

APPENDIX F

SBP/RSFPP COMPOUND INTEREST RATE TABLE
(October 1, 2006 - September 30, 2008)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
1	1.00000	41	43.02679	81	89.27430
2	2.00240	42	44.12985	82	90.48814
3	3.00719	43	45.23556	83	91.70489
4	4.01440	44	46.34392	84	92.92456
5	5.02401	45	47.45493	85	94.14715
6	6.03605	46	48.56860	86	95.37267
7	7.05050	47	49.68494	87	96.60112
8	8.06739	48	50.80395	88	97.83252
9	9.08672	49	51.92565	89	99.06686
10	10.10848	50	53.05003	90	100.30416
11	11.13270	51	54.17710	91	101.54443
12	12.15936	52	55.30688	92	102.78767
13	13.18849	53	56.43936	93	104.03388
14	14.22008	54	57.57455	94	105.28308
15	15.25414	55	58.71247	95	106.53527
16	16.29068	56	59.85310	96	107.79047
17	17.32971	57	60.99647	97	109.04866
18	18.37122	58	62.14258	98	110.30988
19	19.41522	59	63.29144	99	111.57411
20	20.46173	60	64.44304	100	112.84137
21	21.51074	61	65.59741	101	114.11167
22	22.56227	62	66.75454	102	115.38501
23	23.61631	63	67.91444	103	116.66140
24	24.67288	64	69.07712	104	117.94085
25	25.73198	65	70.24259	105	119.22336
26	26.79362	66	71.41084	106	120.50894
27	27.85780	67	72.58190	107	121.79761
28	28.92453	68	73.75576	108	123.08936
29	29.99382	69	74.93243	109	124.38420
30	31.06566	70	76.11193	110	125.68215
31	32.14008	71	77.29424	111	126.98320
32	33.21707	72	78.47939	112	128.28738
33	34.29663	73	79.66738	113	129.59467
34	35.37879	74	80.85821	114	130.90510
35	36.46353	75	82.05190	115	132.21867
36	37.55088	76	83.24844	116	133.53538
37	38.64082	77	84.44785	117	134.85525
38	39.73338	78	85.65014	118	136.17828
39	40.82856	79	86.85530	119	137.50447
40	41.92636	80	88.06335	120	138.83385

Months Since End of Premium Period (MSEPP) 1.00240
 Premium Adjustment Factor (PAF) 1.00120

Multiply Current Premium by Factor in Table by
 MSEPP Raised to the Number of Months Since Last Premium Divided by PAF

Based on 6% Interest Rate, 3.0% COLA yielding 2.91%
 Geometric Real Interest Rate = 1.06/1.03 - 1

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(October 1, 2006 - September 30, 2008)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
121	140.16641	161	196.16958	201	257.79710
122	141.50216	162	197.63948	202	259.41462
123	142.84111	163	199.11290	203	261.03602
124	144.18327	164	200.58985	204	262.66130
125	145.52864	165	202.07033	205	264.29047
126	146.87723	166	203.55437	206	265.92354
127	148.22906	167	205.04196	207	267.56053
128	149.58412	168	206.53311	208	269.20144
129	150.94243	169	208.02783	209	270.84627
130	152.30400	170	209.52614	210	272.49505
131	153.66882	171	211.02803	211	274.14778
132	155.03692	172	212.53352	212	275.80447
133	156.40829	173	214.04262	213	277.46512
134	157.78294	174	215.55533	214	279.12975
135	159.16089	175	217.07166	215	280.79837
136	160.54214	176	218.59163	216	282.47099
137	161.92670	177	220.11524	217	284.14761
138	163.31458	178	221.64250	218	285.82825
139	164.70578	179	223.17342	219	287.51292
140	166.10031	180	224.70800	220	289.20162
141	167.49818	181	226.24626	221	290.89436
142	168.89940	182	227.78820	222	292.59117
143	170.30398	183	229.33384	223	294.29203
144	171.71192	184	230.88318	224	295.99697
145	173.12323	185	232.43623	225	297.70599
146	174.53793	186	233.99300	226	299.41911
147	175.95601	187	235.55350	227	301.13633
148	177.37749	188	237.11774	228	302.85766
149	178.80238	189	238.68573	229	304.58312
150	180.23067	190	240.25747	230	306.31271
151	181.66239	191	241.83298	231	308.04644
152	183.09754	192	243.41226	232	309.78433
153	184.53613	193	244.99532	233	311.52638
154	185.97816	194	246.58217	234	313.27260
155	187.42365	195	248.17283	235	315.02301
156	188.87260	196	249.76730	236	316.77760
157	190.32502	197	251.36558	237	318.53640
158	191.78092	198	252.96770	238	320.29942
159	193.24031	199	254.57365	239	322.06666
160	194.70319	200	256.18345	240	323.83812

Months Since End of Premium Period (MSEPP) 1.00240
 Premium Adjustment Factor (PAF) 1.00120

Multiply Current Premium by Factor in Table by
 MSEPP Raised to the Number of Months Since Last Premium Divided by PAF

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 Geometric Real Interest Rate = 1.06/1.03 - 1

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241	325.61384	281	400.24136	321	482.36367
242	327.39380	282	402.20009	322	484.51911
243	329.17803	283	404.16350	323	486.67971
244	330.96654	284	406.13163	324	488.84549
245	332.75933	285	408.10446	325	491.01646
246	334.55641	286	410.08203	326	493.19263
247	336.35780	287	412.06433	327	495.37401
248	338.16350	288	414.05137	328	497.56061
249	339.97353	289	416.04318	329	499.75245
250	341.78789	290	418.03976	330	501.94955
251	343.60660	291	420.04112	331	504.15190
252	345.42967	292	422.04728	332	506.35954
253	347.25710	293	424.05824	333	508.57246
254	349.08891	294	426.07401	334	510.79068
255	350.92511	295	428.09462	335	513.01421
256	352.76571	296	430.12007	336	515.24307
257	354.61071	297	432.15037	337	517.47727
258	356.46014	298	434.18553	338	519.71682
259	358.31399	299	436.22556	339	521.96174
260	360.17229	300	438.27049	340	524.21203
261	362.03503	301	440.32031	341	526.46772
262	363.90224	302	442.37504	342	528.72880
263	365.77392	303	444.43469	343	530.99530
264	367.65009	304	446.49928	344	533.26724
265	369.53075	305	448.56881	345	535.54461
266	371.41591	306	450.64330	346	537.82744
267	373.30559	307	452.72276	347	540.11574
268	375.19980	308	454.80720	348	542.40952
269	377.09854	309	456.89663	349	544.70879
270	379.00183	310	458.99107	350	547.01357
271	380.90968	311	461.09053	351	549.32387
272	382.82211	312	463.19501	352	551.63971
273	384.73911	313	465.30453	353	553.96109
274	386.66070	314	467.41911	354	556.28803
275	388.58690	315	469.53876	355	558.62055
276	390.51771	316	471.66348	356	560.95866
277	392.45314	317	473.79329	357	563.30236
278	394.39322	318	475.92820	358	565.65168
279	396.33793	319	478.06822	359	568.00663
280	398.28731	320	480.21338	360	570.36722

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