

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

**Table 2**

**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	102.0	103.0	104.0	105.0	106.0	107.0	108.0	109.0	110.0
3	100	104.0	106.1	108.2	110.3	112.4	114.5	116.6	118.8	121.0
4	100	106.1	109.3	112.5	115.8	119.1	122.5	126.0	129.5	133.1
5	100	108.2	112.6	117.0	121.6	126.2	131.1	136.0	141.2	146.4
6	100	110.4	115.9	121.7	127.6	133.8	140.3	146.9	153.9	161.1
7	100	112.6	119.4	126.5	134.0	141.9	150.1	158.7	167.7	177.2
8	100	114.9	123.0	131.6	140.7	150.4	160.6	171.4	182.8	194.9
9	100	117.2	126.7	136.9	147.7	159.4	171.8	185.1	199.3	214.4
10	100	119.5	130.5	142.3	155.1	168.9	183.8	199.9	217.2	235.8
11	100	121.9	134.4	148.0	162.9	179.1	196.7	215.9	236.7	259.4
12	100	124.3	138.4	153.9	171.0	189.8	210.5	233.2	258.0	285.3
13	100	126.8	142.6	160.1	179.6	201.2	225.2	251.8	281.3	313.8
14	100	129.4	146.9	166.5	188.6	213.3	241.0	272.0	306.6	345.2
15	100	131.9	151.3	173.2	198.0	226.1	257.9	293.7	334.2	379.7
16	100	134.6	155.8	180.1	207.9	239.7	275.9	317.2	364.2	417.7
17	100	137.3	160.5	187.3	218.3	254.0	295.2	342.6	397.0	459.5
18	100	140.0	165.3	194.8	229.2	269.3	315.9	370.0	432.8	505.4
19	100	142.8	170.2	202.6	240.7	285.4	338.0	399.6	471.7	556.0
20	100	145.7	175.4	210.7	252.7	302.6	361.7	431.6	514.2	611.6
<b>Gross</b>	<b>2000</b>	<b>2430</b>	<b>2687</b>	<b>2978</b>	<b>3307</b>	<b>3679</b>	<b>4100</b>	<b>4576</b>	<b>5116</b>	<b>5727</b>
<b>Factor</b>	<b>1.000</b>	<b>1.215</b>	<b>1.344</b>	<b>1.489</b>	<b>1.653</b>	<b>1.839</b>	<b>2.050</b>	<b>2.288</b>	<b>2.558</b>	<b>2.864</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	102.0	103.0	104.0	105.0	106.0	107.0	108.0	109.0	110.0
3	100	104.0	106.1	108.2	110.3	112.4	114.5	116.6	118.8	121.0
4	100	106.1	109.3	112.5	115.8	119.1	122.5	126.0	129.5	133.1
5	100	108.2	112.6	117.0	121.6	126.2	131.1	136.0	141.2	146.4
6	100	110.4	115.9	121.7	127.6	133.8	140.3	146.9	153.9	161.1
7	100	112.6	119.4	126.5	134.0	141.9	150.1	158.7	167.7	177.2
8	100	114.9	123.0	131.6	140.7	150.4	160.6	171.4	182.8	194.9
9	100	117.2	126.7	136.9	147.7	159.4	171.8	185.1	199.3	214.4
10	100	119.5	130.5	142.3	155.1	168.9	183.8	199.9	217.2	235.8
<b>Gross</b>	<b>1000</b>	<b>1095</b>	<b>1146</b>	<b>1201</b>	<b>1258</b>	<b>1318</b>	<b>1382</b>	<b>1449</b>	<b>1519</b>	<b>1594</b>
<b>Factor</b>	<b>1.000</b>	<b>1.095</b>	<b>1.146</b>	<b>1.201</b>	<b>1.258</b>	<b>1.318</b>	<b>1.382</b>	<b>1.449</b>	<b>1.519</b>	<b>1.594</b>

