.032	7
8	169.8	.00589	0.9053	1.105	.00533	187.6	1.175	1.064	8
9	322.7	.00310	0.9028	1.108	.00280	357.4	1.200	1.083	9
10	613.1	.00163	0.9015	1.109	.00147	680.1	1.214	1.095	10
∞	∞	0	0.90	1.111	0	∞	1.235	1.111	∞
100%	%								100%
1	2.000	.5000	2.0000	.500	1.0000	1.000	0	0	1
2	4.000	.2500	1.3333	.750	.3333	3.000	.250	.333	2
3	8.000	.1250	1.1429	.875	.1429	7.000	.500	.571	3
4	16.000	.0625	1.0667	.938	.0667	15.000	.688	.733	4
5	32.000	.0313	1.0323	.969	.0323	31.000	.813	.839	5
6	64.000	.0156	1.0159	.984	.0159	63.000	.891	.905	6
7	128.0	.00781	1.0079	.992	.00787	127.0	.938	.945	7
8	256.0	.00391	1.0039	.996	.00392	255.0	.965	.969	8
9	512.0	.00195	1.0020	.998	.00196	511.0	.980	.982	9
10	1024	.00098	1.0010	.999	.00098	1023	.989	.990	10
∞	∞	0	1	1	0	∞	1	1	∞