

TABLE 4 Present Value of an Ordinary Annuity of \$1

$$PVA = \frac{1 - \frac{1}{(1 + r)^n}}{r}$$

n†	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%	5.0%	5.5%	6.0%	7.0%	8.0%	9.0%	10.0%	11.0%	12.0%	20.0%
1	0.99010	0.98522	0.98039	0.97561	0.97087	0.96618	0.96154	0.95694	0.95238	0.94787	0.94340	0.93888	0.93439	0.92993	0.92549	0.92107	0.91667	0.80333
2	1.97040	1.95588	1.94154	1.92742	1.91347	1.89969	1.88609	1.87267	1.85941	1.84632	1.83339	1.80802	1.78326	1.75911	1.73554	1.71252	1.69005	1.52778
3	2.94099	2.91220	2.88388	2.85602	2.82861	2.80164	2.77509	2.74896	2.72325	2.69793	2.67301	2.64842	2.62419	2.60032	2.57681	2.55364	2.53080	2.16648
4	3.90197	3.85438	3.80771	3.76197	3.71716	3.67328	3.63034	3.58833	3.54625	3.50511	3.46491	3.42465	3.38434	3.34397	3.30354	3.26304	3.22248	2.58873
5	4.85343	4.78264	4.71346	4.64583	4.57971	4.51505	4.45182	4.38998	4.32954	4.27050	4.21286	4.15562	4.09879	4.04236	3.98634	3.93073	3.87553	2.99061
6	5.79548	5.69719	5.60143	5.50813	5.41719	5.32855	5.24214	5.15787	5.07569	4.99553	4.91732	4.76654	4.62288	4.48592	4.35526	4.23054	4.11141	3.32551
7	6.72819	6.59621	6.47199	6.34979	6.23028	6.11454	6.00265	5.89479	5.79087	5.69097	5.59408	5.39929	5.26637	5.03295	4.86842	4.71229	4.56376	3.60459
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11	10.36763	10.07112	9.78685	9.51421	9.25262	9.00155	8.76048	8.52892	8.30641	8.09254	7.88687	7.49867	7.13896	6.80519	6.49506	6.20852	5.93778	4.32706
12	11.25508	10.90751	10.57534	10.25776	9.95480	9.66333	9.38507	9.11858	8.86325	8.61852	8.38384	7.94269	7.53608	7.16073	6.81369	6.49236	6.19437	4.43922
13	12.13374	11.73153	11.34837	10.98319	10.63496	10.30274	9.98565	9.68286	9.39357	9.11708	8.85268	8.35765	7.90378	7.48499	7.10336	6.74987	6.42355	4.53268
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15	13.86505	13.34323	12.84926	12.38138	11.93794	11.51741	11.11859	10.73955	10.37966	10.03758	9.71225	9.10791	8.55048	8.06069	7.60608	7.19087	6.81086	4.67547
16	14.71787	14.13526	13.57771	13.05500	12.56119	12.09412	11.65239	11.23402	10.83777	10.46216	10.10590	9.44665	8.85137	8.31256	7.82371	7.37916	6.97399	4.72956
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21	18.85696	17.90014	17.01121	16.18455	15.41502	14.69797	14.02916	13.40472	12.82115	12.27528	11.76408	10.83553	10.01680	9.29224	8.64869	8.07507	7.54200	4.89132
25	22.02216	20.71961	19.52346	18.42838	17.41315	16.48151	15.62208	14.82821	14.09294	13.41393	12.78336	11.65358	10.67478	9.82258	9.07704	8.42174	7.84314	4.94759
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40	32.83469	29.91585	27.35548	25.10278	23.11877	21.35507	19.79277	18.40158	17.15909	16.04612	15.04630	13.33171	11.92461	10.75736	9.77995	8.95195	8.24378	4.99660

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RJ Alexander



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