

**PRESENT VALUE OF A FUTURE INTEREST: TABLES & CHARTS**

**Table 1**

**20Y Present Value Annuity**

<u>Int RATE</u>	<u>0</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
1	<b>100</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2	100	98.0	97.0	96.0	95.0	94.0	93.0	92.0	91.0	90.0
3	100	96.0	94.1	92.2	90.3	88.4	86.5	84.6	82.8	81.0
4	100	94.1	91.3	88.5	85.7	83.1	80.4	77.9	75.4	72.9
5	100	92.2	88.5	84.9	81.5	78.1	74.8	71.6	68.6	65.6
6	100	90.4	85.9	81.5	77.4	73.4	69.6	65.9	62.4	59.0
7	100	88.6	83.3	78.3	73.5	69.0	64.7	60.6	56.8	53.1
8	100	86.8	80.8	75.1	69.8	64.8	60.2	55.8	51.7	47.8
9	100	85.1	78.4	72.1	66.3	61.0	56.0	51.3	47.0	43.0
10	100	83.4	76.0	69.3	63.0	57.3	52.0	47.2	42.8	38.7
11	100	81.7	73.7	66.5	59.9	53.9	48.4	43.4	38.9	34.9
12	100	80.1	71.5	63.8	56.9	50.6	45.0	40.0	35.4	31.4
13	100	78.5	69.4	61.3	54.0	47.6	41.9	36.8	32.2	28.2
14	100	76.9	67.3	58.8	51.3	44.7	38.9	33.8	29.3	25.4
15	100	75.4	65.3	56.5	48.8	42.1	36.2	31.1	26.7	22.9
16	100	73.9	63.3	54.2	46.3	39.5	33.7	28.6	24.3	20.6
17	100	72.4	61.4	52.0	44.0	37.2	31.3	26.3	22.1	18.5
18	100	70.9	59.6	50.0	41.8	34.9	29.1	24.2	20.1	16.7
19	100	69.5	57.8	48.0	39.7	32.8	27.1	22.3	18.3	15.0
20	100	68.1	56.1	46.0	37.7	30.9	25.2	20.5	16.7	13.5
<b>Gross</b>	<b>2000</b>	<b>1662</b>	<b>1521</b>	<b>1395</b>	<b>1283</b>	<b>1183</b>	<b>1094</b>	<b>1014</b>	<b>943</b>	<b>878</b>
<b>Factor</b>	<b>1.000</b>	<b>0.831</b>	<b>0.760</b>	<b>0.697</b>	<b>0.642</b>	<b>0.592</b>	<b>0.547</b>	<b>0.507</b>	<b>0.471</b>	<b>0.439</b>
1	<b>100</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2	100	98.0	97.0	96.0	95.0	94.0	93.0	92.0	91.0	90.0
3	100	96.0	94.1	92.2	90.3	88.4	86.5	84.6	82.8	81.0
4	100	94.1	91.3	88.5	85.7	83.1	80.4	77.9	75.4	72.9
5	100	92.2	88.5	84.9	81.5	78.1	74.8	71.6	68.6	65.6
6	100	90.4	85.9	81.5	77.4	73.4	69.6	65.9	62.4	59.0
7	100	88.6	83.3	78.3	73.5	69.0	64.7	60.6	56.8	53.1
8	100	86.8	80.8	75.1	69.8	64.8	60.2	55.8	51.7	47.8
9	100	85.1	78.4	72.1	66.3	61.0	56.0	51.3	47.0	43.0
10	100	83.4	76.0	69.3	63.0	57.3	52.0	47.2	42.8	38.7
<b>Gross</b>	<b>1000</b>	<b>915</b>	<b>875</b>	<b>838</b>	<b>803</b>	<b>769</b>	<b>737</b>	<b>707</b>	<b>678</b>	<b>651</b>
<b>Factor</b>	<b>1.000</b>	<b>0.915</b>	<b>0.875</b>	<b>0.838</b>	<b>0.803</b>	<b>0.769</b>	<b>0.737</b>	<b>0.707</b>	<b>0.678</b>	<b>0.651</b>

