

APPENDIX F

SBP/RSFPP COMPOUND INTEREST RATE TABLE
(October 1, 1996 - September 30, 1999)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
1	1.00000	41	43.01682	81	89.23229
2	2.00238	42	44.11937	82	90.44502
3	3.00716	43	45.22455	83	91.66063
4	4.01433	44	46.33236	84	92.87915
5	5.02390	45	47.44282	85	94.10057
6	6.03587	46	48.55592	86	95.32490
7	7.05026	47	49.67167	87	96.55215
8	8.06707	48	50.79009	88	97.78232
9	9.08630	49	51.91117	89	99.01543
10	10.10796	50	53.03492	90	100.25148
11	11.13206	51	54.16135	91	101.49047
12	12.15860	52	55.29047	92	102.73242
13	13.18758	53	56.42228	93	103.97733
14	14.21902	54	57.55679	94	105.22521
15	15.25292	55	58.69400	95	106.47606
16	16.28928	56	59.83393	96	107.72989
17	17.32811	57	60.97657	97	108.98672
18	18.36942	58	62.12193	98	110.24654
19	19.41322	59	63.27003	99	111.50936
20	20.45950	60	64.42086	100	112.77519
21	21.50827	61	65.57444	101	114.04404
22	22.55954	62	66.73076	102	115.31592
23	23.61333	63	67.88985	103	116.59082
24	24.66962	64	69.05169	104	117.86877
25	25.72843	65	70.21631	105	119.14976
26	26.78977	66	71.38370	106	120.43381
27	27.85363	67	72.55388	107	121.72092
28	28.92003	68	73.72684	108	123.01110
29	29.98898	69	74.90260	109	124.30435
30	31.06047	70	76.08117	110	125.60068
31	32.13452	71	77.26254	111	126.90011
32	33.21112	72	78.44673	112	128.20263
33	34.29030	73	79.63374	113	129.50826
34	35.37204	74	80.82359	114	130.81700
35	36.45637	75	82.01627	115	132.12887
36	37.54328	76	83.21179	116	133.44386
37	38.63278	77	84.41016	117	134.76198
38	39.72488	78	85.61139	118	136.08324
39	40.81958	79	86.81548	119	137.40766
40	41.91689	80	88.02245	120	138.73523

Months Since End of Premium Period (MSEPP) 1.00238
 Premium Adjustment Factor (PAF) 1.00119

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

Based on 6.5% Interest Rate, 3.5.0% COLA yielding 2.9%
 Geometric Real Interest Rate = 1.065/1.035 - 1

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(October 1, 1996 - September 30, 1999)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
121	140.06597	161	195.97935	201	257.48004
122	141.39988	162	197.44656	202	259.09386
123	142.73697	163	198.91726	203	260.71153
124	144.07725	164	200.39147	204	262.33305
125	145.42072	165	201.86919	205	263.95844
126	146.76740	166	203.35044	206	265.58770
127	148.11729	167	204.83522	207	267.22085
128	149.47039	168	206.32354	208	268.85789
129	150.82672	169	207.81540	209	270.49884
130	152.18628	170	209.31082	210	272.14369
131	153.54909	171	210.80981	211	273.79247
132	154.91514	172	212.31237	212	275.44518
133	156.28445	173	213.81851	213	277.10183
134	157.65703	174	215.32825	214	278.76242
135	159.03287	175	216.84158	215	280.42698
136	160.41200	176	218.35852	216	282.09550
137	161.79442	177	219.87907	217	283.76801
138	163.18013	178	221.40325	218	285.44449
139	164.56914	179	222.93107	219	287.12498
140	165.96146	180	224.46253	220	288.80947
141	167.35711	181	225.99763	221	290.49798
142	168.75608	182	227.53640	222	292.19051
143	170.15839	183	229.07884	223	293.88708
144	171.56403	184	230.62495	224	295.58769
145	172.97303	185	232.17475	225	297.29236
146	174.38539	186	233.72824	226	299.00109
147	175.80112	187	235.28544	227	300.71390
148	177.22022	188	236.84635	228	302.43078
149	178.64271	189	238.41098	229	304.15176
150	180.06858	190	239.97934	230	305.87685
151	181.49786	191	241.55144	231	307.60604
152	182.93054	192	243.12728	232	309.33936
153	184.36664	193	244.70689	233	311.07681
154	185.80616	194	246.29026	234	312.81840
155	187.24911	195	247.87740	235	314.56415
156	188.69550	196	249.46833	236	316.31405
157	190.14534	197	251.06305	237	318.06813
158	191.59864	198	252.66157	238	319.82639
159	193.05540	199	254.26390	239	321.58884
160	194.51564	200	255.87006	240	323.35549

Months Since End of Premium Period (MSEPP) 1.00238
 Premium Adjustment Factor (PAF) 1.00119

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

Based on 6.5% Interest Rate, 3.5.0% COLA yielding 2.9%
 Geometric Real Interest Rate = 1.065/1.035 - 1

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241	325.12635	281	399.53242	321	481.37372
242	326.90144	282	401.48489	322	483.52129
243	328.68076	283	403.44201	323	485.67398
244	330.46432	284	405.40379	324	487.83181
245	332.25213	285	407.37025	325	489.99478
246	334.04420	286	409.34141	326	492.16290
247	335.84054	287	411.31726	327	494.33619
248	337.64117	288	413.29782	328	496.51467
249	339.44609	289	415.28310	329	498.69833
250	341.25532	290	417.27311	330	500.88720
251	343.06885	291	419.26787	331	503.08130
252	344.88671	292	421.26739	332	505.28062
253	346.70890	293	423.27167	333	507.48518
254	348.53544	294	425.28073	334	509.69500
255	350.36633	295	427.29457	335	511.91009
256	352.20159	296	429.31322	336	514.13046
257	354.04122	297	431.33669	337	516.35612
258	355.88524	298	433.36497	338	518.58709
259	357.73365	299	435.39809	339	520.82337
260	359.58647	300	437.43606	340	523.06499
261	361.44371	301	439.47889	341	525.31195
262	363.30537	302	441.52658	342	527.56427
263	365.17147	303	443.57916	343	529.82196
264	367.04203	304	445.63663	344	532.08503
265	368.91704	305	447.69901	345	534.35349
266	370.79652	306	449.76630	346	536.62737
267	372.68048	307	451.83852	347	538.90666
268	374.56893	308	453.91568	348	541.19139
269	376.46188	309	455.99780	349	543.48156
270	378.35935	310	458.08487	350	545.77720
271	380.26134	311	460.17693	351	548.07830
272	382.16786	312	462.27396	352	550.38489
273	384.07893	313	464.37600	353	552.69699
274	385.99456	314	466.48305	354	555.01459
275	387.91475	315	468.59513	355	557.33772
276	389.83952	316	470.71223	356	559.66638
277	391.76888	317	472.83439	357	562.00060
278	393.70284	318	474.96160	358	564.34038
279	395.64141	319	477.09389	359	566.68574
280	397.58460	320	479.23126	360	569.03669

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