

PRESENT VALUE TABLES

Column A How \$1 left at compound interest will grow

Column B What \$1 due in the future is worth today. (Figure used to calculate superannuation economic loss)

	A 3%		A 5%		A 6%	
	A	B	A	B	A	B
1	1.030000000	0.9708737864	1.050000000	0.9523809524	1.060000000	0.9433962264
2	1.060900000	0.9425959091	1.102500000	0.9070294785	1.123600000	0.8899964400
3	1.092727000	0.9151416594	1.157625000	0.8638375985	1.191016000	0.8396192830
4	1.125508810	0.8884870479	1.215506250	0.8227024748	1.262476960	0.7920936632
5	1.159274074	0.8626087844	1.276281563	0.7835261665	1.338225578	0.7472581729
6	1.194052297	0.8374842567	1.340095641	0.7462153966	1.418519112	0.7049605404
7	1.229873865	0.8130915113	1.407100423	0.7106813301	1.503630259	0.6650571136
8	1.266770081	0.7894092343	1.477455444	0.6768393620	1.593848075	0.6274123713
9	1.304773184	0.7664167323	1.551328216	0.6446089162	1.689478959	0.5918984635
10	1.343916379	0.7440939149	1.628894627	0.6139132535	1.790847697	0.5583947769
11	1.384233871	0.7224212766	1.710339358	0.5846792891	1.898298558	0.5267875254
12	1.425760887	0.7013798802	1.795856326	0.5568374182	2.012196472	0.4969693636
13	1.468533713	0.6809513400	1.885649142	0.5303213506	2.132928260	0.4688390222
14	1.512589725	0.6611178058	1.979931599	0.5050679530	2.260903956	0.4423009644
15	1.557967417	0.6418619474	2.078928179	0.4810170981	2.396558193	0.4172650607
16	1.604706439	0.6231669392	2.182874588	0.4581115220	2.540351685	0.3936462837
17	1.652847632	0.6050164458	2.292018318	0.4362966876	2.692772786	0.3713644186
18	1.702433061	0.5873946076	2.406619234	0.4155206549	2.854339153	0.3503437911
19	1.753506053	0.5702860268	2.526950195	0.3957339570	3.025599502	0.3305130105
20	1.806111235	0.5536757542	2.653297705	0.3768894829	3.207135472	0.3118047269
21	1.860294572	0.5375492759	2.785962590	0.3589423646	3.399563601	0.2941554027
22	1.916103409	0.5218925009	2.925260720	0.3418498711	3.603537417	0.2775050969
23	1.973586511	0.5066917484	3.071523756	0.3255713058	3.819749662	0.2617972612
24	2.032794106	0.4919337363	3.225099944	0.3100679103	4.048934641	0.2469785483
25	2.093777930	0.4776055693	3.386354941	0.2953027717	4.291870720	0.2329986305
26	2.156591268	0.4636947274	3.555672688	0.2812407350	4.549382963	0.2198100288
27	2.221289006	0.4501890558	3.733456322	0.2678483190	4.822345941	0.2073679517
28	2.287927676	0.4370767532	3.920129138	0.2550936371	5.111686697	0.1956301431
29	2.356565506	0.4243463623	4.116135595	0.2429463211	5.418387899	0.1845567388
30	2.427262471	0.4119867595	4.321942375	0.2313774487	5.743491173	0.1741101309
31	2.500080345	0.3999871452	4.538039494	0.2203594749	6.088100643	0.1642548405
32	2.575082756	0.3883370341	4.764941469	0.2098661666	6.453386682	0.1549573967
33	2.652335238	0.3770262467	5.003188542	0.1998725396	6.840589883	0.1461862233
34	2.731905296	0.3660448997	5.253347969	0.1903547996	7.251025276	0.1379115314
35	2.813862454	0.3553833978	5.516015368	0.1812902854	7.686086792	0.1301052183
36	2.898278328	0.3450324251	5.791816136	0.1726574146	8.147252000	0.1227407720
37	2.985226678	0.3349829369	6.081406943	0.1644356330	8.636087120	0.1157931811
38	3.074783478	0.3252261524	6.385477290	0.1566053647	9.154252347	0.1092388501
39	3.167026983	0.3157535460	6.704751154	0.1491479664	9.703507488	0.1030555190
40	3.262037792	0.3065568408	7.039988712	0.1420456823	10.285717937	0.0972221877
41	3.359898926	0.2976280008	7.391988148	0.1352816022	10.902861013	0.0917190450
42	3.460695894	0.2889592240	7.761587555	0.1288396211	11.557032674	0.0865274010
43	3.564516770	0.2805429360	8.149666933	0.1227044011	12.250454635	0.0816296235
44	3.671452273	0.2723717825	8.557150280	0.1168613344	12.985481913	0.0770090788
45	3.781595842	0.2644386238	8.985007793	0.1112965089	13.764610827	0.0726500743
46	3.895043717	0.2567365279	9.434258183	0.1059966752	14.590487477	0.0685378060
47	4.011895028	0.2492587650	9.905971092	0.1009492144	15.465916726	0.0646583075
48	4.132251879	0.2419988009	10.401269647	0.0961421090	16.393871729	0.0609984033

49	4.256219436	0.2349502922	10.921333129	0.0915639133	17.377504033	0.0575456635
50	4.383906019	0.2281070798	11.467399786	0.0872037270	18.420154275	0.0542883618
51	4.515423199	0.2214631843	12.040769775	0.0830511685	19.525363531	0.0512154357
52	4.650885895	0.2150128003	12.642808264	0.0790963510	20.696885343	0.0483164488
53	4.790412472	0.2087502915	13.274948677	0.0753298581	21.938698464	0.0455815554
54	4.934124846	0.2026701859	13.938696111	0.0717427220	23.255020372	0.0430014674
55	5.082148592	0.1967671708	14.635630916	0.0683264019	24.650321594	0.0405674221
56	5.234613049	0.1910360882	15.367412462	0.0650727637	26.129340890	0.0382711529
57	5.391651441	0.1854719303	16.135783085	0.0619740607	27.697101343	0.0361048612
58	5.553400984	0.1800698352	16.942572240	0.0590229149	29.358927424	0.0340611898
59	5.720003014	0.1748250827	17.789700852	0.0562122999	31.120463069	0.0321331979
60	5.891603104	0.1697330900	18.679185894	0.0535355237	32.987690853	0.0303143377
61	6.068351197	0.1647894078	19.613145189	0.0509862131	34.966952305	0.0285984318
62	6.250401733	0.1599897163	20.593802448	0.0485582982	37.064969443	0.0269796526
63	6.437913785	0.1553298216	21.623492571	0.0462459983	39.288867609	0.0254525025
64	6.631051199	0.1508056521	22.704667199	0.0440438079	41.646199666	0.0240117948
65	6.829982735	0.1464132544	23.839900559	0.0419464837	44.144971646	0.0226526366
66	7.034882217	0.1421487907	25.031895587	0.0399490321	46.793669945	0.0213704119
67	7.245928683	0.1380085347	26.283490366	0.0380466972	49.601290141	0.0201607659
68	7.463306544	0.1339888686	27.597664885	0.0362349497	52.577367550	0.0190195905
69	7.687205740	0.1300862802	28.977548129	0.0345094759	55.732009603	0.0179430099
70	7.917821912	0.1262973594	30.426425536	0.0328661676	59.075930179	0.0169273678
71	8.155356569	0.1226187956	31.947746812	0.0313011120	62.620485990	0.0159692149
72	8.400017267	0.1190473743	33.545134153	0.0298105828	66.377715149	0.0150652971
73	8.652017785	0.1155799751	35.222390861	0.0283910313	70.360378058	0.0142125444
74	8.911578318	0.1122135680	36.983510404	0.0270390774	74.582000742	0.0134080608
75	9.178925668	0.1089452117	38.832685924	0.0257515023	79.056920786	0.0126491140
76	9.454293438	0.1057720502	40.774320220	0.0245252403	83.800336033	0.0119331264
77	9.737922241	0.1026913109	42.813036231	0.0233573717	88.828356195	0.0112576664
78	10.030059908	0.0997003018	44.953688042	0.0222451159	94.158057567	0.0106204400
79	10.330961705	0.0967964095	47.201372445	0.0211858247	99.807541021	0.0100192830
80	10.640890556	0.0939770966	49.561441067	0.0201769759	105.795993482	0.0094521538
81	10.960117273	0.0912398996	52.039513120	0.0192161675	112.143753091	0.0089171262
82	11.288920791	0.0885824268	54.641488776	0.0183011119	118.872378277	0.0084123832
83	11.627588415	0.0860023561	57.373563215	0.0174296304	126.004720973	0.0079362106
84	11.976416068	0.0834974332	60.242241376	0.0165996480	133.565004231	0.0074869911
85	12.335708550	0.0810654691	63.254353445	0.0158091885	141.578904485	0.0070631992
86	12.705779806	0.0787043389	66.417071117	0.0150563700	150.073638754	0.0066633954
87	13.086953200	0.0764119795	69.737924673	0.0143394000	159.078057080	0.0062862221
88	13.479561796	0.0741863879	73.224820906	0.0136565715	168.622740505	0.0059303982
89	13.883948650	0.0720256193	76.886061952	0.0130062585	178.740104935	0.0055947153
90	14.300467110	0.0699277857	80.730365049	0.0123869129	189.464511231	0.0052780333
91	14.729481123	0.0678910541	84.766883302	0.0117970599	200.832381905	0.0049792767
92	15.171365557	0.0659136448	89.005227467	0.0112352951	212.882324819	0.0046974308
93	15.626506523	0.0639938299	93.455488840	0.0107002811	225.655264308	0.0044315385
94	16.095301719	0.0621299319	98.128263282	0.0101907439	239.194580167	0.0041806967
95	16.578160771	0.0603203223	103.034676446	0.0097054704	253.546254977	0.0039440535
96	17.075505594	0.0585634197	108.186410268	0.0092433051	268.759030275	0.0037208052
97	17.587770761	0.0568576890	113.595730782	0.0088031477	284.884572092	0.0035101936
98	18.115403884	0.0552016398	119.275517321	0.0083839502	301.977646417	0.0033115034
99	18.658866001	0.0535938250	125.239293187	0.0079847145	320.096305202	0.0031240598
100	19.218631981	0.0520328399	131.501257846	0.0076044900	339.302083514	0.0029472262