

Deferred Tables

Present Lump Sum Equivalent in Value to an Income of \$1 deferred for periods from 1 to 80 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		61	0.165	0.051	0.029
42	0.289	0.129	0.087		62	0.160	0.049	0.027
43	0.281	0.123	0.082		63	0.155	0.046	0.025
44	0.272	0.117	0.077		64	0.151	0.044	0.024
45	0.264	0.111	0.073		65	0.146	0.042	0.023
46	0.257	0.106	0.069		66	0.142	0.040	0.021
47	0.249	0.101	0.065		67	0.138	0.038	0.020
48	0.242	0.096	0.061		68	0.134	0.036	0.019
49	0.235	0.092	0.058		69	0.130	0.035	0.018
50	0.228	0.087	0.054		70	0.126	0.033	0.017
51	0.221	0.083	0.051		71	0.123	0.031	0.016
52	0.215	0.079	0.048		72	0.119	0.030	0.015
53	0.209	0.075	0.046		73	0.116	0.028	0.014
54	0.203	0.072	0.043		74	0.112	0.027	0.013
55	0.197	0.068	0.041		75	0.109	0.026	0.013
56	0.191	0.065	0.038		76	0.106	0.025	0.012
57	0.185	0.062	0.036		77	0.103	0.023	0.011
58	0.180	0.059	0.034		78	0.100	0.022	0.011
59	0.175	0.056	0.032		79	0.097	0.021	0.010
60	0.170	0.054	0.030		80	0.094	0.020	0.009

Source: Vincent Accountants, Forensic Services: Litigation Tables, September 2021, Deferred Tables.

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