

APPENDIX F

SBP/RSFPP COMPOUND INTEREST RATE TABLE  
**(October 1, 2012 - September 30, 2015)**

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
1	1.00000	41	42.68389	81	87.83679
2	2.00200	42	43.76928	82	89.01251
3	3.00601	43	44.85684	83	90.19058
4	4.01202	44	45.94658	84	91.37101
5	5.02005	45	47.03849	85	92.55379
6	6.03009	46	48.13259	86	93.73895
7	7.04215	47	49.22888	87	94.92647
8	8.05624	48	50.32736	88	96.11637
9	9.07236	49	51.42804	89	97.30865
10	10.09050	50	52.53092	90	98.50332
11	11.11069	51	53.63601	91	99.70037
12	12.13292	52	54.74331	92	100.89982
13	13.15719	53	55.85282	93	102.10167
14	14.18351	54	56.96456	94	103.30593
15	15.21188	55	58.07851	95	104.51259
16	16.24232	56	59.19470	96	105.72167
17	17.27481	57	60.31312	97	106.93316
18	18.30937	58	61.43378	98	108.14708
19	19.34599	59	62.55667	99	109.36343
20	20.38470	60	63.68182	100	110.58221
21	21.42547	61	64.80921	101	111.80343
22	22.46834	62	65.93886	102	113.02709
23	23.51328	63	67.07077	103	114.25320
24	24.56032	64	68.20495	104	115.48177
25	25.60946	65	69.34139	105	116.71279
26	26.66069	66	70.48011	106	117.94627
27	27.71402	67	71.62110	107	119.18222
28	28.76946	68	72.76438	108	120.42064
29	29.82702	69	73.90995	109	121.66154
30	30.88669	70	75.05780	110	122.90493
31	31.94847	71	76.20796	111	124.15080
32	33.01239	72	77.36041	112	125.39916
33	34.07843	73	78.51517	113	126.65002
34	35.14660	74	79.67224	114	127.90339
35	36.21691	75	80.83162	115	129.15926
36	37.28936	76	81.99333	116	130.41764
37	38.36396	77	83.15735	117	131.67854
38	39.44071	78	84.32371	118	132.94196
39	40.51961	79	85.49240	119	134.20791
40	41.60067	80	86.66343	120	135.47639

Months Since End of Premium Period (MSEPP) 1.00200  
 Premium Adjustment Factor (PAF) 1.00100

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

Based on 5.5% Interest Rate, 3.0% COLA yielding 2.43%  
 Geometric Real Interest Rate = 1.055/1.03 - 1

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**(October 1, 2012 - September 30, 2015)**

Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor	Total Payments Due	Compound Interest Factor
121	136.74741	161	189.72847	201	247.11871
122	138.02097	162	191.10802	202	248.61307
123	139.29709	163	192.49033	203	250.11042
124	140.57575	164	193.87540	204	251.61076
125	141.85697	165	195.26325	205	253.11411
126	143.14075	166	196.65387	206	254.62046
127	144.42711	167	198.04728	207	256.12983
128	145.71603	168	199.44347	208	257.64221
129	147.00754	169	200.84246	209	259.15763
130	148.30162	170	202.24424	210	260.67607
131	149.59830	171	203.64883	211	262.19755
132	150.89757	172	205.05623	212	263.72208
133	152.19944	173	206.46644	213	265.24965
134	153.50392	174	207.87948	214	266.78028
135	154.81100	175	209.29534	215	268.31397
136	156.12070	176	210.71403	216	269.85073
137	157.43302	177	212.13557	217	271.39057
138	158.74796	178	213.55994	218	272.93349
139	160.06554	179	214.98717	219	274.47949
140	161.38575	180	216.41725	220	276.02858
141	162.70860	181	217.85019	221	277.58078
142	164.03409	182	219.28600	222	279.13608
143	165.36224	183	220.72468	223	280.69449
144	166.69305	184	222.16624	224	282.25601
145	168.02652	185	223.61068	225	283.82067
146	169.36266	186	225.05801	226	285.38845
147	170.70146	187	226.50824	227	286.95937
148	172.04295	188	227.96137	228	288.53343
149	173.38712	189	229.41741	229	290.11064
150	174.73398	190	230.87635	230	291.69100
151	176.08354	191	232.33822	231	293.27453
152	177.43579	192	233.80301	232	294.86122
153	178.79075	193	235.27073	233	296.45109
154	180.14842	194	236.74139	234	298.04414
155	181.50881	195	238.21499	235	299.64038
156	182.87192	196	239.69154	236	301.23981
157	184.23775	197	241.17104	237	302.84243
158	185.60632	198	242.65350	238	304.44827
159	186.97762	199	244.13893	239	306.05732
160	188.35167	200	245.62733	240	307.66958

Months Since End of Premium Period (MSEPP) 1.00200  
 Premium Adjustment Factor (PAF) 1.00100

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

Based on 5.5% Interest Rate, 3.0% COLA yielding 2.43%  
 Geometric Real Interest Rate = 1.055/1.03 - 1

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**(October 1, 2012 - September 30, 2015)**

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241	309.28507	281	376.62505	321	449.56918
242	310.90380	282	378.37848	322	451.46855
243	312.52576	283	380.13543	323	453.37171
244	314.15097	284	381.89589	324	455.27867
245	315.77942	285	383.65987	325	457.18946
246	317.41114	286	385.42738	326	459.10406
247	319.04612	287	387.19842	327	461.02250
248	320.68437	288	388.97301	328	462.94477
249	322.32590	289	390.75115	329	464.87089
250	323.97071	290	392.53285	330	466.80086
251	325.61881	291	394.31811	331	468.73470
252	327.27021	292	396.10694	332	470.67240
253	328.92491	293	397.89935	333	472.61398
254	330.58292	294	399.69535	334	474.55944
255	332.24425	295	401.49493	335	476.50879
256	333.90891	296	403.29812	336	478.46205
257	335.57689	297	405.10492	337	480.41921
258	337.24821	298	406.91533	338	482.38028
259	338.92287	299	408.72936	339	484.34528
260	340.60089	300	410.54702	340	486.31421
261	342.28226	301	412.36832	341	488.28708
262	343.96699	302	414.19326	342	490.26390
263	345.65510	303	416.02185	343	492.24467
264	347.34658	304	417.85410	344	494.22940
265	349.04144	305	419.69002	345	496.21811
266	350.73970	306	421.52961	346	498.21079
267	352.44135	307	423.37287	347	500.20746
268	354.14641	308	425.21983	348	502.20812
269	355.85488	309	427.07048	349	504.21278
270	357.56676	310	428.92483	350	506.22146
271	359.28207	311	430.78289	351	508.23415
272	361.00082	312	432.64467	352	510.25087
273	362.72300	313	434.51018	353	512.27163
274	364.44862	314	436.37941	354	514.29642
275	366.17770	315	438.25239	355	516.32527
276	367.91024	316	440.12911	356	518.35818
277	369.64624	317	442.00959	357	520.39515
278	371.38571	318	443.89382	358	522.43620
279	373.12867	319	445.78183	359	524.48133
280	374.87511	320	447.67362	360	526.53055

Months Since End of Premium Period (MSEPP) 1.00200  
 Premium Adjustment Factor (PAF) 1.00100

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