

Present Value of an Annuity Table

n = number of periods; i = interest rate per period

i n	1%	1½%	2%	2½%	3%	4%	5%	6%	8%	10%	12%	i n
1	.99010	.98522	.98039	.97561	.97087	.96154	.95238	.94340	.92593	.90909	.89286	1
2	1.97040	1.95588	1.94156	1.92742	1.91347	1.88609	1.85941	1.83339	1.78326	1.73554	1.69005	2
3	2.94099	2.91220	2.88388	2.85602	2.82861	2.77590	2.72325	2.67301	2.57710	2.48685	2.40183	3
4	3.90197	3.85438	3.80773	3.76197	3.71710	3.62990	3.54595	3.46511	3.31213	3.16987	3.03735	4
5	4.85343	4.78264	4.71346	4.64583	4.57971	4.45182	4.32948	4.21236	3.99271	3.79079	3.60478	5
6	5.79548	5.69719	5.60143	5.50813	5.41719	5.24214	5.07569	4.91732	4.62288	4.35526	4.11141	6
7	6.72819	6.59821	6.47199	6.34939	6.23028	6.00205	5.78637	5.58238	5.20637	4.86842	4.56376	7
8	7.65168	7.48593	7.32548	7.17014	7.01969	6.73274	6.46321	6.20979	5.74664	5.33493	4.96764	8
9	8.56602	8.36052	8.16224	7.97087	7.78611	7.43533	7.10782	6.80169	6.24689	5.75902	5.32825	9
10	9.47130	9.22218	8.98259	8.75206	8.53020	8.11090	7.72173	7.36009	6.71008	6.14457	5.65022	10
11	10.36763	10.07112	9.78685	9.51421	9.25262	8.76048	8.30641	7.88687	7.13896	6.49506	5.93770	11
12	11.25508	10.90751	10.57534	10.25776	9.95400	9.38507	8.86325	8.38384	7.53608	6.81369	6.19437	12
13	12.13374	11.73153	11.34837	10.98318	10.63496	9.98565	9.39357	8.85268	7.90378	7.10336	6.42355	13
14	13.00370	12.54338	12.10625	11.69091	11.29607	10.56312	9.89864	9.29498	8.24424	7.36669	6.62817	14
15	13.86505	13.34323	12.84926	12.38138	11.93794	11.11839	10.37966	9.71225	8.55948	7.60608	6.81086	15
16	14.71787	14.13126	13.57771	13.05500	12.56110	11.65230	10.83777	10.10590	8.85137	7.82371	6.97399	16
17	15.56225	14.90765	14.29187	13.71220	13.16612	12.16567	11.27407	10.47726	9.12164	8.02155	7.11963	17
18	16.39827	15.67256	14.99203	14.35336	13.75351	12.65930	11.68959	10.82760	9.37189	8.20141	7.24967	18
19	17.22601	16.42617	15.67846	14.97889	14.32380	13.13394	12.08532	11.15812	9.60360	8.36492	7.36578	19
20	18.04555	17.16864	16.35143	15.58916	14.87747	13.59033	12.46221	11.46992	9.81815	8.51356	7.46944	20
21	18.85698	17.90014	17.01121	16.18455	15.41502	14.02916	12.82115	11.76408	10.01680	8.64869	7.56200	21
22	19.66038	18.62082	17.65805	16.76541	15.93692	14.45112	13.16300	12.04158	10.20074	8.77154	7.64465	22
23	20.45582	19.33086	18.29220	17.33211	16.44361	14.85684	13.48857	12.30338	10.37106	8.88322	7.71843	23
24	21.24339	20.03041	18.91393	17.88499	16.93554	15.24696	13.79864	12.55036	10.52876	8.98474	7.78432	24
25	22.02316	20.71961	19.52346	18.42438	17.41315	15.62208	14.09394	12.78336	10.67478	9.07704	7.84314	25
26	22.79520	21.39863	20.12104	18.95061	17.87684	15.98277	14.37519	13.00317	10.80998	9.16095	7.89566	26
27	23.55961	22.06762	20.70690	19.46401	18.32703	16.32959	14.64303	13.21053	10.93516	9.23722	7.94255	27
28	24.31644	22.72672	21.28127	19.96489	18.76411	16.66306	14.89813	13.40616	11.05108	9.30657	7.98442	28
29	25.06579	23.37608	21.84438	20.45355	19.18845	16.98371	15.14107	13.59072	11.15841	9.36961	8.02181	29
30	25.80771	24.01584	22.39646	20.93029	19.60044	17.29203	15.37245	13.76483	11.25778	9.42691	8.05518	30
31	26.54229	24.64615	22.93770	21.39541	20.00043	17.58849	15.59281	13.92909	11.34980	9.47901	8.08499	31
32	27.26959	25.26714	23.46833	21.84918	20.38877	17.87355	15.80268	14.08404	11.43500	9.52638	8.11159	32
33	27.98969	25.87895	23.98856	22.29188	20.76579	18.14765	16.00255	14.23023	11.51389	9.56943	8.13535	33
34	28.70267	26.48173	24.49859	22.72379	21.13184	18.41120	16.19290	14.36814	11.58693	9.60857	8.15656	34
35	29.40858	27.07559	24.99862	23.14516	21.48722	18.66461	16.37419	14.49825	11.65457	9.64416	8.17550	35
36	30.10751	27.66068	25.48884	23.55625	21.83225	18.90828	16.54685	14.62099	11.71719	9.67651	8.19241	36
37	30.79951	28.23713	25.96945	23.95732	22.16724	19.14258	16.71129	14.73678	11.77518	9.70592	8.20751	37
38	31.48466	28.80505	26.44064	24.34860	22.49246	19.36786	16.86789	14.84602	11.82887	9.73265	8.22099	38
39	32.16303	29.36458	26.90259	24.73034	22.80822	19.58448	17.01704	14.94907	11.87858	9.75696	8.23303	39
40	32.83469	29.91585	27.35548	25.10278	23.11477	19.79277	17.15909	15.04630	11.92461	9.77905	8.24378	40
41	33.49969	30.45896	27.79949	25.46612	23.41240	19.99305	17.29437	15.13802	11.96723	9.79914	8.25337	41
42	34.15811	30.99405	28.23479	25.82061	23.70136	20.18563	17.42321	15.22454	12.00670	9.81740	8.26194	42
43	34.81001	31.52123	28.66156	26.16645	23.98190	20.37079	17.54591	15.30617	12.04324	9.83400	8.26959	43
44	35.45545	32.04062	29.07996	26.50385	24.25427	20.54884	17.66277	15.38318	12.07707	9.84909	8.27642	44
45	36.09451	32.55234	29.49016	26.83302	24.51871	20.72004	17.77407	15.45583	12.10840	9.86281	8.28252	45
46	36.72724	33.05649	29.89231	27.15417	24.77545	20.88465	17.88007	15.52437	12.13741	9.87528	8.28796	46
47	37.35370	33.55319	30.28658	27.46748	25.02471	21.04294	17.98102	15.58903	12.16427	9.88662	8.29282	47
48	37.97396	34.04255	30.67312	27.77315	25.26671	21.19513	18.07716	15.65003	12.18914	9.89693	8.29716	48
49	38.58808	34.52468	31.05208	28.07137	25.50166	21.34147	18.16872	15.70757	12.21216	9.90630	8.30104	49
50	39.19612	34.99969	31.42361	28.36231	25.72976	21.48218	18.25593	15.76186	12.23348	9.91481	8.30450	50