

APPENDIX F

SBP/RSFPP COMPOUND INTEREST RATE TABLE
(Effective October 1, 2021)

| Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor |
|--------------------------|--------------------------------|--------------------------|--------------------------------|--------------------------|--------------------------------|
| 1 | 1.00000 | 41 | 42.00918 | 81 | 85.05318 |
| 2 | 2.00121 | 42 | 43.06007 | 82 | 86.15622 |
| 3 | 3.00364 | 43 | 44.11223 | 83 | 87.26059 |
| 4 | 4.00727 | 44 | 45.16567 | 84 | 88.36630 |
| 5 | 5.01213 | 45 | 46.22039 | 85 | 89.47334 |
| 6 | 6.01820 | 46 | 47.27638 | 86 | 90.58173 |
| 7 | 7.02549 | 47 | 48.33365 | 87 | 91.69146 |
| 8 | 8.03400 | 48 | 49.39220 | 88 | 92.80254 |
| 9 | 9.04373 | 49 | 50.45203 | 89 | 93.91496 |
| 10 | 10.05469 | 50 | 51.51315 | 90 | 95.02873 |
| 11 | 11.06687 | 51 | 52.57556 | 91 | 96.14385 |
| 12 | 12.08028 | 52 | 53.63925 | 92 | 97.26032 |
| 13 | 13.09491 | 53 | 54.70423 | 93 | 98.37814 |
| 14 | 14.11077 | 54 | 55.77049 | 94 | 99.49732 |
| 15 | 15.12787 | 55 | 56.83806 | 95 | 100.61785 |
| 16 | 16.14619 | 56 | 57.90691 | 96 | 101.73974 |
| 17 | 17.16575 | 57 | 58.97706 | 97 | 102.86299 |
| 18 | 18.18655 | 58 | 60.04850 | 98 | 103.98760 |
| 19 | 19.20858 | 59 | 61.12125 | 99 | 105.11357 |
| 20 | 20.23185 | 60 | 62.19529 | 100 | 106.24090 |
| 21 | 21.25636 | 61 | 63.27063 | 101 | 107.36960 |
| 22 | 22.28211 | 62 | 64.34728 | 102 | 108.49967 |
| 23 | 23.30910 | 63 | 65.42523 | 103 | 109.63111 |
| 24 | 24.33734 | 64 | 66.50449 | 104 | 110.76392 |
| 25 | 25.36682 | 65 | 67.58505 | 105 | 111.89810 |
| 26 | 26.39755 | 66 | 68.66692 | 106 | 113.03365 |
| 27 | 27.42953 | 67 | 69.75011 | 107 | 114.17058 |
| 28 | 28.46276 | 68 | 70.83460 | 108 | 115.30889 |
| 29 | 29.49724 | 69 | 71.92041 | 109 | 116.44858 |
| 30 | 30.53297 | 70 | 73.00754 | 110 | 117.58964 |
| 31 | 31.56996 | 71 | 74.09598 | 111 | 118.73209 |
| 32 | 32.60820 | 72 | 75.18574 | 112 | 119.87592 |
| 33 | 33.64770 | 73 | 76.27682 | 113 | 121.02114 |
| 34 | 34.68846 | 74 | 77.36922 | 114 | 122.16775 |
| 35 | 35.73049 | 75 | 78.46295 | 115 | 123.31574 |
| 36 | 36.77377 | 76 | 79.55800 | 116 | 124.46513 |
| 37 | 37.81832 | 77 | 80.65438 | 117 | 125.61591 |
| 38 | 38.86413 | 78 | 81.75208 | 118 | 126.76808 |
| 39 | 39.91121 | 79 | 82.85112 | 119 | 127.92165 |
| 40 | 40.95956 | 80 | 83.95148 | 120 | 129.07661 |

Months Since End of Premium Period (MSEPP) 1.00121
 Premium Adjustment Factor (PAF) 1.00061

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

Based on 4.0% Interest Rate, 2.5% COLA yielding 1.46%
 Geometric Real Interest Rate = 1.04/1.025 - 1

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SBP/RSFPP COMPOUND INTEREST RATE TABLE
(Effective October 1, 2021)

| Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor |
|--------------------------|--------------------------------|--------------------------|--------------------------------|--------------------------|--------------------------------|
| 121 | 130.23298 | 161 | 177.65454 | 201 | 227.42909 |
| 122 | 131.39074 | 162 | 178.86975 | 202 | 228.70460 |
| 123 | 132.54991 | 163 | 180.08643 | 203 | 229.98166 |
| 124 | 133.71048 | 164 | 181.30459 | 204 | 231.26026 |
| 125 | 134.87246 | 165 | 182.52423 | 205 | 232.54041 |
| 126 | 136.03585 | 166 | 183.74534 | 206 | 233.82211 |
| 127 | 137.20064 | 167 | 184.96793 | 207 | 235.10537 |
| 128 | 138.36685 | 168 | 186.19200 | 208 | 236.39017 |
| 129 | 139.53447 | 169 | 187.41755 | 209 | 237.67654 |
| 130 | 140.70350 | 170 | 188.64459 | 210 | 238.96446 |
| 131 | 141.87395 | 171 | 189.87312 | 211 | 240.25395 |
| 132 | 143.04582 | 172 | 191.10313 | 212 | 241.54499 |
| 133 | 144.21910 | 173 | 192.33464 | 213 | 242.83760 |
| 134 | 145.39381 | 174 | 193.56763 | 214 | 244.13178 |
| 135 | 146.56994 | 175 | 194.80212 | 215 | 245.42752 |
| 136 | 147.74750 | 176 | 196.03811 | 216 | 246.72483 |
| 137 | 148.92648 | 177 | 197.27559 | 217 | 248.02372 |
| 138 | 150.10689 | 178 | 198.51457 | 218 | 249.32418 |
| 139 | 151.28873 | 179 | 199.75505 | 219 | 250.62621 |
| 140 | 152.47201 | 180 | 200.99704 | 220 | 251.92982 |
| 141 | 153.65671 | 181 | 202.24053 | 221 | 253.23501 |
| 142 | 154.84285 | 182 | 203.48552 | 222 | 254.54178 |
| 143 | 156.03043 | 183 | 204.73203 | 223 | 255.85013 |
| 144 | 157.21945 | 184 | 205.98004 | 224 | 257.16007 |
| 145 | 158.40990 | 185 | 207.22957 | 225 | 258.47160 |
| 146 | 159.60180 | 186 | 208.48061 | 226 | 259.78471 |
| 147 | 160.79515 | 187 | 209.73316 | 227 | 261.09942 |
| 148 | 161.98993 | 188 | 210.98723 | 228 | 262.41572 |
| 149 | 163.18617 | 189 | 212.24282 | 229 | 263.73361 |
| 150 | 164.38386 | 190 | 213.49994 | 230 | 265.05310 |
| 151 | 165.58299 | 191 | 214.75857 | 231 | 266.37419 |
| 152 | 166.78358 | 192 | 216.01873 | 232 | 267.69687 |
| 153 | 167.98562 | 193 | 217.28042 | 233 | 269.02116 |
| 154 | 169.18912 | 194 | 218.54364 | 234 | 270.34706 |
| 155 | 170.39408 | 195 | 219.80838 | 235 | 271.67456 |
| 156 | 171.60050 | 196 | 221.07466 | 236 | 273.00367 |
| 157 | 172.80837 | 197 | 222.34247 | 237 | 274.33439 |
| 158 | 174.01772 | 198 | 223.61182 | 238 | 275.66672 |
| 159 | 175.22852 | 199 | 224.88270 | 239 | 277.00066 |
| 160 | 176.44080 | 200 | 226.15513 | 240 | 278.33622 |

Months Since End of Premium Period (MSEPP) 1.00121
 Premium Adjustment Factor (PAF) 1.00061

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

Based on 4.0% Interest Rate, 2.5% COLA yielding 1.46%
 Geometric Real Interest Rate = 1.04/1.025 - 1

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SBP/RSFPP COMPOUND INTEREST RATE TABLE
(Effective October 1, 2021)

| Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor | Total Payments Due | Compound Interest Factor |
|--------------------------|--------------------------------|--------------------------|--------------------------------|--------------------------|--------------------------------|
| 241 | 279.67340 | 281 | 334.51001 | 321 | 392.06754 |
| 242 | 281.01220 | 282 | 335.91524 | 322 | 393.54249 |
| 243 | 282.35262 | 283 | 337.32217 | 323 | 395.01923 |
| 244 | 283.69467 | 284 | 338.73080 | 324 | 396.49776 |
| 245 | 285.03834 | 285 | 340.14114 | 325 | 397.97808 |
| 246 | 286.38363 | 286 | 341.55319 | 326 | 399.46020 |
| 247 | 287.73056 | 287 | 342.96695 | 327 | 400.94411 |
| 248 | 289.07912 | 288 | 344.38243 | 328 | 402.42981 |
| 249 | 290.42931 | 289 | 345.79961 | 329 | 403.91732 |
| 250 | 291.78114 | 290 | 347.21852 | 330 | 405.40663 |
| 251 | 293.13461 | 291 | 348.63914 | 331 | 406.89774 |
| 252 | 294.48971 | 292 | 350.06149 | 332 | 408.39066 |
| 253 | 295.84646 | 293 | 351.48555 | 333 | 409.88539 |
| 254 | 297.20485 | 294 | 352.91135 | 334 | 411.38193 |
| 255 | 298.56489 | 295 | 354.33887 | 335 | 412.88028 |
| 256 | 299.92657 | 296 | 355.76811 | 336 | 414.38044 |
| 257 | 301.28991 | 297 | 357.19909 | 337 | 415.88243 |
| 258 | 302.65489 | 298 | 358.63181 | 338 | 417.38623 |
| 259 | 304.02153 | 299 | 360.06626 | 339 | 418.89186 |
| 260 | 305.38982 | 300 | 361.50245 | 340 | 420.39931 |
| 261 | 306.75977 | 301 | 362.94037 | 341 | 421.90858 |
| 262 | 308.13139 | 302 | 364.38004 | 342 | 423.41968 |
| 263 | 309.50466 | 303 | 365.82145 | 343 | 424.93262 |
| 264 | 310.87960 | 304 | 367.26461 | 344 | 426.44739 |
| 265 | 312.25620 | 305 | 368.70952 | 345 | 427.96399 |
| 266 | 313.63447 | 306 | 370.15618 | 346 | 429.48243 |
| 267 | 315.01441 | 307 | 371.60459 | 347 | 431.00270 |
| 268 | 316.39602 | 308 | 373.05475 | 348 | 432.52483 |
| 269 | 317.77930 | 309 | 374.50668 | 349 | 434.04879 |
| 270 | 319.16426 | 310 | 375.96036 | 350 | 435.57460 |
| 271 | 320.55090 | 311 | 377.41580 | 351 | 437.10226 |
| 272 | 321.93922 | 312 | 378.87300 | 352 | 438.63177 |
| 273 | 323.32922 | 313 | 380.33197 | 353 | 440.16313 |
| 274 | 324.72090 | 314 | 381.79271 | 354 | 441.69635 |
| 275 | 326.11427 | 315 | 383.25522 | 355 | 443.23142 |
| 276 | 327.50933 | 316 | 384.71949 | 356 | 444.76836 |
| 277 | 328.90608 | 317 | 386.18555 | 357 | 446.30715 |
| 278 | 330.30452 | 318 | 387.65337 | 358 | 447.84781 |
| 279 | 331.70465 | 319 | 389.12298 | 359 | 449.39034 |
| 280 | 333.10648 | 320 | 390.59437 | 360 | 450.93473 |

Months Since End of Premium Period (MSEPP) 1.00121
 Premium Adjustment Factor (PAF) 1.00061

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

Based on 4.0% Interest Rate, 2.5% COLA yielding 1.46%
 Geometric Real Interest Rate = 1.04/1.025 - 1