

Cumulative Interest Factors for Buybacks/Make-Ups

For Buybacks/Make-Ups made under G.L. c. 32 §§ 3(3), 3(4), 3(4A), 3(5), 3(6)(c), 3(6)(d), 3(8)(b),
4(1)(g)½, 4(1)(l), 4(1)(l)½, 4(1)(l)¾, 4(1)(n), 4(1)(n)½, 4(1)(p), 4(1)(r), 4(1)(s) and 4(2)(c)

<u>Year</u>	<u>7.50%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>	<u>8.50%</u>
1962	5.642095	5.970616	6.141825	6.317818	6.684763	7.072526
1963	5.438164	5.747885	5.909152	6.074825	6.419940	6.784198
1964	5.241604	5.533463	5.685294	5.841178	6.165609	6.507624
1965	5.052148	5.327040	5.469916	5.616517	5.921353	6.242325
1966	4.869540	5.128318	5.262697	5.400497	5.686774	5.987842
1967	4.693533	4.937009	5.063328	5.192786	5.461488	5.743733
1968	4.523887	4.752837	4.871512	4.993063	5.245127	5.509576
1969	4.360373	4.575535	4.686963	4.801022	5.037337	5.284965
1970	4.202769	4.404847	4.509405	4.616367	4.837779	5.069511
1971	4.050862	4.240527	4.338574	4.438814	4.646126	4.862840
1972	3.904445	4.082336	4.174214	4.268090	4.462066	4.664595
1973	3.763320	3.930047	4.016081	4.103933	4.285297	4.474432
1974	3.627296	3.783439	3.863938	3.946089	4.115531	4.292021
1975	3.496189	3.642300	3.717559	3.794316	3.952491	4.117047
1976	3.369821	3.506426	3.576725	3.648381	3.795910	3.949206
1977	3.248020	3.375621	3.441227	3.508059	3.645532	3.788207
1978	3.130622	3.249695	3.310862	3.373134	3.501111	3.633772
1979	3.017467	3.128467	3.185435	3.243398	3.362412	3.485633
1980	2.908402	3.011761	3.064760	3.118652	3.229207	3.343533
1981	2.803279	2.899409	2.948657	2.998704	3.101279	3.207226
1982	2.701956	2.791248	2.836952	2.883369	2.978419	3.076476
1983	2.604295	2.687122	2.729479	2.772470	2.860426	2.951056
1984	2.510164	2.586880	2.626077	2.665837	2.747108	2.830749
1985	2.419435	2.490378	2.526592	2.563305	2.638279	2.715347
1986	2.331986	2.397476	2.430876	2.464716	2.533761	2.604649
1987	2.247697	2.308039	2.338786	2.369919	2.433384	2.498464
1988	2.166455	2.221939	2.250185	2.278768	2.336983	2.396608
1989	2.088149	2.139051	2.164940	2.191123	2.244401	2.298905
1990	2.012674	2.059255	2.082925	2.106849	2.155487	2.205185
1991	1.939927	1.982436	2.004017	2.025816	2.070096	2.115285
1992	1.869809	1.908482	1.928098	1.947900	1.988087	2.029050
1993	1.802226	1.837287	1.855055	1.872981	1.909327	1.946331
1994	1.737085	1.768748	1.784779	1.800943	1.833687	1.866984
1995	1.674299	1.702766	1.717166	1.731676	1.761044	1.790872
1996	1.613782	1.639245	1.652114	1.665073	1.691279	1.717863
1997	1.555453	1.578094	1.589526	1.601032	1.624278	1.647830
1998	1.499232	1.519224	1.529309	1.539454	1.559931	1.580652
1999	1.445043	1.462550	1.471374	1.480244	1.498133	1.516213
2000	1.392813	1.407990	1.415633	1.423312	1.438783	1.454401
2001	1.342470	1.355466	1.362004	1.368569	1.381784	1.395109
2002	1.293947	1.304901	1.310407	1.315932	1.327043	1.338234
2003	1.247178	1.256222	1.260764	1.265319	1.274471	1.283678
2004	1.202099	1.209359	1.213002	1.216653	1.223982	1.231346
2005	1.158650	1.164245	1.167049	1.169859	1.175493	1.181147
2006	1.116771	1.120813	1.122837	1.124864	1.128925	1.132995
2007	1.076406	1.079002	1.080300	1.081600	1.084202	1.086806
2008	1.037500	1.038750	1.039375	1.040000	1.041250	1.042500
2009	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000

Monthly interest rate to be used in item (B) of the Make-up worksheet

<u>7.50%</u>	<u>7.75%</u>	<u>7.875%</u>	<u>8.00%</u>	<u>8.25%</u>	<u>8.50%</u>
0.003125	0.003229	0.003281	0.003333	0.003438	0.003542