

Deferred Tables

Present Lump Sum Equivalent in Value to an Income of \$1 deferred for periods from 1 to 60 years calculated at interest rates of 3%, 5% and 6%.

Period in Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%		Period in Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%
1	0.971	0.952	0.943		21	0.538	0.359	0.294
2	0.943	0.907	0.890		22	0.522	0.342	0.278
3	0.915	0.864	0.840		23	0.507	0.326	0.262
4	0.888	0.823	0.792		24	0.492	0.310	0.247
5	0.863	0.784	0.747		25	0.478	0.295	0.233
6	0.837	0.746	0.705		26	0.464	0.281	0.220
7	0.813	0.711	0.665		27	0.450	0.268	0.207
8	0.789	0.677	0.627		28	0.437	0.255	0.196
9	0.766	0.645	0.592		29	0.424	0.243	0.185
10	0.744	0.614	0.558		30	0.412	0.231	0.174
11	0.722	0.585	0.527		31	0.400	0.220	0.164
12	0.701	0.557	0.497		32	0.388	0.210	0.155
13	0.681	0.530	0.469		33	0.377	0.200	0.146
14	0.661	0.505	0.442		34	0.366	0.190	0.138
15	0.642	0.481	0.417		35	0.355	0.181	0.130
16	0.623	0.458	0.394		36	0.345	0.173	0.123
17	0.605	0.436	0.371		37	0.335	0.164	0.116
18	0.587	0.416	0.350		38	0.325	0.157	0.109
19	0.570	0.396	0.331		39	0.316	0.149	0.103
20	0.554	0.377	0.312		40	0.307	0.142	0.097

Period in Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%		Period in Years	Lump Sum 3%	Lump Sum 5%	Lump Sum 6%
41	0.298	0.135	0.092		51	0.221	0.083	0.051
42	0.289	0.129	0.087		52	0.215	0.079	0.048
43	0.281	0.123	0.082		53	0.209	0.075	0.046
44	0.272	0.117	0.077		54	0.203	0.072	0.043
45	0.264	0.111	0.073		55	0.197	0.068	0.041
46	0.257	0.106	0.069		56	0.191	0.065	0.038
47	0.249	0.101	0.065		57	0.185	0.062	0.036
48	0.242	0.096	0.061		58	0.180	0.059	0.034
49	0.235	0.092	0.058		59	0.175	0.056	0.032
50	0.228	0.087	0.054		60	0.170	0.054	0.030

Source: Cumpston Sarjeant, Life Expectancies, Weekly Multipliers, Deferral Factors, 2020.

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