

APPENDIX F

SBP/RSFPP COMPOUND INTEREST RATE TABLE
(October 1, 2008 - September 30, 2012)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
1	1.00000	41	42.85508	81	88.55254
2	2.00220	42	43.94928	82	89.74719
3	3.00660	43	45.04589	83	90.94447
4	4.01321	44	46.14491	84	92.14438
5	5.02203	45	47.24634	85	93.34693
6	6.03307	46	48.35020	86	94.55212
7	7.04633	47	49.45648	87	95.75996
8	8.06182	48	50.56519	88	96.97045
9	9.07954	49	51.67634	89	98.18361
10	10.09950	50	52.78993	90	99.39943
11	11.12170	51	53.90597	91	100.61792
12	12.14615	52	55.02447	92	101.83910
13	13.17285	53	56.14542	93	103.06295
14	14.20180	54	57.26883	94	104.28950
15	15.23302	55	58.39472	95	105.51874
16	16.26650	56	59.52308	96	106.75069
17	17.30226	57	60.65392	97	107.98534
18	18.34029	58	61.78725	98	109.22271
19	19.38061	59	62.92306	99	110.46280
20	20.42321	60	64.06138	100	111.70561
21	21.46810	61	65.20219	101	112.95116
22	22.51529	62	66.34552	102	114.19944
23	23.56478	63	67.49136	103	115.45047
24	24.61658	64	68.63971	104	116.70425
25	25.67069	65	69.79059	105	117.96078
26	26.72712	66	70.94400	106	119.22008
27	27.78587	67	72.09995	107	120.48214
28	28.84695	68	73.25843	108	121.74698
29	29.91036	69	74.41947	109	123.01459
30	30.97611	70	75.58305	110	124.28500
31	32.04420	71	76.74919	111	125.55820
32	33.11463	72	77.91790	112	126.83419
33	34.18743	73	79.08918	113	128.11299
34	35.26257	74	80.26303	114	129.39460
35	36.34009	75	81.43946	115	130.67903
36	37.41997	76	82.61847	116	131.96628
37	38.50222	77	83.80008	117	133.25636
38	39.58686	78	84.98428	118	134.54928
39	40.67387	79	86.17109	119	135.84504
40	41.76328	80	87.36051	120	137.14365

Months Since End of Premium Period (MSEPP) 1.00220
 Premium Adjustment Factor (PAF) 1.00110

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

Based on 5.75% Interest Rate, 3.0% COLA yielding 2.67%
 Geometric Real Interest Rate = 1.0575/1.03 - 1

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(October 1, 2008 - September 30, 2012)

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
121	138.44511	161	192.91791	201	252.39142
122	139.74943	162	194.34197	202	253.94621
123	141.05662	163	195.76917	203	255.50443
124	142.36669	164	197.19950	204	257.06606
125	143.67963	165	198.63297	205	258.63113
126	144.99546	166	200.06960	206	260.19964
127	146.31418	167	201.50938	207	261.77160
128	147.63580	168	202.95233	208	263.34701
129	148.96033	169	204.39844	209	264.92589
130	150.28776	170	205.84774	210	266.50823
131	151.61812	171	207.30023	211	268.09406
132	152.95140	172	208.75590	212	269.68337
133	154.28761	173	210.21478	213	271.27617
134	155.62675	174	211.67686	214	272.87248
135	156.96884	175	213.14216	215	274.47229
136	158.31388	176	214.61068	216	276.07562
137	159.66188	177	216.08242	217	277.68248
138	161.01284	178	217.55741	218	279.29286
139	162.36677	179	219.03563	219	280.90679
140	163.72368	180	220.51710	220	282.52427
141	165.08357	181	222.00183	221	284.14530
142	166.44645	182	223.48982	222	285.76989
143	167.81232	183	224.98109	223	287.39805
144	169.18120	184	226.47563	224	289.02980
145	170.55308	185	227.97346	225	290.66513
146	171.92798	186	229.47458	226	292.30405
147	173.30591	187	230.97899	227	293.94658
148	174.68686	188	232.48672	228	295.59272
149	176.07085	189	233.99776	229	297.24248
150	177.45788	190	235.51212	230	298.89586
151	178.84795	191	237.02981	231	300.55288
152	180.24109	192	238.55084	232	302.21354
153	181.63729	193	240.07521	233	303.87785
154	183.03655	194	241.60293	234	305.54581
155	184.43889	195	243.13401	235	307.21745
156	185.84432	196	244.66845	236	308.89276
157	187.25283	197	246.20627	237	310.57175
158	188.66444	198	247.74747	238	312.25443
159	190.07915	199	249.29206	239	313.94082
160	191.49697	200	250.84004	240	315.63090

Months Since End of Premium Period (MSEPP) 1.00220
 Premium Adjustment Factor (PAF) 1.00110

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

Based on 5.75% Interest Rate, 3.0% COLA yielding 2.67%
 Geometric Real Interest Rate = 1.0575/1.03 - 1

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241	317.32471	281	388.21899	321	465.62151
242	319.02223	282	390.07236	322	467.64501
243	320.72349	283	391.92979	323	469.67296
244	322.42849	284	393.79131	324	471.70538
245	324.13724	285	395.65692	325	473.74225
246	325.84974	286	397.52664	326	475.78361
247	327.56600	287	399.40046	327	477.82945
248	329.28604	288	401.27840	328	479.87979
249	331.00986	289	403.16047	329	481.93464
250	332.73747	290	405.04668	330	483.99400
251	334.46888	291	406.93703	331	486.05789
252	336.20409	292	408.83154	332	488.12632
253	337.94311	293	410.73021	333	490.19929
254	339.68596	294	412.63305	334	492.27683
255	341.43264	295	414.54008	335	494.35892
256	343.18316	296	416.45130	336	496.44560
257	344.93753	297	418.36673	337	498.53686
258	346.69575	298	420.28636	338	500.63272
259	348.45784	299	422.21021	339	502.73318
260	350.22381	300	424.13829	340	504.83826
261	351.99365	301	426.07061	341	506.94797
262	353.76738	302	428.00718	342	509.06232
263	355.54502	303	429.94800	343	511.18131
264	357.32656	304	431.89309	344	513.30497
265	359.11201	305	433.84245	345	515.43329
266	360.90140	306	435.79610	346	517.56628
267	362.69471	307	437.75405	347	519.70397
268	364.49197	308	439.71630	348	521.84636
269	366.29317	309	441.68286	349	523.99345
270	368.09834	310	443.65374	350	526.14527
271	369.90748	311	445.62896	351	528.30181
272	371.72059	312	447.60852	352	530.46310
273	373.53768	313	449.59243	353	532.62914
274	375.35878	314	451.58070	354	534.79993
275	377.18387	315	453.57334	355	536.97550
276	379.01298	316	455.57036	356	539.15586
277	380.84610	317	457.57177	357	541.34100
278	382.68326	318	459.57758	358	543.53095
279	384.52445	319	461.58780	359	545.72571
280	386.36969	320	463.60244	360	547.92530

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