

## Present Value Tables

**TABLE B-1 Present Value of \$1**

Periods	Present Value																			
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%				
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.893	0.877	0.870	0.862	0.847	0.833				
2	0.980	0.961	0.943	0.925	0.907	0.890	0.873	0.857	0.842	0.826	0.797	0.769	0.756	0.743	0.718	0.694				
3	0.971	0.942	0.915	0.889	0.864	0.840	0.816	0.794	0.772	0.751	0.712	0.675	0.658	0.641	0.609	0.579				
4	0.961	0.924	0.888	0.855	0.823	0.792	0.763	0.735	0.708	0.683	0.636	0.592	0.572	0.552	0.516	0.482				
5	0.951	0.906	0.883	0.822	0.784	0.747	0.713	0.681	0.650	0.621	0.567	0.519	0.497	0.476	0.437	0.402				
6	0.942	0.888	0.837	0.790	0.746	0.705	0.666	0.630	0.596	0.564	0.507	0.456	0.432	0.410	0.370	0.335				
7	0.933	0.871	0.813	0.760	0.711	0.665	0.623	0.583	0.547	0.513	0.452	0.400	0.376	0.354	0.314	0.279				
8	0.923	0.853	0.789	0.731	0.677	0.627	0.582	0.540	0.502	0.467	0.404	0.351	0.327	0.305	0.266	0.233				
9	0.914	0.837	0.766	0.703	0.645	0.592	0.544	0.500	0.460	0.424	0.361	0.308	0.284	0.263	0.225	0.194				
10	0.905	0.820	0.744	0.676	0.614	0.558	0.508	0.463	0.422	0.386	0.322	0.270	0.247	0.227	0.191	0.162				
11	0.896	0.804	0.722	0.650	0.585	0.527	0.475	0.429	0.388	0.350	0.287	0.237	0.215	0.195	0.162	0.135				
12	0.887	0.788	0.701	0.625	0.557	0.497	0.444	0.397	0.356	0.319	0.257	0.208	0.187	0.168	0.137	0.112				
13	0.879	0.773	0.681	0.601	0.530	0.469	0.415	0.368	0.326	0.290	0.229	0.182	0.163	0.145	0.116	0.093				
14	0.870	0.758	0.661	0.577	0.505	0.442	0.388	0.340	0.299	0.263	0.205	0.160	0.141	0.125	0.099	0.078				
15	0.861	0.743	0.642	0.555	0.481	0.417	0.362	0.315	0.275	0.239	0.183	0.140	0.123	0.108	0.084	0.065				
16	0.853	0.728	0.623	0.534	0.458	0.394	0.339	0.292	0.252	0.218	0.163	0.123	0.107	0.093	0.071	0.054				
17	0.844	0.714	0.605	0.513	0.436	0.371	0.317	0.270	0.231	0.198	0.146	0.108	0.093	0.080	0.060	0.045				
18	0.836	0.700	0.587	0.494	0.416	0.350	0.296	0.250	0.212	0.180	0.130	0.095	0.081	0.069	0.051	0.038				
19	0.828	0.686	0.570	0.475	0.396	0.331	0.277	0.232	0.194	0.164	0.116	0.083	0.070	0.060	0.043	0.031				
20	0.820	0.673	0.554	0.456	0.377	0.312	0.258	0.215	0.178	0.149	0.104	0.073	0.061	0.051	0.037	0.026				
21	0.811	0.660	0.538	0.439	0.359	0.294	0.242	0.199	0.164	0.135	0.093	0.064	0.053	0.044	0.031	0.022				
22	0.803	0.647	0.522	0.422	0.342	0.278	0.226	0.184	0.150	0.123	0.083	0.056	0.046	0.038	0.026	0.018				
23	0.795	0.634	0.507	0.406	0.326	0.262	0.211	0.170	0.138	0.112	0.074	0.049	0.040	0.033	0.022	0.015				
24	0.788	0.622	0.492	0.390	0.310	0.247	0.197	0.158	0.126	0.102	0.066	0.043	0.035	0.028	0.019	0.013				
25	0.780	0.610	0.478	0.375	0.295	0.233	0.184	0.146	0.116	0.092	0.059	0.038	0.030	0.024	0.016	0.010				
26	0.772	0.598	0.464	0.361	0.281	0.220	0.172	0.135	0.106	0.084	0.053	0.033	0.026	0.021	0.014	0.009				
27	0.764	0.586	0.450	0.347	0.268	0.207	0.161	0.125	0.098	0.076	0.047	0.029	0.023	0.018	0.011	0.007				
28	0.757	0.574	0.437	0.333	0.255	0.196	0.150	0.116	0.090	0.069	0.042	0.026	0.020	0.016	0.010	0.006				
29	0.749	0.563	0.424	0.321	0.243	0.185	0.141	0.107	0.082	0.063	0.037	0.022	0.017	0.014	0.008	0.005				
30	0.742	0.552	0.412	0.308	0.231	0.174	0.131	0.099	0.075	0.057	0.033	0.020	0.015	0.012	0.007	0.004				
40	0.672	0.453	0.307	0.208	0.142	0.097	0.067	0.046	0.032	0.022	0.011	0.005	0.004	0.003	0.001	0.001				
50	0.608	0.372	0.228	0.141	0.087	0.054	0.034	0.021	0.013	0.009	0.003	0.001	0.001	0.001						

**TABLE B-2 Present Value of Annuity of \$1**

Periods	Present Value																			
	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%				
1	0.990	0.980	0.971	0.962	0.952	0.943	0.935	0.926	0.917	0.909	0.893	0.877	0.870	0.862	0.847	0.833				
2	1.970	1.942	1.913	1.886	1.859	1.833	1.808	1.783	1.759	1.736	1.690	1.647	1.626	1.605	1.566	1.528				
3	2.941	2.884	2.829	2.775	2.723	2.672	2.624	2.577	2.531	2.487	2.402	2.322	2.283	2.246	2.174	2.106				
4	3.902	3.808	3.717	3.630	3.546	3.465	3.387	3.312	3.240	3.170	3.037	2.914	2.855	2.798	2.690	2.589				
5	4.853	4.713	4.580	4.452	4.329	4.212	4.100	3.993	3.890	3.791	3.605	3.433	3.352	3.274	3.127	2.991				
6	5.795	5.601	5.417	5.242	5.076	4.917	4.767	4.623	4.486	4.355	4.111	3.889	3.784	3.685	3.498	3.326				
7	6.728	6.472	6.230	6.002	5.786	5.582	5.389	5.206	5.033	4.868	4.564	4.288	4.160	4.039	3.812	3.605				
8	7.652	7.325	7.020	6.733	6.463	6.210	5.971	5.747	5.535	5.335	4.968	4.639	4.487	4.344	4.078	3.837				
9	8.566	8.162	7.786	7.435	7.108	6.802	6.515	6.247	5.995	5.759	5.328	4.946	4.772	4.607	4.303	4.031				
10	9.471	8.983	8.530	8.111	7.722	7.360	7.024	6.710	6.418	6.145	5.650	5.216	5.019	4.833	4.494	4.192				
11	10.368	9.787	9.253	8.760	8.306	7.887	7.499	7.139	6.805	6.495	5.938	5.553	5.234	5.029	4.656	4.327				
12	11.255	10.575	9.954	9.385	8.863	8.384	7.943	7.536	7.161	6.814	6.194	5.660	5.421	5.197	4.793	4.439				
13	12.134	11.348	10.635	9.986	9.399	8.853	8.358	7.904	7.487	7.103	6.424	5.842	5.583	5.342	4.910	4.533				
14	13.004	12.106	11.296	10.563	9.899	9.295	8.745	8.244	7.786	7.367	6.628	6.002	5.724	5.468	5.008	4.611				
15	13.865	12.849	11.938	11.118	10.380	9.712	9.108	8.559	8.061	7.606	6.811	6.142	5.847	5.575	5.092	4.675				
16	14.718	13.578	12.561	11.652	10.838	10.106	9.447	8.851	8.313	7.824	6.974	6.265	5.954	5.669	5.162	4.730				
17	15.562	14.292	13.166	12.166	11.274	10.477	9.763	9.122	8.544	8.022	7.120	6.373	6.047	5.749	5.222	4.775				
18	16.398	14.992	13.754	12.659	11.690	10.828	10.059	9.372	8.756	8.201	7.250	6.467	6.128	5.818	5.273	4.812				
19	17.226	15.678	14.324	13.134	12.085	11.158	10.336	9.604	8.950	8.365	7.366	6.550	6.198	5.877	5.316	4.844				
20	18.046	16.351	14.878	13.590	12.462	11.470	10.594	9.818	9.129	8.514	7.469	6.623	6.259	5.929	5.353	4.870				
21	18.857	17.011	15.415	14.029	12.821	11.764	10.836	10.017	9.292	8.649	7.562	6.687	6.312	5.973	5.384	4.891				
22	19.660	17.658	15.937	14.451	13.163	12.042	11.061	10.201	9.442	8.772	7.645	6.743	6.359	6.011	5.410	4.909				
23	20.456	18.292	16.444	14.857	13.489	12.303	11.272	10.371	9.580	8.883	7.718	6.792	6.399	6.044	5.432	4.925				
24	21.243	18.914	16.936	15.247	13.799	12.550	11.469	10.529	9.707	8.985	7.784	6.835	6.434	6.073	5.451	4.937				
25	22.023	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.823	9.077	7.843	6.873	6.464	6.097	5.467	4.948				
26	22.795	20.121	17.877	15.983	14.375	13.003	11.826	10.810	9.929	9.161	7.896	6.906	6.491	6.118	5.480	4.956				
27	23.560	20.707	18.327	16.330	14.643	13.211	11.987	10.935	10.027	9.237	7.943	6.935	6.514	6.136	5.492	4.964				
28	24.316	21.281	18.764	16.663	14.898	13.406	12.137	11.051	10.116	9.307	7.984	6.961	6.534	6.152	5.502	4.970				
29	25.066	21.844	19.189	16.984	15.141	13.591	12.278	11.158	10.198	9.370	8.022	6.983	6.551	6.166	5.510	4.975				
30	25.808	22.396	19.600	17.292	15.373	13.765	12.409	11.258	10.274	9.427	8.055	7.003	6.566	6.177	5.517	4.979				
40	32.835	27.355	23.115	19.793	17.159	15.046	13.332	11.925	10.757	9.779	8.244	7.105	6.642	6.234	5.548	4.997				
50	39.196	31.424	25.730	21.482	18.256	15.762	13.801	12.234	10.962	9.915	8.305	7.133	6.661	6.246	5.554	4.999				