

APPENDIX

Future and Present Value Tables

TABLE AI.1 Future Value of \$1 Interest Rate

Number of Years	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	1.0100	1.0200	1.0300	1.0400	1.0500	1.0600	1.0700	1.0800	1.0900	1.1000	1.1200	1.1400	1.1500	1.1600	1.1800	1.2000	1.2400	1.2800	1.3200	1.3600
2	1.0201	1.0404	1.0609	1.0816	1.1025	1.1236	1.1449	1.1664	1.1881	1.2100	1.2544	1.2996	1.3225	1.3456	1.3924	1.4400	1.5376	1.6384	1.7424	1.8496
3	1.0303	1.0612	1.0927	1.1249	1.1576	1.1910	1.2250	1.2597	1.2950	1.3310	1.4049	1.4815	1.5209	1.5609	1.6430	1.7280	1.9066	2.0972	2.3000	2.5155
4	1.0406	1.0824	1.1255	1.1699	1.2155	1.2623	1.3108	1.3605	1.4116	1.4641	1.5735	1.6890	1.7490	1.8106	1.9388	2.0736	2.3642	2.6844	3.0360	3.4210
5	1.0510	1.1041	1.1593	1.2167	1.2763	1.3382	1.4026	1.4693	1.5386	1.6105	1.7623	1.9254	2.0144	2.1003	2.2878	2.4883	2.9316	3.4360	4.0075	4.6526
6	1.0615	1.1262	1.1941	1.2653	1.3401	1.4185	1.5007	1.5869	1.6771	1.7716	1.9738	2.1950	2.3131	2.4304	2.6996	2.9860	3.6352	4.3980	5.2899	6.3275
7	1.0721	1.1487	1.2299	1.3159	1.4071	1.5036	1.6058	1.7138	1.8280	1.9487	2.2107	2.5023	2.6600	2.8262	3.1852	3.5832	4.5077	5.6295	6.9826	8.6054
8	1.0829	1.1717	1.2668	1.3686	1.4775	1.5938	1.7182	1.8509	1.9926	2.1436	2.4760	2.8526	3.0590	3.2784	3.7589	4.2998	5.5895	7.2058	9.2170	11.703
9	1.0937	1.1951	1.3048	1.4233	1.5513	1.6895	1.8385	1.9990	2.1719	2.3579	2.7731	3.2519	3.5179	3.8030	4.4355	5.5198	6.9310	9.2234	12.166	15.916
10	1.1046	1.2190	1.3439	1.4802	1.6289	1.7908	1.9672	2.1589	2.3674	2.5937	3.1058	3.7072	4.0456	4.4114	5.2338	6.1917	8.5944	11.805	16.059	21.646
11	1.1157	1.2434	1.3842	1.5395	1.7103	1.8983	2.1049	2.3316	2.5084	2.8531	3.4785	4.2262	4.6524	5.1173	6.1759	7.4301	10.657	15.111	21.198	29.439
12	1.1268	1.2682	1.4258	1.6010	1.7959	2.0122	2.2522	2.5182	2.8127	3.1384	3.8960	4.8179	5.3502	5.9360	7.2876	8.9161	13.214	19.342	27.982	40.037
13	1.1381	1.2936	1.4685	1.6651	1.8856	2.1329	2.4098	2.7196	3.0658	3.4523	4.3635	5.4924	6.1528	6.8858	8.5994	10.699	16.386	24.748	36.937	54.451
14	1.1495	1.3195	1.5126	1.7317	1.9799	2.2609	2.5785	2.9372	3.3417	3.7975	4.8871	6.2613	7.0757	7.9875	10.147	12.839	20.319	31.691	48.756	74.053
15	1.1610	1.3459	1.5580	1.8009	2.0789	2.3966	2.7590	3.1722	3.6425	4.1772	5.4736	7.1379	8.1371	9.2655	11.973	15.407	25.195	40.564	53.358	100.71
16	1.1726	1.3728	1.6047	1.8730	2.1829	2.5404	2.9522	3.4259	3.9703	4.5950	6.1304	8.1372	9.3576	10.748	14.129	18.488	31.242	51.923	84.953	136.96
17	1.1834	1.4002	1.6528	1.9479	2.2920	2.6928	3.1588	3.7000	4.3276	5.0545	6.8660	9.2765	10.761	12.467	16.672	22.186	38.740	66.461	112.13	186.27
18	1.1961	1.4282	1.7024	2.0258	2.4066	2.8543	3.3799	3.9960	4.7171	5.5599	7.6900	10.575	12.375	14.462	19.673	26.623	48.038	85.070	148.02	253.33
19	1.2081	1.4568	1.7535	2.1068	2.5270	3.0256	3.6165	4.3157	5.1417	6.1159	8.6129	12.055	14.231	16.776	23.214	31.948	59.567	108.89	195.39	344.53
20	1.2202	1.4859	1.8061	2.1911	2.6533	3.2071	3.8697	4.6610	5.6044	6.7275	9.6463	13.743	16.366	19.460	27.393	38.337	73.864	139.37	257.91	468.57
21	1.2324	1.5157	1.8603	2.2788	2.7860	3.3996	4.1406	5.0338	6.0888	7.4002	10.803	15.667	18.821	22.754	32.323	46.005	91.591	178.40	340.44	637.26
22	1.2447	1.5460	1.9161	2.3699	2.9253	3.6035	4.4304	5.4365	6.6586	8.1403	12.100	17.861	21.644	26.186	38.142	55.206	113.57	228.35	449.39	866.67
23	1.2572	1.5769	1.9736	2.4647	3.0715	3.1897	4.7405	5.8715	7.2579	8.9543	13.552	20.361	24.891	30.376	45.007	66.247	140.83	292.30	593.19	1178.6
24	1.2697	1.6084	2.0328	2.5633	3.2251	4.0489	5.0724	6.3412	7.9111	9.8497	15.178	23.212	29.625	35.236	53.108	79.496	174.63	394.14	783.02	1602.9
25	1.2824	1.6406	2.0938	2.6658	3.3864	4.2919	5.2474	6.8458	8.6231	10.834	17.000	26.461	32.918	40.874	62.668	95.396	216.54	478.90	1033.5	2180.0
26	1.2953	1.6734	2.1566	2.7725	3.5557	4.5497	5.8074	7.3964	9.3992	11.918	19.040	30.166	37.856	47.414	73.948	114.47	268.51	612.99	1364.3	2962.9
27	1.3082	1.7069	2.2213	2.8834	3.7335	4.8223	6.2139	7.9881	10.245	13.110	21.324	34.389	43.535	55.000	87.259	137.37	332.95	784.63	1800.9	4032.2
28	1.3213	1.7410	2.2879	2.9897	3.9201	5.1117	6.6488	8.6271	11.167	14.421	23.883	39.204	50.065	63.800	102.96	164.84	412.86	1004.3	2377.2	5483.8
29	1.3345	1.7758	2.3566	3.1187	4.1161	5.4184	7.1143	9.3173	12.172	15.863	26.749	44.693	54.950	70.008	121.50	197.81	511.95	128.5	3137.9	7458.0
30	1.3478	1.8114	2.4273	3.2434	4.3219	5.7435	7.6123	10.062	13.267	17.449	29.959	50.950	66.211	85.489	143.37	237.37	634.81	1645.5	4142.0	10143.
40	1.4889	2.2080	3.2620	4.8010	7.0400	10.285	14.974	21.724	31.409	45.259	93.050	188.88	267.86	378.72	750.37	1469.7	5455.9	19426	66520	•
50	1.6446	2.6916	4.3839	7.1067	11.467	18.420	29.457	46.901	74.357	117.39	289.00	700.23	1083.6	1670.7	3927.3	9100.4	46890	•	•	•
60	1.8167	3.2810	5.8916	10.519	18.679	32.987	57.946	101.25	176.03	304.48	897.59	2595.9	4383.9	7370.1	20555	56347	•	•	•	•

TABLE AI.2 Future Value of an Annuity of \$1 Interest Rate

Number of Years	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	2.0100	2.0200	2.0300	2.0400	2.0500	2.0600	2.0700	2.0800	2.0900	2.1000	2.1200	2.1400	2.1500	2.1600	2.1800	2.2000	2.2400	2.2800	2.3200	2.3600
3	3.0301	3.0604	3.0909	3.1216	3.1525	3.1836	3.2149	3.2464	3.2781	3.3100	3.3744	3.4396	3.4725	3.5065	3.5424	3.5800	3.7776	3.9184	4.0624	4.2096
4	4.0604	4.1216	4.1836	4.2465	4.3101	4.3746	4.4399	4.5061	4.5731	4.6410	4.7793	4.9211	4.9934	5.0665	5.1414	5.2184	5.6842	6.0156	6.3624	6.7251
5	5.1010	5.2040	5.3091	5.4163	5.5256	5.6371	5.7507	5.8666	5.9847	6.1051	6.3528	6.6101	6.7424	6.8771	7.0154	7.1542	8.0484	8.6999	9.3983	10.146
6	6.1520	6.3081	6.4684	6.6330	6.8019	6.9753	7.1533	7.3359	7.5233	7.7156	8.1152	8.5355	8.7537	8.9775	9.2440	9.5229	10.980	12.135	13.405	14.798
7	7.2135	7.4343	7.6625	7.8983	8.1420	8.3938	8.6540	8.9228	9.2004	9.4872	10.089	10.730	11.066	11.413	12.141	12.915	14.615	16.533	18.695	21.126
8	8.2857	8.5830	8.8923	9.2142	9.5491	9.8975	10.259	10.636	11.028	11.435	12.299	13.232	13.726	14.240	15.327	16.499	19.122	22.163	25.678	29.731
9	9.3685	9.7546	10.159	10.582	11.026	11.491	11.978	12.487	13.021	13.579	14.775	16.085	17.318	18.518	19.085	20.798	24.712	29.369	34.895	41.435
10	10.462	10.949	11.463	12.006	12.577	13.180	13.816	14.486	15.192	15.937	17.548	19.337	20.703	22.321	23.521	25.958	31.643	38.592	47.061	57.351
11	11.566	12.168	12.807	13.486	14.206	14.971	15.783	16.645	17.560	18.531	20.654	23.044	24.349	25.732	28.755	32.150	40.237	50.398	63.121	78.998
12	12.682	13.412	14.192	15.025	15.917	16.869	17.888	18.977	20.140	21.384	24.133	27.270	29.001	30.850	34.931	39.580	50.894	65.510	84.320	108.43
13	13.809	14.680	15.617	16.626	17.713	18.882	20.140	21.495	22.953	24.522	28.029	32.088	34.351	36.786	42.218	48.496	64.109	84.852	112.30	148.47
14	14.947	15.973	17.086	18.291	19.598	21.015	22.550	24.214	26.019	27.975	32.392	37.581	40.504	43.672	50.818	59.195	80.496	109.61	149.23	202.92
15	16.096	17.293	18.598	20.023	21.578	23.276	25.129	27.152	29.360	31.722	37.279	43.842	47.580	51.659	60.965	72.035	100.81	141.30	197.99	276.97
16	17.257	18.639	20.156	21.824	23.657	25.672	27.888	30.324	33.003	35.949	42.753	50.980	55.717	60.925	72.939	87.442	126.01	181.86	262.35	377.69
17	18.430	20.012	21.761	23.697	25.840	28.212	30.840	33.750	36.973	40.544	48.883	59.117	65.075	71.673	87.068	105.93	157.25	233.79	347.30	514.66
18	19.614	21.412	23.414	25.645	28.132	30.905	33.99	37.450	41.301	45.599	55.749	68.394	75.836	84.140	103.74	128.11	195.99	300.25	459.44	700.93
19	20.810	22.840	25.116	27.671	30.539	33.760	37.379	41.446	46.018	51.159	63.439	78.969	88.211	98.603	123.41	154.74	244.03	385.32	607.47	954.27
20	22.019	24.297	26.870	29.778	33.066	36.785	40.995	45.762	51.160	57.275	72.052	91.024	102.44	115.37	146.62	186.68	303.60	494.21	802.86	1298.8
21	23.239	25.783	28.676	31.969	35.719	39.992	44.865	50.442	56.764	64.002	81.698	104.76	118.81	134.84	174.02	225.02	377.46	633.59	1060.7	1767.3
22	24.471	27.299	30.536	34.248	38.505	43.392	49.005	55.456	62.873	71.402	92.502	120.43	137.63	157.41	206.34	271.03	469.05	811.99	1401.2	2404.6
23	25.716	28.845	32.452	36.617	41.430	46.995	53.436	60.893	69.531	79.543	104.60	138.29	159.27	183.60	244.48	326.23	582.62	1040.3	1850.6	3271.3
24	26.973	30.421	34.426	39.082	44.502	50.815	58.176	66.764	76.789	88.497	118.15	158.65	184.16	213.97	289.49	392.48	723.46	1332.6	2443.8	4449.9
25	28.243	32.030	36.459	41.645	47.727	54.864	63.749	73.105	84.700	98.347	133.33	181.87	212.79	249.21	342.60	471.98	898.09	1706.8	3226.8	6090.9
26	29.525	33.670	38.553	44.311	51.113	59.156	68.676	79.954	93.322	109.18	150.33	208.33	245.71	290.08	405.27	567.37	1114.6	2185.7	4260.4	8233.0
27	30.820	35.344	40.709	47.084	54.669	63.705	74.483	87.305	102.72	121.09	169.37	238.49	283.56	337.50	479.22	681.85	1383.1	2798.7	5624.7	11197.9
28	32.129	37.051	42.930	49.967	58.402	68.528	80.697	95.338	112.96	134.20	190.69	272.88	327.10	392.50	566.48	819.22	1716.0	3583.3	7425.6	15320.2
29	32.450	38.792	45.218	52.966	62.322	73.689	87.346	103.96	124.13	148.63	214.58	312.09	377.16	456.30	669.44	984.06	2128.9	4587.6	9802.9	20714.1
30	34.784	40.568	47.576	56.084	66.438	79.058	94.460	113.28	136.30	164.49	241.33	356.78	434.74	530.31	790.94	1181.8	2640.9	5873.2	12940	28172.2
40	48.886	60.402	75.401	95.025	120.79	154.76	199.63	259.05	337.88	442.59	767.09	1342.0	1779.0	2360.7	4163.2	7343.8	22728	63977	•	•
50	64.473	84.579	112.79	152.66	209.34	290.33	406.52	573.76	815.08	1163.9	2400.0	4994.5	7217.7	10435	21813	45497	•	•	•	•
60	81.669	114.05	163.05	237.90	353.58	533.12	813.52	1253.2	1944.7	3034.8	7471.6	18535	29219	46057	•	•	•	•	•	•

TABLE AI.3 Present Value of \$1 Interest Rate

Number of Years	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.8929	0.8772	0.8696	0.8621	0.8475	0.8333	0.8065	0.7813	0.7576	0.7353
2	0.9803	0.9612	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264	0.7972	0.7695	0.7561	0.7432	0.7182	0.6944	0.6504	0.6104	0.5739	0.5407
3	0.9706	0.9423	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513	0.7118	0.6750	0.6575	0.6407	0.6086	0.5787	0.5245	0.4768	0.4348	0.3975
4	0.9610	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830	0.6355	0.5921	0.5718	0.5523	0.5158	0.4823	0.4230	0.3725	0.3294	0.2923
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209	0.5674	0.5194	0.4972	0.4761	0.4371	0.4019	0.3411	0.2910	0.2495	0.2149
6	0.9420	0.8880	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645	0.5066	0.4556	0.4323	0.4104	0.3704	0.3349	0.2751	0.2274	0.1890	0.1580
7	0.9327	0.8706	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132	0.4523	0.3996	0.3759	0.3538	0.3139	0.2791	0.2218	0.1776	0.1432	0.1162
8	0.9235	0.8535	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665	0.4039	0.3506	0.3269	0.3050	0.2660	0.2326	0.1789	0.1388	0.1085	0.0854
9	0.9143	0.8368	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241	0.3606	0.3075	0.2843	0.2630	0.2255	0.1938	0.1443	0.1084	0.0822	0.0628
10	0.9053	0.8203	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855	0.3220	0.2697	0.2472	0.2267	0.1911	0.1615	0.1164	0.0847	0.0623	0.0462
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505	0.2875	0.2366	0.2149	0.1954	0.1619	0.1346	0.0938	0.0662	0.0472	0.0340
12	0.8874	0.7885	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186	0.2567	0.2076	0.1869	0.1685	0.1372	0.1122	0.0757	0.0517	0.0357	0.0250
13	0.8787	0.7730	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897	0.2292	0.1821	0.1625	0.1452	0.1163	0.0935	0.0610	0.0404	0.0271	0.0184
14	0.8700	0.7579	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633	0.2046	0.1597	0.1413	0.1252	0.0985	0.0779	0.0492	0.0316	0.0205	0.0135
15	0.8613	0.7430	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394	0.1827	0.1401	0.1229	0.1079	0.0835	0.0649	0.0397	0.0247	0.0155	0.0099
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176	0.1631	0.1229	0.1069	0.0930	0.0708	0.0541	0.0320	0.0193	0.0118	0.0073
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978	0.1456	0.1078	0.0929	0.0802	0.0600	0.0451	0.0258	0.0150	0.0089	0.0054
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799	0.1300	0.0946	0.0808	0.0691	0.0508	0.0376	0.0208	0.0118	0.0068	0.0038
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635	0.1161	0.0829	0.0703	0.0596	0.0431	0.0313	0.0168	0.0092	0.0051	0.0029
20	0.8195	0.6730	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486	0.1037	0.0728	0.0611	0.0514	0.0365	0.0261	0.0135	0.0072	0.0039	0.0021
25	0.7798	0.6095	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923	0.0588	0.0378	0.0304	0.0245	0.0160	0.0105	0.0046	0.0021	0.0010	0.0005
30	0.7419	0.5521	0.4120	0.3083	0.2314	0.1741	0.1314	0.0994	0.0754	0.0573	0.0334	0.0196	0.0151	0.0116	0.0070	0.0042	0.0016	0.0006	0.0002	0.0001
40	0.6717	0.4529	0.3066	0.2083	0.1420	0.0972	0.0668	0.0460	0.0318	0.0221	0.0107	0.0053	0.0037	0.0026	0.0013	0.0007	0.0002	0.0001	•	•
50	0.6080	0.3715	0.2281	0.1407	0.0872	0.0543	0.0339	0.0213	0.0132	0.0085	0.0035	0.0014	0.0009	0.0006	0.0003	0.0001	•	•	•	•
60	0.5504	0.3048	0.1697	0.0951	0.0535	0.0303	0.0173	0.0099	0.0057	0.0033	0.0011	0.0004	0.0002	0.0001	•	•	•	•	•	•

TABLE AI.4 Present Value of an Annuity of \$1 Interest Rate

Number of Years	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.8929	0.8772	0.8696	0.8621	0.8475	0.8333	0.8065	0.7813	0.7576
2	1.9704	1.9415	1.9135	1.8861	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355	1.6901	1.6467	1.6257	1.6052	1.5656	1.5278	1.4568	1.3916	1.3315
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869	2.4018	2.3216	2.2832	2.2459	2.1743	2.1065	1.9813	1.8684	1.7663
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699	3.0373	2.9137	2.8550	2.7982	2.6901	2.5887	2.4043	2.2410	2.0957
5	4.8534	4.7157	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908	3.6048	3.4331	3.3522	3.2743	3.1272	2.9906	2.7454	2.5320	2.3452
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7655	4.6229	4.4859	4.3553	4.1114	3.8887	3.7845	3.6847	3.4976	3.3255	3.0205	2.7594	2.5342
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684	4.5638	4.2883	4.1604	4.0386	3.8115	3.6046	3.2423	2.9370	2.6775
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349	4.9676	4.6389	4.4873	4.3436	4.0776	3.8372	3.4212	3.0758	2.7860
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590	5.3282	4.9464	4.7716	4.6065	4.3030	4.0310	3.5655	3.1842	2.8681
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446	5.6502	5.2161	5.0188	4.8332	4.4941	4.1925	3.6819	3.2689	2.9304
11	10.3676	9.7858	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951	5.9377	5.4527	5.2337	5.0286	4.6560	4.3271	3.7757	3.3351	2.9776
12	11.2551	10.5753	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137	6.1944	5.6603	5.4206	5.1971	4.7932	4.4392	3.8514	3.3868	3.0133
13	12.1334	11.3484	10.6350	9.9856	9.3936	8.8527	8.3577	7.9038	7.4889	7.1034	6.4235	5.8424	5.5831	5.3423	4.9095	4.5327	3.9124	3.4272	3.0404
14	13.0037	12.1062	11.2961	10.5631	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667	6.6282	6.0021	5.7245	5.4675	5.0081	4.6106	3.9616	3.4587	3.0609
15	13.8651	12.8493	11.9379	11.1184	10.3797	9.7122	9.1079	8.5595	8.0607	7.6061	6.8109	6.1422	5.8474	5.5755	5.0916	4.6755	4.0013	3.4834	3.0764
16	14.7179	13.5777	12.5611	11.6523	10.8378	10.1059	9.4466	8.8514	8.3126	7.8237	6.9740	6.2651	5.9542	5.6685	5.1724	4.7296	4.0333	3.5026	3.0882
17	15.5623	14.2919	13.1661	12.1657	11.2741	10.4773	9.7632	9.1216	8.5436	8.0216	7.1196	6.3729	6.0472	5.7487	5.2223	4.7746	4.0591	3.5177	3.0971
18	16.3983	14.9920	13.7535	12.6593	11.6896	10.8276	10.0591	9.3719	8.7556	8.2014	7.2497	6.4674	6.1280	5.8178	5.2732	4.8122	4.0799	3.5294	3.1039
19	17.2260	15.6785	14.3238	13.1339	12.0853	11.1581	10.3356	9.6036	8.9501	8.3649	7.3658	6.5504	6.1982	5.8775	5.3162	4.8435	4.0967	3.5386	3.1090
20	18.0456	16.3514	14.8775	13.5903	12.4622	11.4699	10.5940	9.8181	9.1285	8.5436	7.4694	6.6231	6.2593	5.9288	5.3527	4.8696	4.1103	3.5458	3.1129
25	22.0232	19.5235	19.4131	15.6221	14.0939	12.7834	11.6536	10.6748	9.8226	9.0770	7.8431	6.8729	6.4641	6.0971	5.4669	4.9476	4.1474	3.5640	3.1220
30	25.8077	22.3965	19.6004	17.2920	15.3725	13.7648	12.4090	11.2578	10.2737	9.4269	8.0552	7.0072	6.5660	6.1772	5.5168	4.9789	4.1601	3.5693	3.1242
40	32.8347	27.3555	23.1148	19.7928	17.1591	15.0463	13.3317	11.9246	10.7574	9.7791	8.2438	7.1050	6.6418	6.2335	5.5482	4.9966	4.1659	3.5712	3.1250
50	39.1961	31.4236	25.7298	21.4822	18.2559	15.7619	13.8007	12.2335	10.9617	9.9148	8.3045	7.1327	6.6605	6.2463	5.5541	4.9995	4.1666	3.5714	3.1250
60	44.9550	34.7609	27.8656	22.6235	18.9293	16.1614	14.0392	12.3766	11.0480	9.9672	8.3240	7.1401	6.6651	6.2492	5.5553	4.9999	4.1667	3.5714	3.1250