| Annual <br> Rate | Payment <br> Frequency | Payments <br> per Year | Total <br> Payments | Constant <br> Multiplier |
| :---: | :--- | :---: | :---: | :---: |
| $5 \%$ | Monthly | 12 | 120 | .0106065 |
| $5 \%$ | Bimonthly | 6 | 60 | .0212470 |
| $5 \%$ | Quarterly | 4 | 40 | .0319214 |

