TABLE 6   Present Value of an Annuity Due of $1

$$PVAD = \left[\frac{1 - \dfrac{1}{(1+i)^n}}{i}\right] \times (1+i)$$

n/i	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	7.0%	8.0%	9.0%	10.0%	11.0%	12.0%	20.0%
1	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000
2	1.99010	1.98522	1.98039	1.97561	1.97087	1.96618	1.86154	1.95694	1.95238	1.94787	1.94340	1.93458	1.92593	1.91743	1.90909	1.90090	1.89286	1.83333
3	2.97040	2.95588	2.94156	2.92742	2.91347	2.89969	2.88609	2.87267	2.85941	2.84632	2.83339	2.80802	2.78326	2.75911	2.73554	2.71252	2.69005	2.52778
4	3.94099	3.91220	3.88388	3.85602	3.82861	3.80164	3.77509	3.74896	3.72325	3.69793	3.67301	3.62432	3.57710	3.53129	3.48685	3.44371	3.40183	3.10648
5	4.90197	4.85438	4.80773	4.76197	4.71710	4.67308	4.62990	4.58753	4.54595	4.50515	4.46511	4.38721	4.31213	4.23972	4.16987	4.10245	4.03735	3.58873
6	5.85343	5.78264	5.71346	5.64583	5.57971	5.51505	5.45182	5.38998	5.32948	5.27028	5.21236	5.10020	4.99271	4.88965	4.79079	4.69590	4.60478	3.99061
7	6.79548	6.69719	6.60143	6.50813	6.41719	6.32855	6.24214	6.15787	6.07569	5.99553	5.91732	5.76654	5.62288	5.48592	5.35526	5.23054	5.11141	4.32551
8	7.72819	7.59821	7.47199	7.34939	7.23028	7.11454	7.00205	6.89270	6.78637	6.68297	6.58238	6.38929	6.20637	6.03295	5.86842	5.71220	5.56376	4.60459
9	8.65168	8.48593	8.32548	8.17014	8.01969	7.87396	7.73274	7.59589	7.46321	7.33457	7.20979	6.97130	6.74664	6.53482	6.33493	6.14612	5.96764	4.83716
10	9.56602	9.36052	9.16224	8.97087	8.78611	8.60769	8.43533	8.26879	8.10782	7.95220	7.80169	7.51523	7.24689	6.99525	6.75902	6.53705	6.32825	5.03097
11	10.47130	10.22218	9.98259	9.75206	9.53020	9.31661	9.11090	8.91272	8.72173	8.53763	8.36009	8.02358	7.71008	7.41766	7.14457	6.88923	6.65022	5.19247
12	11.36763	11.07112	10.78685	10.51421	10.25262	10.00155	9.76048	9.52892	9.30641	9.09254	8.88687	8.49867	8.13896	7.80519	7.49506	7.20652	6.93770	5.32706
13	12.25508	11.90751	11.57534	11.25776	10.95400	10.66333	10.38507	10.11858	9.86325	9.61852	9.38384	8.94269	8.53608	8.16073	7.81369	7.49236	7.19437	5.43922
14	13.13374	12.73153	12.34837	11.98318	11.63496	11.30274	10.98565	10.68285	10.39357	10.11708	9.85268	9.35765	8.90378	8.48690	8.10336	7.74987	7.42355	5.53268
15	14.00370	13.54338	13.10625	12.69091	12.29607	11.92052	11.56312	11.22283	10.89864	10.58965	10.29498	9.74547	9.24424	8.78615	8.36669	7.98187	7.62817	5.61057
16	14.86505	14.34323	13.84926	13.38138	12.93794	12.51741	12.11839	11.73955	11.37966	11.03758	10.71225	10.10791	9.55948	9.06069	8.60608	8.19087	7.81086	5.67547
17	15.71787	15.13126	14.57771	14.05500	13.56110	13.09412	12.65230	12.23402	11.83777	11.46216	11.10590	10.44665	9.85137	9.31256	8.82371	8.37916	7.97399	5.72956
18	16.56225	15.90765	15.29187	14.71220	14.16612	13.65132	13.16567	12.70719	12.27407	11.86461	11.47726	10.76322	10.12164	9.54363	9.02155	8.54879	8.11963	5.77463
19	17.39827	16.67256	15.99203	15.35336	14.75351	14.18968	13.65930	13.15999	12.68959	12.24607	11.82760	11.05909	10.37189	9.75563	9.20141	8.70162	8.24967	5.81219
20	18.22601	17.42617	16.67846	15.97889	15.32380	14.70984	14.13394	13.59329	13.08532	12.60765	12.15812	11.33560	10.60360	9.95011	9.36492	8.83929	8.36578	5.84350
21	19.04555	18.16864	17.35143	16.58916	15.87747	15.21240	14.59033	14.00794	13.46221	12.95038	12.46992	11.59401	10.81815	10.12855	9.51356	8.96333	8.46944	5.86958
25	22.24339	21.03041	19.91393	18.88499	17.93554	17.05837	16.24696	15.49548	14.79864	14.15170	13.55036	12.46933	11.52876	10.70661	9.98474	9.34814	8.78432	5.93710
30	26.06579	24.37608	22.84438	21.45355	20.18845	19.03577	17.98371	17.02189	16.14107	15.33310	14.59072	13.27767	12.15841	11.19828	10.36961	9.65011	9.02181	5.97472
40	33.16303	30.36458	27.90259	25.73034	23.80822	22.10250	20.58448	19.22966	18.01704	16.92866	15.94907	14.26493	12.87858	11.72552	10.75696	9.93567	9.23303	5.99592