

**TABLE 1—FUTURE VALUE OF ONE DOLLAR
ANNUAL COMPOUNDING—PAY BEGINNING OF EACH YEAR**

# OF YEARS	2%	3%	4%	5%	6%	8%	10%	12%
1	1.020	1.030	1.040	1.050	1.060	1.080	1.100	1.120
2	1.040	1.061	1.082	1.103	1.124	1.166	1.210	1.254
3	1.061	1.093	1.125	1.158	1.191	1.260	1.331	1.405
4	1.082	1.126	1.170	1.216	1.262	1.360	1.464	1.574
5	1.104	1.159	1.217	1.276	1.338	1.469	1.611	1.762
6	1.126	1.194	1.265	1.340	1.419	1.587	1.772	1.974
7	1.148	1.230	1.316	1.407	1.504	1.714	1.949	2.211
8	1.171	1.267	1.369	1.477	1.594	1.851	2.144	2.476
9	1.195	1.305	1.423	1.551	1.689	1.999	2.358	2.773
10	1.219	1.344	1.480	1.629	1.791	2.159	2.594	3.106
11	1.243	1.384	1.539	1.710	1.898	2.332	2.853	3.479
12	1.268	1.426	1.601	1.796	2.012	2.518	3.138	3.896
13	1.293	1.469	1.665	1.886	2.133	2.720	3.452	4.363
14	1.319	1.513	1.732	1.980	2.261	2.937	3.797	4.887
15	1.345	1.558	1.801	2.079	2.397	3.172	4.177	5.474
16	1.372	1.605	1.873	2.183	2.540	3.426	4.595	6.130
17	1.400	1.653	1.948	2.292	2.693	3.700	5.054	6.866
18	1.428	1.702	2.026	2.407	2.854	3.996	5.560	7.690
19	1.456	1.754	2.107	2.527	3.026	4.316	6.116	8.613
20	1.485	1.806	2.191	2.653	3.207	4.661	6.727	9.646
21	1.515	1.860	2.279	2.786	3.400	5.034	7.400	10.804
22	1.545	1.916	2.370	2.925	3.604	5.437	8.140	12.100
23	1.576	1.974	2.465	3.072	3.820	5.871	8.954	13.552
24	1.608	2.033	2.563	3.225	4.049	6.341	9.850	15.179
25	1.640	2.094	2.666	3.386	4.292	6.848	10.835	17.000
26	1.673	2.157	2.772	3.556	4.549	7.396	11.918	19.040
27	1.706	2.221	2.883	3.733	4.822	7.988	13.110	21.325
28	1.740	2.288	2.999	3.920	5.112	8.627	14.421	23.884
29	1.775	2.357	3.119	4.116	5.418	9.317	15.863	26.750
30	1.811	2.427	3.243	4.322	5.743	10.063	17.449	29.960