SURS Actuarial Assumptions and Benefit Provisions Used in Tier 2 Calculations

	Traditional	Portable	RSP*
Defined Benefit Plans			
Benefit Multiplier	2.20%	2.20%	NA
Final Average Period	8 Years	8 Years	
Maximum Benefit	80% of FAC	80% of FAC	NA
Employee Contribution	8.00%	8.00%	NA
Interest Crediting Rate - Pre-retirement/Termination	4.50%	6.50%	NA
Annuitization Interest Rate for Lump Sums	4.00%	4.00%	NA
Defined Contribution (DC) Plan			
Employee Contribution	NA	NA	8.00%
Employer Contribution**	NA	NA	7.60%
Assumed Return - Pre-retirement/Termination	NA	NA	6.00%
Annuitization Interest Rate for Lump Sums	NA	NA	4.00%
	Same as Valuation, un	isex mortality 45%/55% male/f	emale, year of birth for
Mortality Assumption	genera	ational mortality based on age	in 2050
Benefit Commencement Age*	67	67	67
COLA	1.125%		
Joint and Survivor Percentage	66.67%	Same as Traditional Plan wh	nen converting lump sums
Survivor Age	Same as member	in the RSP to a monthly be comparing to the Trac	·

Pay Assumptions

Same as Valuation - 12.75% in first year (12.00% if age 50+) graded down to 3.50%

Member Pay Increase assumption		at 34 YOS (3.00% if age 50+)	
FY 2023 Pay Cap	\$119,892	\$119,892	\$305,000
Pay Cap Increase Assumption	1.125%	1.125%	3.000%

^{*}Benefits are assumed to begin at the later of the assumed benefit commencement age and age at termination/retirement.

Because of the higher assumed interest crediting rate/rate of investment return, the Portable Plan (lump sum) is projected to provide a higher benefit than the RSP for members whose pay is under the pay cap. Members must elect an annuity in order to receive retiree healthcare. If an annuity is elected from the Portable Plan, the Traditional Plan and the Portable Plan will provide the same benefit amount. However, the Traditional Plan will provide a 66.67% J&S benefit for married participants and a refund of survivor contributions for unmarried participants. In most cases, the RSP is projected to provide higher benefits to members whose pay is higher than the Tier 2 pay cap. If the Portable Plan is shown as the highest benefit, this assumes a Portable lump sum is taken and annuitized outside of the Plan (based on the assumptions shown, which are the same assumptions used for annuitization of the RSP balance). RSP members may annuitize with a SURS provider which will entitle them to retiree healthcare, whereas a Portable Plan member may not annuitize with a SURS provider and receive retiree healthcare. The value of retiree healthcare is not included in this analysis.

Charts such as the attached can provide limited assistance to people in selecting among the plans. However, there can be no assurance that the selection indicated by the charts is the right choice for any individual person. The benefit amounts and value provided by each of the plans could be materially different than what is projected in the charts due to actual salary increases, interest crediting rates, investment returns, annuitization rates, duration that benefits are received, spouse age and increases in pay caps that differ from the assumptions used in developing the amounts in these charts.

^{**0.00%} of pay from 7.60% RSP employer contribution used to fund disability benefits.

State Universities Retirement System of Illinois - Payout Rates Rates Based on 4.0% Interest, 1.125% Simple COLA, 66 2/3% J&S for married participants (spouse assumed same age as member), Valuation mortality based on age in 2050

Age at Assumed

Annuitization	Married	Non-Married
67	5.6%	6.2%
68	5.8%	6.4%
69	5.9%	6.6%
70	6.1%	6.8%
71	6.3%	7.1%
72	6.5%	7.3%
73	6.7%	7.6%
74	7.0%	7.9%
75	7.3%	8.3%

1	*In cases wi	here the bene,	ju proviaea j	rom tne 1raai	iiionai ana r	muote i tun	are equal, the	e Traditional	riun is inuic	ated as havin	g the higher v	aiue aue io i	ne J&S provi:	sion.		
Age at Hire Pay at Hire J&S	25 30,000 66.67%	30 30,000 66.67%	35 30,000 66.67%	40 30,000 66.67%	45 30,000 66.67%	50 30,000 66.67%	55 30,000 66.67%	60 30,000 66.67%	25 50,000 66.67%	30 50,000 66.67%	35 50,000 66.67%	40 50,000 66.67%	45 50,000 66.67%	50 50,000 66.67%	55 50,000 66.67%	60 50,000 66.67%
Years of Service 2	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
9 1	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
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12	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional
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22 1	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable
	Portable Portable	Portable Portable	Portable Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable
25	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable
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	Portable	Portable	Traditional		Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable
	Portable	Portable	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Portable	Portable	Portable
	Portable Portable	Portable Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Portable	Portable Portable	Portable Portable	Portable Portable
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	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
35	Portable	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Portable	Traditional	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
	Portable	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Traditional Traditional	Traditional Traditional	Portable	Portable	Portable	Portable	Portable Portable	Portable Portable	Portable Portable	Portable	Portable	Portable	Portable	Portable	Portable Portable	Portable
	Traditional	Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable	Portable	Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable	Portable Portable
42	Traditional															
Age at Hire	25	Portable 30	Portable 35	Portable 40	Portable 45	Portable 50	Portable 55	Portable 60	Portable 25	Portable 30	Portable 35	Portable 40	Portable 45	Portable 50	Portable 55	Portable 60
Age at Hire Pay at Hire	25 30,000	30 30,000	35 30,000	40 30,000	45 30,000	50 30,000	55 30,000	60 30,000	25 50,000	30 50,000	35 50,000	40 50,000	45 50,000	50 50,000	55 50,000	60 50,000
	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Pay at Hire J&S Years of Service 2	25 30,000 0.00% Portable	30 30,000 0.00%	35 30,000 0.00% Portable	40 30,000 0.00% Portable	45 30,000 0.00% Portable	50 30,000 0.00% Portable	55 30,000 0.00% Portable	60 30,000 0.00% Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00%	45 50,000 0.00% Portable	50 50,000 0.00%	55 50,000 0.00% Portable	60 50,000 0.00% Portable
Pay at Hire J&S Years of Service 2 3	25 30,000 0.00%	30 30,000 0.00%	35 30,000 0.00%	40 30,000 0.00%	45 30,000 0.00%	50 30,000 0.00%	55 30,000 0.00%	60 30,000 0.00%	25 50,000 0.00%	30 50,000 0.00%	35 50,000 0.00%	40 50,000 0.00%	45 50,000 0.00%	50 50,000 0.00%	55 50,000 0.00%	60 50,000 0.00%
Pay at Hire J&S Years of Service 2 3 4 5	25 30,000 0.00% Portable Portable Portable Portable	30 30,000 0.00% Portable Portable Portable Portable	35 30,000 0.00% Portable Portable Portable Portable	40 30,000 0.00% Portable Portable Portable Portable	45 30,000 0.00% Portable Portable Portable Portable	50 30,000 0.00% Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable	25 50,000 0.00% Portable Portable Portable Portable	30 50,000 0.00% Portable Portable Portable Portable	35 50,000 0.00% Portable Portable Portable Portable	40 50,000 0.00% Portable Portable Portable Portable	45 50,000 0.00% Portable Portable Portable Portable	50 50,000 0.00% Portable Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable
Pay at Hire J&S Years of Service 2 3 4 5 6	25 30,000 0.00% Portable Portable Portable	30 30,000 0.00% Portable Portable Portable	35 30,000 0.00% Portable Portable Portable	40 30,000 0.00% Portable Portable Portable	45 30,000 0.00% Portable Portable Portable	50 30,000 0.00% Portable Portable Portable	55 30,000 0.00% Portable Portable Portable	60 30,000 0.00% Portable Portable Portable	25 50,000 0.00% Portable Portable Portable	30 50,000 0.00% Portable Portable Portable	35 50,000 0.00% Portable Portable Portable	40 50,000 0.00% Portable Portable Portable	45 50,000 0.00% Portable Portable Portable	50 50,000 0.00% Portable Portable Portable	55 50,000 0.00% Portable Portable Portable	60 50,000 0.00% Portable Portable Portable
Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable	30 30,000 0.00% Portable Portable Portable Portable Portable Portable	35 30,000 0.00% Portable Portable Portable Portable Portable Portable	40 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable	45 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable	50 30,000 0.00% Portable Portable Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable	25 50,000 0.00% Portable Portable Portable Portable Portable Portable	30 50,000 0.00% Portable Portable Portable Portable Portable Portable	35 50,000 0.00% Portable Portable Portable Portable Portable Portable	40 50,000 0.00% Portable Portable Portable Portable Portable Portable	45 50,000 0.00% Portable Portable Portable Portable Portable Portable	50 50,000 0.00% Portable Portable Portable Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable
Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 30,000 0.00% Portable Portable Portable Portable Portable Portable	30 30,000 0.00% Portable Portable Portable Portable Portable	35 30,000 0.00% Portable Portable Portable Portable Portable	40 30,000 0.00% Portable Portable Portable Portable Portable Portable	45 30,000 0.00% Portable Portable Portable Portable Portable	50 30,000 0.00% Portable Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	25 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable	30 50,000 0.00% Portable Portable Portable Portable Portable	35 50,000 0.00% Portable Portable Portable Portable Portable	40 50,000 0.00% Portable Portable Portable Portable Portable	45 50,000 0.00% Portable Portable Portable Portable Portable	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable
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Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable	40 30,000 0.00% Portable Traditional Traditional Traditional	45 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable	45 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional
Pay at Hire J&s Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable	40 30,000 0.00% Portable Traditional Traditional Traditional Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portabla Traditional	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable Traditional Traditional Traditional Traditional	45 50,000 0.00% Portable Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional
Pay at Hire J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable	40 30,000 0.00% Portable Traditional Traditional Traditional Traditional	45 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable Traditional Traditional Traditional	45 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional
Pay at Hire J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable	40 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable Portable Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional	45 50,000 0.00% Portable Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable
Pay at Hire J&s J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable Portable Portable Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional	45 50,000 0.00% Portable Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable
Pay at Hire J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	45 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable	40 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	45 50,000 0.00% Portable Traditional	50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&s J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional	50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable	60 50,000 0.00% Portable Traditional Portable
Pay at Hire J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&s J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Postable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional	50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Traditional Portable
Pay at Hire J&S Years of Service 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional Portable Portable Portable	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional	50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Traditional Portable
Pay at Hire J&s J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	25 30,000 0.00% Portable	30 30,000 0.00% Portable	35 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional	30,000 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional Portable Portable Portable	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable Portable Portable Portable Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 30,000 0.00% Portable	30 30,000 0.00% Portable Traditional Traditional Traditional Traditional	35 30,000 0.00% Portable Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional Portable Portable Portable Portable Portable Portable Portable	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Portable Portable Portable	40 50,000 0.00% Portable Traditional Portable Portable Portable Portable Portable	45 50,000 0.00% Portable Traditional Portable	50,000 0.00% Portable Traditional Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Traditional Portable
Pay at Hire J&s J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38	25 30,000 0.00% Portable	30 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional	35 30,000 0.00% Portable Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional Portable Portable Portable Portable Portable Portable	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional	40 50,000 0.00% Portable Traditional	45 50,000 0.00% Portable Traditional Portable Portable Portable Portable Portable Portable	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 24 35 36 37 38 39 40	25 30,000 0.00% Portable	30 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional	35 30,000 0.00% Portable Traditional Portable Portable Portable	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional Portable	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Portable	40 50,000 0.00% Portable Traditional Portable	45 50,000 0.00% Portable Traditional Portable	50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable
Pay at Hire J&s Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41	25 30,000 0.00% Portable	30 30,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	35 30,000 0.00% Portable Traditional	40 30,000 0.00% Portable Traditional	45 30,000 0.00% Portable Traditional Portable	30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 30,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 30,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Portable	25 50,000 0.00% Portable	30 50,000 0.00% Portable	35 50,000 0.00% Portable Traditional Portable	40 50,000 0.00% Portable Traditional Portable Portable Portable Portable Portable Portable Portable Portable	45 50,000 0.00% Portable Traditional Portable	50 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	55 50,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	60 50,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable

Age at Hire Pay at Hire J&S rs of Service	25 60,000 66.67%	30 60,000 66.67%	35 60,000 66.67%	40 60,000 66.67%	45 60,000 66.67%	50 60,000 66.67%	55 60,000 66.67%	60 60,000 66.67%	25 70,000 66.67%	30 70,000 66.67%	35 70,000 66.67%	40 70,000 66.67%	45 70,000 66.67%	50 70,000 66.67%	55 70,000 66.67%	60 70,00 66.67
2	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
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8	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portabl
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	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Tradit Tradit
15	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Tradit
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Tradit Tradit
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	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portal Portal
	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portal
	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Portable	Portal
	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portal Portal
26	Portable	Portable	Portable	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Traditional	Traditional	Portable	Portable	Portal
	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Portable	Portable Portable	Portable Portable	Portal Portal
	Portable	Portable	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Portable		Portable	Portable	Portable	Porta
	Portable	Portable	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Traditional	Portable	Portable	Portable	Porta
	Portable Portable	Portable Portable	Traditional Traditional	Traditional Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Porta Porta
	Portable	Portable		Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	Portable	Portable	Portable	Portable	Porta
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	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable RSP	RSP RSP	RSP RSP	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Porta Porta
37	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	RSP	Portable	Portable	Portable	Portable	Porta
	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	RSP	Portable	Portable	Portable	Portable	Porta
	Dortoblo	Dortoblo	Dortoblo		Dortoblo		Dortoblo	Doutoblo	DCD	DCD						
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Portable Portable	Portable Portable	Portable Portable	
40 41	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Portable Portable	Portable Portable	Portable Portable	Portal Portal
40 41 42 Age at Hire Pay at Hire	Portable Portable Portable 25 60,000	Portable Portable Portable 30 60,000	Portable Portable Portable 35 60,000	Portable Portable Portable 40 60,000	Portable Portable Portable 45 60,000	Portable Portable Portable 50 60,000	Portable Portable Portable 55 60,000	Portable Portable Portable 60 60,000	RSP RSP RSP 25 70,000	RSP RSP RSP 30 70,000	RSP RSP RSP 35 70,000	RSP RSP RSP 40 70,000	Portable Portable Portable 45 70,000	Portable Portable Portable 50 70,000	Portable Portable Portable 55 70,000	Portab Portab Portab
40 41 42 Age at Hire Pay at Hire J&S of Service	Portable Portable 25 60,000 0.00%	Portable Portable 30 60,000 0.00%	Portable Portable 35 60,000 0.00%	Portable Portable 40 60,000 0.00%	Portable Portable 45 60,000 0.00%	Portable Portable 50 60,000 0.00%	Portable Portable Portable 55 60,000 0.00%	Portable Portable 60 60,000 0.00%	RSP RSP RSP 25 70,000 0.00%	RSP RSP RSP 30 70,000 0.00%	RSP RSP RSP 35 70,000 0.00%	RSP RSP RSP 40 70,000 0.00%	Portable Portable Portable 45 70,000 0.00%	Portable Portable 50 70,000 0.00%	Portable Portable 55 70,000 0.00%	Portal Portal Portal 70,
40 41 42 Age at Hire Pay at Hire J&S of Service 2	Portable Portable Portable 25 60,000	Portable Portable Portable 30 60,000	Portable Portable Portable 35 60,000	Portable Portable Portable 40 60,000	Portable Portable Portable 45 60,000	Portable Portable Portable 50 60,000	Portable Portable Portable 55 60,000	Portable Portable Portable 60 60,000	RSP RSP RSP 25 70,000	RSP RSP RSP 30 70,000	RSP RSP RSP 35 70,000	RSP RSP RSP 40 70,000	Portable Portable Portable 45 70,000	Portable Portable Portable 50 70,000	Portable Portable Portable 55 70,000	Porta Porta Porta 70 0.0
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40 41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6	Portable Portable 25 60,000 0.00% Portable Portable Portable Portable Portable	Portable Portable 30 60,000 0.00% Portable Portable Portable Portable	Portable Portable Portable 35 60,000 0.00% Portable Portable Portable Portable	Portable Portable 40 60,000 0.00% Portable Portable Portable Portable	Portable Portable 45 60,000 0.00% Portable Portable Portable Portable	Portable Portable 50 60,000 0.00% Portable Portable Portable Portable	Portable Portable Portable 55 60,000 0.00% Portable Portable Portable Portable	Portable Portable 60 60,000 0.00% Portable Portable Portable Portable	RSP RSP RSP 25 70,000 0.00% Portable Portable Portable	RSP RSP RSP 30 70,000 0.00% Portable Portable Portable	RSP RSP RSP 35 70,000 0.00% Portable Portable Portable	RSP RSP RSP 40 70,000 0.00% Portable Portable Portable	Portable Portable 45 70,000 0.00% Portable Portable Portable Portable	Portable Portable 50 70,000 0.00% Portable Portable Portable Portable	Portable Portable Portable 55 70,000 0.00% Portable Portable Portable Portable	Porta Porta Porta 70 0.0 Porta Porta Porta
40 41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8	Portable Portable 25 60,000 0.00% Portable	Portable Portable 30 60,000 0.00% Portable	Portable Portable 35 60,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	Portable Portable 40 60,000 0.00% Portable	Portable Portable 45 60,000 0.00% Portable	Portable Portable 50 60,000 0.00% Portable	Portable Portable 55 60,000 0.00% Portable	Portable Portable 60 60,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP RSP 25 70,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP RSP 30 70,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP RSP 35 70,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP RSP T0,000 0.00% Portable Portable Portable Portable Portable Portable Portable	Portable Portable 45 70,000 0.00% Portable	Portable Portable 50 70,000 0.00% Portable	Portable Portable 55 70,000 0.00% Portable	Porta Porta 70 0.0 Porta Porta Porta Porta Porta Porta
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40 41 42 Age at Hire Pay at Hire 2 3 3 4 4 5 5 6 7 7 8 9 10 11 11 12 13 14 15 15 16 17 17 18 19 20 21 22 23 24 25 26 27 28 29 33 34 34 34 35 36 36 37 37 37 38 38 38 38 38 38 38 38 38 38 38 38 38	Portable Portable 25 60,000 0.00% Portable	Portable Portable 30 60,000 0.00% Portable	Portable Portable 35 60,000 0.00% Portable	Portable Portable 40 60,000 0.00% Portable Traditional Portable	Portable Portable 45 60,000 0.00% Portable Traditional Portable	Portable Portable So 60,000 0.00% Portable Traditional	Portable Portable Portable 55 60,000 0.00% Portable Traditional Portable	Portable Portable 60 60,000 0.00% Portable Traditional Portable	RSP RSP RSP RSP RSP RSP 25 70,000 0.00% Portable	RSP	RSP RSP RSP RSP RSP RSP RSP RSP 35 70,000 0.00% Portable RSP	RSP RSP RSP RSP A0 70,000 0.00% Portable Traditional Portable	Portable Portable Portable A45 70,000 0.00% Portable Traditional Portable	Portable Portable 70,000 0.00% Portable Traditional Portable	Portable Portable 55 70,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Portable	Porta
40 41 42 Age at Hire Pay at Hire J&S of Service 2 3 3 4 5 6 6 7 7 8 8 9 10 11 11 12 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 31 31 31 31 31 31 31 31 31 31 31	Portable Portable 25 60,000 0.00% Portable	Portable Portable 30 60,000 0,00% Portable	Portable Portable 335 60,000 0.00% Portable	Portable Portable 40 60,000 0.00% Portable Traditional	Portable Portable 45 60,000 0.00% Portable Traditional Portable	Portable Portable Solution October Portable Traditional Portable	Portable Portable S55 60,000 0.00% Portable Traditional Portable	Portable Portable 60 60,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Portable	RSP RSP RSP RSP RSP RSP RSP 25 70,000 0.00% Portable	RSP	RSP RSP RSP RSP RSP RSP 35 70,000 0,00% Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP RSP RSP A0 70,000 0.00% Portable Traditional Portable	Portable Portable Portable 45 70,000 0.00% Portable Traditional Portable	Portable Portable 70,000 0.00% Portable Traditional Portable	Portable Portable 70,000 0.00% Portable Traditional Praditional Praditional Praditional Praditional Praditional Praditional Praditional Praditional Praditional Protable Portable	Porta
40 41 42 Age at Hire Pay at Hire Pay at Hire 2 3 4 4 5 5 6 7 7 8 9 10 111 12 13 14 15 16 17 17 18 19 20 21 21 22 23 24 25 26 27 28 29 33 34 44 35 36 36 37 37 38 38 39 30 31 31 31 31 31 31 31 31 31 31 31 31 31	Portable Portable 25 60,000 0.00% Portable	Portable Portable 30 60,000 0.00% Portable	Portable Portable 35 60,000 0.00% Portable	Portable Portable 40 60,000 0.00% Portable Traditional Portable	Portable Portable 45 60,000 0.00% Portable Traditional Portable	Portable Portable Portable 60,000 0.00% Portable Traditional Portable	Portable Portable Portable 55 60,000 0.00% Portable Traditional Portable	Portable Portable 60 60,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Traditional Portable	RSP RSP RSP RSP RSP 25 70,000 0.00% Portable	RSP	RSP RSP RSP RSP RSP RSP RSP RSP 35 70,000 0.00% Portable RSP	RSP RSP RSP RSP A0 70,000 0.00% Portable Traditional Portable	Portable Portable Portable A45 70,000 0.00% Portable Traditional Portable	Portable Portable 70,000 0.00% Portable Traditional Portable	Portable Portable 70,000 0.00% Portable Traditional Portable	Porta

Age at Hire Pay at Hire J&S es of Service	25 80,000 66.67%	30 80,000 66.67%	35 80,000 66.67%	40 80,000 66.67%	45 80,000 66.67%	50 80,000 66.67%	55 80,000 66.67%	60 80,000 66.67%	25 90,000 66.67%	30 90,000 66.67%	35 90,000 66.67%	40 90,000 66.67%	45 90,000 66.67%	50 90,000 66.67%	55 90,000 66.67%	60 90,00 66.67
2	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
5	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
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12	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditio
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	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	Portable RSP	RSP RSP	RSP RSP	Traditional Traditional	Traditional Traditional	Traditional Traditional	Tradition Tradition
19	Portable	Portable	Portable	Portable	Traditional	Traditional	Traditional	Traditional	Portable	RSP	RSP	RSP	Traditional	Traditional	Traditional	RSP
	Portable Portable	Portable Portable	Portable Portable	Portable RSP	Traditional Traditional	Traditional Traditional	Traditional Traditional	Portable Portable	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	Traditional Traditional	Traditional RSP	RSP RSP
	Portable	Portable	Portable		Traditional	Traditional	Portable	Portable	RSP	RSP	RSP	RSP	Traditional	Traditional	RSP	RSP
	Portable	Portable	RSP	Traditional	Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional	RSP	RSP
	Portable Portable	RSP RSP	RSP RSP	Traditional Traditional	Traditional Traditional	Traditional RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	RSP RSP	RSP RSP	RSP RSP
26	RSP	RSP	RSP	Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP	RSP	RSP
27		RSP	RSP	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP	RSP	RSP
28 I 29 I		RSP RSP	RSP RSP	Traditional RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
30	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
31		RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
32 1		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
34	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
35 I 36 I		RSP RSP	RSP RSP	RSP	RSP	RSP RSP	RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP	RSP RSP	RSP RSP	RSP RSP
37		RSP	RSP	RSP RSP	RSP RSP	RSP	RSP RSP	RSP RSP	RSP	RSP	RSP	RSP	RSP RSP	RSP	RSP	RSP
38 1		RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
39 40		RSP RSP	RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
41 <u>1</u> 42 <u>1</u>	RSP RSP	RSP RSP	RSP RSP RSP	RSP RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP RSP	RSP RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
41	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2	25 80,000 0.00%	RSP RSP 30 80,000 0.00% Portable	RSP RSP 35 80,000 0.00% Portable	RSP RSP 40 80,000 0.00%	RSP RSP 45 80,000 0.00%	RSP RSP 50 80,000 0.00%	RSP RSP 55 80,000 0.00%	RSP RSP 60 80,000 0.00%	RSP RSP 25 90,000 0.00% Portable	RSP RSP 30 90,000 0.00% Portable	RSP RSP 35 90,000 0.00% Portable	RSP RSP 40 90,000 0.00%	RSP RSP 45 90,000 0.00%	RSP RSP 50 90,000 0.00%	RSP RSP 55 90,000 0.00%	RSP RSP 60 90,0 0.00
41 42 Age at Hire Pay at Hire J&S of Service 2 3	25 80,000 0.00%	RSP RSP 30 80,000 0.00%	RSP RSP 35 80,000 0.00%	RSP RSP 40 80,000 0.00%	RSP RSP 45 80,000 0.00%	RSP RSP 50 80,000 0.00%	RSP RSP 55 80,000 0.00%	RSP RSP 60 80,000 0.00%	RSP RSP 25 90,000 0.00%	RSP RSP 30 90,000 0.00%	RSP RSP 35 90,000 0.00%	RSP RSP 40 90,000 0.00%	RSP RSP 45 90,000 0.00%	RSP RSP 50 90,000 0.00%	RSP RSP 55 90,000 0.00%	RSP RSP 6 90,0
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5	25 80,000 0.00% Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable Portable Portable Portable	RSP RSP 50 80,000 0.00% Portable Portable Portable	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable Portable Portable Portable	RSP RSP 45 90,000 0.00% Portable Portable Portable	RSP RSP 50 90,000 0.00% Portable Portable Portable Portable	RSP RSP 55 90,000 0.00% Portable Portable Portable Portable	RSP RSP 6 90,4 0.0 Portab Portab Portab
Age at Hire Pay at Hire J&S of Service 2 3 4 5	25 80,000 0.00% Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable Portable Portable Portable	RSP RSP 50 80,000 0.00% Portable Portable Portable Portable	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable Portable Portable Portable	RSP RSP 45 90,000 0.00% Portable Portable Portable Portable	RSP RSP 50 90,000 0.00% Portable Portable Portable Portable	RSP RSP 55 90,000 0.00% Portable Portable Portable Portable	RSP RSP 6 90, 0.0 Portab Portab Portab Portab
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8	25 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 50 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 90,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 50 90,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 55 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 90, 0.0 Portab Portab Portab Portab Portab Portab Portab
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8	RSP RSP 25 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 50 80,000 0.00% Portable	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 50 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 55 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 90, 0.0 Portal Portal Portal Portal Portal Portal Portal Portal
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8 9	25 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 50 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 90,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 50 90,000 0.00% Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 55 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 90, 0.0 Portal Portal Portal Portal Portal Portal Portal Portal Tradit
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8 9 10 11	25 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP 45 80,000 0.00% Portable	RSP S0 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 25 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable	RSP RSP 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP S0 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP S5 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP RSP 90, 0.0 Portal Portal Portal Portal Portal Portal Tradit Tradit
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8 8 9 10 11 12 13	25 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 45 80,000 0.00% Portable	SO 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 25 90,000 0.00% Portable	RSP RSP 30 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 90,000 0.00% Portable	RSP RSP 45 90,000 0.00% Portable	RSP RSP 50 99,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	Portal Portal Portal Portal Portal Portal Portal Tradit Tradit Tradit Tradit
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41 42 Age at Hire Pay at Hire J&& of Service 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 335	RSP RSP 25 80,0000 0.00% Portable Rortable Rortable Rortable Rortable Rortable Rortable Rortable Rortable RSP	RSP RSP RSP 30 80,000 0.00% Portable RSP	RSP RSP RSP 35 80,000 0.00% Portable Rortable Rortable Rortable Rortable Rortable RSP	RSP RSP RSP 40 80,000 0.00% Portable Traditional	RSP RSP 45 80,000 0.00% Portable Traditional RSP	RSP RSP S0 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Rortable Portable RSP	RSP RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Rorable Portable Portable Portable Portable RSP	RSP RSP 90,000 0.00% Portable RSP	RSP RSP RSP 30 90,000 0.00% Portable RSP	RSP RSP RSP 35 90,000 0.00% Portable RSP	RSP RSP RSP 40 90,000 0.00% Portable RSP	RSP RSP 90,000 0.00% Portable Traditional RSP	RSP RSP S0 90,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP RSP 55 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP O.0.0 Portal Portal Portal Portal Tradit Tradit Tradit Tradit Tradit Tradit RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8 9 100 111 12 13 13 13 14 15 16 17 18 19 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	RSP RSP 25 80,000 0.00% Portable RSP	RSP RSP RSP 30 80,000 0.00% Portable RSP	RSP RSP RSP 35 80,000 0.00% Portable RSP	RSP RSP RSP 40 80,000 0.00% Portable RSP	RSP RSP RSP 45 80,000 0.00% Portable Traditional RSP	RSP RSP S0 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable RSP	RSP RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Portable RSP	RSP RSP 90,000 0.00% Portable RSP	RSP RSP 30 90,000 0.00% Portable RSP	RSP RSP 35 90,000 0.00% Portable RSP	RSP RSP 40 90,000 0.00% Portable RSP	RSP RSP 90,000 0.00% Portable Traditional	RSP RSP POTABLE PORTABLE Traditional RSP	RSP RSP 755 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 90.0.0 0.0.0 Portala Portal Portal Portal Tradii Tradii Tradii Tradii Tradii Tradii Tradii Tradii Tradii RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&& of Service 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 34 35 36 37 38	RSP RSP 25 80,000 0.00% Portable Rortable Portable Portable Rortable Rortable Rortable Rortable RSP	RSP RSP RSP 30 80,000 0,000% Portable RSP	RSP RSP RSP 35 80,000 0.00% Portable RSP	RSP RSP RSP 40 80,000 0.00% Portable Traditional Traditional Traditional Traditional RSP	RSP RSP 45 80,000 0.00% Portable Traditional RSP	RSP RSP S0 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	RSP RSP RSP 755 80,000 0,00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditio	RSP RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Rorable Portable Portable Portable Portable RSP	RSP RSP RSP 25 90,000 0.00% Portable RSP	RSP RSP 30 90,000% Portable RSP	RSP RSP 0,000 0,00% Portable RSP	RSP RSP RSP 40 90,000 0.00% Portable RSP	RSP RSP RSP 45 90,000 0.00% Portable Traditional RSP	RSP RSP S0 90,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP S5 90,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP 90.0.0 Portal Portal Portal Portal Tradi Tradi Tradi Tradi Tradi Tradi Tradi Tradi Tradi RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S of Service 2 3 4 5 6 7 8 9 100 111 12 13 13 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	RSP RSP 25 80,0000 0.00% Portable RSP	RSP RSP RSP 30 80,000 0.00% Portable RSP	RSP RSP RSP 35 80,000 0.00% Portable RSP	RSP RSP RSP 40 80,000 0.00% Portable RSP	RSP RSP RSP 45 80,000 0.00% Portable Traditional RSP	RSP RSP S0 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP RSP 55 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Portable Portable RSP	RSP RSP RSP 60 80,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Portable RSP	RSP RSP 90,000 0.00% Portable RSP	RSP RSP 30 90,000 0.00% Portable RSP	RSP RSP 35 90,000 0.00% Portable RSP	RSP RSP 40 90,000 0.00% Portable RSP	RSP RSP 90,000 0.00% Portable Traditional	RSP RSP POTABLE PORTABLE Traditional RSP	RSP RSP 755 90,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 90.0.0 0.0.0 Portala Portal Portal Portal Tradii Tradii Tradii Tradii Tradii Tradii Tradii Tradii Tradii RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP

Age at Hire Pay at Hire J&S	25 100,000 66.67%	30 100,000 66.67%	35 100,000 66.67%	40 100,000 66.67%	45 100,000 66.67%	50 100,000 66.67%	55 100,000 66.67%	60 100,000 66.67%	25 110,000 66.67%	30 110,000 66.67%	35 110,000 66.67%	40 110,000 66.67%	45 110,000 66.67%	50 110,000 66.67%	55 110,000 66.67%	60 110,00 66.67
	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable
	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable
5	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	RSP
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	Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	Portable	Portable	Portable	RSP	RSP	RSP	RSP	RSP
	Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	Portable	Portable	RSP	RSP	RSP	RSP	RSP	RSP
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12	Portable	Portable	RSP	RSP	RSP	Traditional	Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional	Tradition
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16 l 17 l	RSP	RSP RSP	RSP RSP	RSP RSP	Traditional	Traditional	Traditional	Traditional	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional	Traditional	Traditio
18		RSP	RSP	RSP	Traditional Traditional	Traditional Traditional	Traditional Traditional	Traditional RSP	RSP	RSP	RSP	RSP	RSP	Traditional Traditional	Traditional Traditional	RSP RSP
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20 I 21 I		RSP RSP	RSP RSP	RSP RSP	Traditional Traditional		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	Traditional Traditional	RSP RSP	RSP RSP
22	RSP	RSP	RSP	RSP	Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP	RSP
	RSP	RSP	RSP	RSP	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP	RSP
24 I 25 I		RSP RSP	RSP RSP	RSP RSP	Traditional RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
26	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
27 I 28 I		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
29	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
30		RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
31 I 32 I		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
33		RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
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35 I 36 I		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
37	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
38 I 39 I		RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
40		RSP	RSP			RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
70	KSP	KSF	RSP	RSP	RSP	KOI				KOI						
41	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
41 42 Age at Hire Pay at Hire J&S	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2	RSP RSP 25 100,000 0.00%	RSP RSP 30 100,000 0.00% Portable	RSP RSP 35 100,000 0.00% Portable	RSP RSP 40 100,000 0.00% Portable	RSP RSP 45 100,000 0.00%	RSP RSP 50 100,000 0.00% Portable	RSP RSP 55 100,000 0.00% Portable	RSP RSP 60 100,000 0.00% Portable	RSP RSP 25 110,000 0.00% Portable	RSP RSP 30 110,000 0.00% Portable	RSP RSP 35 110,000 0.00% Portable	RSP RSP 40 110,000 0.00% Portable	RSP RSP 45 110,000 0.00% Portable	RSP RSP 50 110,000 0.00% Portable	RSP RSP 55 110,000 0.00%	RSP RSP 60 110, 0.00
41 42 Age at Hire Pay at Hire J&S s of Service 2 3	RSP RSP 25 100,000 0.00% Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable	RSP RSP 40 100,000 0.00% Portable Portable	RSP RSP 45 100,000 0.00% Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable	RSP RSP 55 100,000 0.00% Portable Portable	RSP RSP 60 100,000 0.00% Portable Portable	RSP RSP 25 110,000 0.00% Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable	RSP RSP 40 110,000 0.00% Portable Portable	RSP RSP 45 110,000 0.00% Portable Portable	RSP RSP 50 110,000 0.00% Portable Portable	RSP RSP 55 110,000 0.00% Portable Portable	RSP RSP 60 110, 0.00 Portab Portab
Age at Hire Pay at Hire J&S s of Service 2 3 4 5	25 100,000 0.00% Portable Portable Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable	RSP RSP 40 100,000 0.00% Portable Portable Portable Portable	RSP RSP 45 100,000 0.00% Portable Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable Portable	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable	RSP RSP 50 110,000 0.00% Portable Portable Portable Portable	RSP RSP 55 110,000 0.00% Portable Portable Portable Portable	RSP RSP 60 110, 0.00 Portab Portab Portab RSP
Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6	25 100,000 0.00% Portable Portable Portable Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable	RSP RSP 40 100,000 0.00% Portable Portable Portable Portable	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable Portable Portable	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable	RSP RSP 50 110,000 0.00% Portable Portable Portable Portable	RSP RSP 55 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 60 110, 0.00 Portab Portab Portab RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6	25 100,000 0.00% Portable Portable Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable	RSP RSP 40 100,000 0.00% Portable Portable Portable Portable	RSP RSP 45 100,000 0.00% Portable Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable Portable	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable	RSP RSP 50 110,000 0.00% Portable Portable Portable Portable	RSP RSP 55 110,000 0.00% Portable Portable Portable Portable	RSP RSP 60 110, 0.00 Portab Portab Portab RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 6 7 8	RSP RSP 25 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable	AU 100,000 0.00% Portable	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable Portable RSP RSP	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable RSP RSP RSP	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable RSP RSP	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable RSP RSP	SO 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP	RSP RSP 55 110,000 0.00% Portable Portable Portable RSP RSP RSP	RSP RSP 60 110, 0.00 Portab Portab Portab RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9	RSP RSP 25 100,000 0.00% Portable Portable Portable Portable Portable Portable	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable	AU 100,000 0.00% Portable	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 50 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable RSP RSP	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable RSP RSP	SO 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP Traditional	RSP RSP 55 110,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 110, 0.00 Portab Portab Portab RSP RSP RSP RSP Traditi
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 11	RSP RSP 25 100,000 0.00% Portable Porta	RSP RSP 30 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 40 100,000 0.00% Portable Rotable Portable Portable RSP RSP	RSP RSP 45 100,000 0.00% Portable RSP RSP RSP	RSP SO 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP Traditional Traditional	RSP RSP 25 110,000 0.00% Portable Rortable Portable Rortable RSP RSP	RSP RSP 30 110,000 0.00% Portable RSP RSP RSP	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP	RSP RSP 45 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP RSP	RSP RSP 50 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional	RSP RSP 55 110,000 0.00% Portable Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional	RSP RSP 110, 0.00 Portab Portab Portab RSP RSP RSP RSP RSP Traditi
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable	RSP RSP 30 100,0000 0,000% Portable Por	RSP RSP 35 100,000 0.000% Portable Port	RSP RSP 40 100,000 0.00% Portable RSP RSP RSP	RSP RSP A5 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP	RSP S0,000,000 0,000% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional	RSP RSP 60 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP	RSP RSP 30 110,000 0,000% Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP	RSP RSP 35 110,000 0.000 Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP	RSP RSP 45 110,0000 0.000% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP S0 110,0000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional	RSP S5 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional	RSP RSP 60 110, 0.00 Portab Portab Portab RSP RSP RSP RSP Traditi Traditi
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 7 8 9 9 10 11 12 13 14	25 100,000 0.00% Portable	RSP RSP 30 100,000 0.00% Portable Porta	RSP RSP 35 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP	RSP RSP 40 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP	RSP RSP 45 100,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP	RSP SO 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 55 100,000 0.00% Portable Portable Portable Portable Portable RSP RSP Traditional Traditional Traditional Traditional	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional	RSP RSP 25 110,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 40 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 50 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 55 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 110, 0.00 Portab Portab Portab RSP RSP RSP RSP Traditi Traditi Traditi Traditi Traditi
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 6 7 8 9 9 10 11 122 133 14 15 16 6 15	RSP 25 100,000 0.00% Portable RSP RSP	RSP RSP 30 100,0000 0000% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP	RSP RSP 35 100,0000 0.000% Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 100,000 0.000% 0.000% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP	RSP RSP A5 100,000 0.00% 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP	RSP S0 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 25 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP	RSP RSP 30 110,0000 10,0000 Portable Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 110,0000 0.000% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP S0 110,0000 0.00% Portable Portable Portable Portable RSP RSP Traditional Traditional Traditional Traditional Traditional	RSP S5 110,0000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional	RSP RSP 66 110, 0.00 Portab Portab RSP RSP RSP RSP Traditi Traditi Traditi Traditi Traditi
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41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 26 27 28 29 30	RSP RSP 25 100,000 0.00% Portable RSP	RSP RSP 30 100,0000 0.000% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP A0 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 50 100,0000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 40 110,000 0.00% Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable RSP	RSP RSP 60 110,0 0.0 Portab Portab RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 3 4 4 5 5 6 6 7 7 8 8 9 10 11 11 12 12 13 13 14 15 16 16 17 17 18 19 20 20 21 22 23 24 25 26 26 27 27 28 29 30 31 1	RSP RSP 25 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 45 100,000 0.00% Portable Traditional RSP	RSP RSP 100,000 0.000% Portable Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable RSP	RSP RSP 30 110,0000 0.000% Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110, 0.00 Portab Portab RSP RSP RSP RSP Traditi Tradi Traditi Traditi Traditi Traditi Traditi Traditi Traditi Traditi
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 26 27 28 29 30 31 31 32 33	RSP RSP 25 100,000 0.00% Portable RSP	RSP RSP RSP 30 100,0000 0.000% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP SO 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP Traditional RSP	RSP RSP RSP 60 100,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 40 110,0000 0.000% Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable RSP	RSP RSP 110.0 0.0 Portab Portab RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	RSP RSP 25 100,000 0.00% Portable RSP	RSP RSP RSP 30 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP A0 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 100,000 0.00% Portable Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP 100,000 0.000% Portable Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP Traditional RSP	RSP RSP RSP 100,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,0000 0.000% Portable RSP	RSP RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP RSP Portab Portab RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Payat Hire J&S s of Service 2 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 335	RSP RSP 25 100,0000 0.00% Portable RSP	RSP RSP RSP 30 100,0000 0.000% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 45 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP SO 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP Traditional RSP	RSP RSP RSP 60 100,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 40 110,0000 0.000% Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable RSP	RSP RSP OO 110,0 O.0 Portab Portab Portab Postab Postab RSP RSP RSP Traditi Tr
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13 13 14 15 16 16 17 18 19 22 23 24 25 26 26 27 28 29 30 31 32 33 34 35 35 36 37	RSP RSP 25 100,000 0.00% Portable Por	RSP RSP RSP 30 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 100,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP 100,000 0.000% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP Iraditional Traditional RSP	RSP RSP RSP Ortable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable RSP	RSP RSP 110.0.0 Portata Portata RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&& J&& S of Service 2 3 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 33 34 34 35 36 37 38	RSP RSP 25 100,0000 0.00% Portable RSP	RSP RSP RSP 30 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 100,000 0,00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP RSP S0 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 755 100,0000 0.00% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP RSP 60 100,0000 0.000% Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 35 110,000 0.00% Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP Ontable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000% Portable Portable Portable RSP	RSP RSP 110,000% Portable Portable Portable Portable Portable RSP RSP RSP Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable RSP RSP RSP RSP Traditional RSP	RSP RSP RSP Oottal Portal RSP RSP RSP Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&& J&&	RSP RSP 25 100,000 0.00% Portable Por	RSP RSP RSP 30 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 100,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP RSP 100,000 0.000% Portable Portable Portable Portable Portable Portable Portable Traditional RSP	RSP RSP 100,000 0.00% Portable Portable Portable Portable Portable Portable RSP RSP RSP RSP Iraditional Traditional RSP	RSP RSP RSP Ortable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP RSP 30 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 110,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP Traditional RSP	RSP RSP 110,000 0.00% Portable Portable Portable RSP	RSP RSP 110 0.0 Portal RSP RSP RSP RSP Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit Tradit RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP

Age at Hire Pay at Hire J&S ars of Service	25 130,000 66.67%	30 130,000 66.67%	35 130,000 66.67%	40 130,000 66.67%	45 130,000 66.67%	50 130,000 66.67%	55 130,000 66.67%	60 130,000 66.67%	25 150,000 66.67%	30 150,000 66.67%	35 150,000 66.67%	40 150,000 66.67%	45 150,000 66.67%	50 150,000 66.67%	55 150,000 66.67%	60 150,000 66.67%
2	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable Portable	Portable RSP	Portable RSP
4	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	Portable	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	Portable RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
7	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP		Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Tradition
	RSP	RSP	RSP	RSP	RSP		Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Tradition
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP		Traditional Traditional	Traditional Traditional	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	Tradition Tradition
14	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional	Traditional	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP		Traditional Traditional	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	Traditional Traditional	RSP RSP
	RSP	RSP	RSP	RSP	RSP		Traditional	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP
	RSP	RSP	RSP	RSP	RSP		RSP	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
21	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
25	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
28	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP	RSP RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP RSP	RSP	RSP	RSP RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP	RSP RSP	RSP RSP	RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
32	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
36	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
40	DCD	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
						D.CD	D CD	n an	n an	D.C.D.	D.C.D.	DOD	DOD	DOD	nan	
41	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
41 42 Age at Hire Pay at Hire	RSP RSP 25 130,000	RSP RSP 30 130,000	RSP RSP 35 130,000	RSP RSP 40 130,000	RSP RSP 45 130,000	50 130,000	SF 55 130,000	60 130,000	25 150,000	30 150,000	35 150,000	40 150,000	45 150,000	50 150,000	755 150,000	60 150,00
41 42 Age at Hire Pay at Hire J&S rs of Service	25 130,000 0.00%	30 130,000 0.00%	RSP RSP 35 130,000 0.00%	RSP RSP 40 130,000 0.00%	RSP RSP 45 130,000 0.00%	50 130,000 0.00%	55 130,000 0.00%	60 130,000 0.00%	25 150,000 0.00%	30 150,000 0.00%	35 150,000 0.00%	40 150,000 0.00%	45 150,000 0.00%	50 150,000 0.00%	55 150,000 0.00%	60 150,0 0.009
41 42 Age at Hire Pay at Hire J&S s of Service 2 3	RSP RSP 25 130,000 0.00% Portable Portable	RSP RSP 30 130,000 0.00% Portable Portable	RSP RSP 35 130,000 0.00% Portable Portable	RSP RSP 40 130,000 0.00% Portable Portable	RSP RSP 45 130,000 0.00% Portable Portable	50 130,000 0.00% Portable Portable	55 130,000 0.00% Portable Portable	60 130,000 0.00% Portable Portable	25 150,000 0.00% Portable Portable	30 150,000 0.00% Portable Portable	35 150,000 0.00% Portable Portable	40 150,000 0.00% Portable Portable	45 150,000 0.00% Portable Portable	50 150,000 0.00% Portable Portable	755 150,000 0.00% Portable RSP	60 150,0 0.00 Portable RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4	RSP RSP 25 130,000 0.00% Portable Portable Portable	RSP RSP 30 130,000 0.00% Portable Portable Portable	RSP RSP 35 130,000 0.00% Portable Portable Portable	RSP RSP 40 130,000 0.00% Portable Portable Portable	RSP RSP 45 130,000 0.00% Portable Portable Portable	50 130,000 0.00% Portable Portable Portable	55 130,000 0.00% Portable Portable Portable	60 130,000 0.00% Portable Portable Portable	25 150,000 0.00% Portable Portable Portable	30 150,000 0.00% Portable Portable RSP	35 150,000 0.00% Portable Portable RSP	40 150,000 0.00% Portable Portable RSP	45 150,000 0.00% Portable Portable RSP	50 150,000 0.00% Portable Portable RSP	55 150,000 0.00% Portable RSP RSP	60 150,0 0.00 Portable RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5	RSP RSP 25 130,000 0.00% Portable Portable	RSP RSP 30 130,000 0.00% Portable Portable	RSP RSP 35 130,000 0.00% Portable Portable	RSP RSP 40 130,000 0.00% Portable Portable	RSP RSP 45 130,000 0.00% Portable Portable	50 130,000 0.00% Portable Portable	55 130,000 0.00% Portable Portable	60 130,000 0.00% Portable Portable	25 150,000 0.00% Portable Portable	30 150,000 0.00% Portable Portable	35 150,000 0.00% Portable Portable	40 150,000 0.00% Portable Portable	45 150,000 0.00% Portable Portable	50 150,000 0.00% Portable Portable	755 150,000 0.00% Portable RSP	60 150,0 0.00 Portable RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable Portable RSP RSP	50 130,000 0.00% Portable Portable Portable RSP RSP	55 130,000 0.00% Portable Portable Portable RSP RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP	25 150,000 0.00% Portable Portable Portable RSP RSP	RSP 30 150,000 0.00% Portable Portable RSP RSP RSP RSP	35 150,000 0.00% Portable Portable RSP RSP RSP	RSP 40 150,000 0.00% Portable Portable RSP RSP RSP RSP	RSP 45 150,000 0.00% Portable Portable RSP RSP RSP RSP	50 150,000 0.00% Portable Portable RSP RSP RSP	55 150,000 0.00% Portable RSP RSP RSP RSP RSP	60 150,0 0.00° Portable RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable Portable RSP RSP RSP	50 130,000 0.00% Portable Portable Portable RSP RSP RSP	S5 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP	60 130,000 0.00% Portable Portable Portable RSP RSP RSP	25 150,000 0.00% Portable Portable Portable RSP RSP RSP	30 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP	35 150,000 0.00% Portable Portable RSP RSP RSP RSP	A0 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP	45 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP	SO 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP	S5 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP	60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S rs of Service 2 3 4 5 6 7 8	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable Portable RSP RSP	50 130,000 0.00% Portable Portable Portable RSP RSP	S5 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP	25 150,000 0.00% Portable Portable Portable RSP RSP	RSP 30 150,000 0.00% Portable Portable RSP RSP RSP RSP	35 150,000 0.00% Portable Portable RSP RSP RSP	RSP 40 150,000 0.00% Portable Portable RSP RSP RSP RSP	RSP 45 150,000 0.00% Portable Portable RSP RSP RSP RSP	50 150,000 0.00% Portable Portable RSP RSP RSP	55 150,000 0.00% Portable RSP RSP RSP RSP RSP	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S rs of Service 2 3 4 5 6 6 7 7 8 9 9 10	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP	SO 130,000 0.00% Portable Portable Portable RSP	S55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional	25 150,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	A40 150,000 0.00% Portable Portable RSP	A5 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	SO 150,000 0.00% Portable Portable RSP	S55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP Traditio Traditio
41 42 Age at Hire Pay at Hire Ts of Service 2 3 4 5 6 6 7 8 9 10 11 11	RSP RSP 25 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP	SO 130,000 0.00% Portable Portable Portable PSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 55 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	RSP 40 150,000 0.00% Portable Portable RSP	45 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP RSP Traditic Traditic
41 42 Age at Hire Pay at Hire J&S rs of Service 2 3 4 4 5 5 6 6 7 7 8 9 10 0 11 12 13 14 4 14 14 15 15 16 16 17 17 18 17 18 18 14 18 18 18 18 18 18 18 18 18 18 18 18 18	25 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional RSP	25 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	ASP 45 150,000 0.00% Portable Portable RSP	SO 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SEP 55 150,000 0.00% Portable RSP	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP Traditio Traditio RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	ASP 40 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SO 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP Traditic Traditic Traditic RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S rs of Service 2 3 4 4 5 6 6 6 7 7 8 8 9 9 10 11 12 2 13 14 15 16 16 15 16 6	25 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional RSP	25 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	ASP 45 150,000 0.00% Portable Portable RSP	SO 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SEP 55 150,000 0.00% Portable RSP	RSP 60 150,0 0.00 Portable RSP RSP RSP RSP RSP RSP Traditio Traditio RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 2 3 4 4 5 6 6 7 7 8 9 10 11 12 12 13 14 15 16 17 18	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP	ASP 45 150,000 0.00% Portable Portable RSP	SO 150,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional	RSP 600 150,00 Portable RSP RSP RSP RSP RSP RSP Traditic Traditi
41 42 Age at Hire Pay at Hire J&S J&S s of Service 2 3 4 5 6 7 8 9 9 10 11 12 13 14 15 16 17 18	RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000% 0.000% Portable Portable Portable Portable PSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 35 130,000 0.000% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP A40 130,0000 0.0000 Portable Portable Portable PSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.000% Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional TRAGE RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	ASP 40 150,000 0.00% Portable Portable RSP	RSP 45 150,000 0.00% Portable Portable RSP	SP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 600 150,0 0.000 Portabl RSP RSP RSP RSP RSP RSP Traditic Traditic RSP
Age at Hire Pay at Hire Jiks so of Service 2 3 4 5 6 7 7 8 9 100 11 12 13 14 15 16 17 18 19 20 21	RSP RSP 25 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0,00% Portable Portable Portable RSP	RSP RSP 45 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP Traditional RSP RSP RSP RSP RSP RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional RSP RSP RSP RSP RSP	RSP 600 150,0 0.000 Portable RSP RSP RSP RSP RSP RSP Traditit Traditit Traditit Traditit SSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
41 42 Age at Hire Pay at Hire J&S TS of Service 2 3 4 5 6 6 7 8 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21	RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP A45 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional RSP RSP RSP RSP RSP RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	ASP 40 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 60 150,0 0.00 Portability RSP RSP RSP RSP RSP RSP RSP Traditity Traditity RSP
41 42 Age at Hire Pay at Hire J&S 5 so f Service 2 3 3 4 5 6 6 7 7 8 8 9 9 10 11 11 12 12 13 14 15 16 16 17 18 19 20 21 22 22 23	RSP RSP 25 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 40 130,000 0,00% Portable Portable Portable RSP	RSP RSP A45 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP Traditional RSP RSP RSP RSP RSP RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP Traditional RSP RSP RSP RSP RSP	RSP 600 150,0 0.000 Portable RSP RSP RSP RSP RSP RSP Traditit Traditit Traditit Traditit SSP RSP RSP RSP RSP RSP RSP RSP RSP RSP
Age at Hire Pay at Hire Pay at Hire J&S s of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 7 19 20 21 22 23 24	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0,00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP A45 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 150,000 Portable RSP
41 42 Age at Hire Pay at Hire J&S s of Service 2 3 3 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 18 19 20 21 22 24 25 26	25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable Portable PRSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP RSP 130,000 0,00% Portable Portable Portable Portable RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 45 130,000 0.00% Portable Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP Traditional Tradi	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	ASP 40 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional RSP	RSP 60 150,000 Portabl RSP
41 42 Age at Hire Pay at Hire Jays at Service	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 130,000 0,00% Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP RSP 45 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 150,0 0.00 Portabl RSP RSP RSP RSP RSP RSP RSP Traditic T
41 42 Age at Hire Pay at Hire J&&s of Service 2 3 3 5 6 6 7 8 8 9 9 10 111 12 133 14 15 16 16 17 18 19 20 21 22 23 24 4 25 5	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP	RSP RSP RSP 130,000 0.0006 Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional RSP	RSP 60 150,(0.000 Portabl RSP
Age at Hire Pay at Hire July 18 Age at Hire July 18 Age at Hire July 18 Age at Hire July 19 Age at Hire Ju	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 30 130,000 0.00% Portable Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable RSP	RSP RSP RSP 130,000 0.000% Portable Portable Portable RSP	RSP RSP RSP 45 130,000 0.00% Portable Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP S0 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP	RSP 60 150,(0.00 Portabl RSP RSP RSP RSP RSP RSP RSP Traditio Traditio Traditio Traditio Traditio Traditio Traditio Traditio RSP
41 42 Age at Hire Pay at Hire J&&s of Service 2 3 3 5 6 6 7 8 8 9 9 10 11 11 12 12 13 14 15 15 166 17 18 12 22 23 24 4 25 5 26 27 28 8 29 30 31 32 24 13 32	RSP RSP 25 130,0000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 40 130,000 0.00% Portable Portable Portable RSP	RSP RSP RSP 130,000 0.0006 Portable Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 50 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AU 150,000 0.00% Portable Portable RSP	ASP 45 150,000 0.00% Portable Portable RSP	SSP SO 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional RSP	RSP 60 150,000 Portable RSP
41 42 Age at Hire Pay at Hire 2 3 3 4 5 5 6 6 7 7 8 8 9 9 100 111 12 12 13 13 14 15 16 16 17 18 19 20 21 12 22 24 25 26 27 28 29 9 30 31 32 33 32 33 33 33 33 33 33 33 33 33 33	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 30 130,000 0.00% Portable Portable Portable RSP	RSP RSP 130,000 0,00% Portable Portable Portable Portable RSP	RSP RSP RSP 40 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 45 130,000 0.00% Portable Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	RSP 40 150,000 0.00% Portable Portable RSP	RSP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP	RSP 60 150,(0.00 Portabl RSP RSP RSP RSP RSP RSP RSP Traditio T
Age at Hire Pay at Hire Pay at Hire Pay at Hire Ses of Service 2 3 4 4 5 6 7 7 8 9 10 0 11 12 13 3 14 15 16 19 20 21 22 23 24 25 26 27 28 29 30 31 32 32 33 33 34	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP 30 130,000 0.00% Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable RSP	RSP RSP A0 130,000 0.00% Portable Portable RSP	RSP RSP RSP 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional FRSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AUDITION OF THE PROPERTY OF TH	RSP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 600 150,000 Portabl RSP RSP RSP RSP RSP RSP RSP Traditic Tra
41 42 Age at Hire Pay at Hire June 1 41 42 Age at Hire June 1 41 45 45 45 45 45 45 45 45 45 45 45 45 45	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 30 130,000 0.00% Portable Portable Portable RSP	RSP RSP 130,000 0,00% Portable Portable Portable Portable RSP	RSP RSP RSP 40 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP 45 130,000 0.00% Portable Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	RSP 40 150,000 0.00% Portable Portable RSP	RSP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable Portable RSP	RSP 55 150,000 0.00% Portable RSP	RSP 60 150,(0.00 Portabl RSP RSP RSP RSP RSP RSP RSP Traditio T
Age at Hire Pay at Hire Pay at Hire Pay at Hire So of Service 2 3 4 4 5 5 6 7 7 8 8 9 10 11 12 13 3 14 15 16 16 17 17 18 19 20 21 22 23 34 25 26 26 27 28 29 30 31 32 33 34 35 36 36 37	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP O130,000 130,000 0.00% Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable RSP	RSP RSP RSP Onotable Portable Portable RSP	RSP RSP RSP 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AUDITION OF THE PROPERTY OF TH	RSP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 150,(0.00) Portabl RSP RSP RSP RSP RSP RSP Traditic Traditic RSP
41 42 Age at Hire Pay at Hire 2 4 4 5 5 6 6 7 7 8 8 9 9 10 11 11 12 13 14 14 15 5 16 16 17 7 18 18 19 20 21 22 23 24 25 26 27 28 8 29 30 31 32 33 33 34 34 35 36 37 37 38	RSP RSP 25 130,000 0.00% Portable Portable Portable RSP	RSP RSP RSP O130,000 0.00% Portable Portable Portable Portable Portable RSP	RSP RSP 130,000 Portable Portable Portable Portable Portable RSP	RSP RSP RSP 40 130,000 0.0006 Portable Portable Portable RSP	RSP RSP RSP 45 130,000 0.00% Portable Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 55 130,000 0.00% Portable Portable Portable RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable Portable RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AUDITION OF THE PROPERTY OF TH	ASP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 150,(0.00) Portabl RSP
41 42 Age at Hire Pay at Hire Jukes rs of Service 2 3 3 4 5 6 6 7 7 8 8 9 9 10 11 11 12 12 13 14 15 16 16 17 18 19 20 21 12 22 24 25 26 27 28 29 30 31 32 33 34 35 36 37 37 38 38 38 38 38	RSP RSP 25 130,000 0.00% Portable Portable Portable Portable RSP	RSP RSP RSP O130,000 130,000 0.00% Portable Portable RSP	RSP RSP 130,000 0.00% Portable Portable RSP	RSP RSP RSP Onotable Portable Portable RSP	RSP RSP RSP 130,000 0.00% Portable Portable RSP	RSP 50 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 55 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP Traditional RSP	RSP 60 130,000 0.00% Portable Portable RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 25 150,000 0.00% Portable Portable Portable RSP	RSP 30 150,000 0.00% Portable Portable RSP	RSP 35 150,000 0.00% Portable Portable RSP	AUDITION OF THE PROPERTY OF TH	RSP 45 150,000 0.00% Portable Portable RSP	RSP 50 150,000 0.00% Portable RSP	RSP 55 150,000 0.00% Portable RSP RSP RSP RSP RSP RSP RSP Traditional RSP	RSP 60 150,(0.00) Portabl RSP RSP RSP RSP RSP RSP Traditic Traditic RSP

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	*In cases w		Portable efit provided f	RSP from the Trad	litional and P	Portable Plan	are equal, the	e Traditional
Age at Hire Pay at Hire J&S	170,000	30 170,000 66.67%	35 170,000 66.67%	40 170,000 66.67%	45 170,000 66.67%	50 170,000 66.67%	55 170,000 66.67%	60 170,000 66.67%
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
5	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
8	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP Traditional	RSP Traditional
	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	Traditional
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	Traditional Traditional	Traditional RSP
	RSP	RSP	RSP	RSP	RSP	RSP	Traditional	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
21	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
24	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
28	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
31	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
34	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP	RSP RSP
41	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
		DOD						
42	RSP	RSP	RSP	RSP	RSP	RSP	RSP	RSP
Age at Hire Pay at Hire J&S	25	30 170,000 0.00%						
Age at Hire Pay at Hire J&S Years of Service 2	25 170,000 0.00%	30 170,000 0.00%	35 170,000 0.00% RSP	40 170,000 0.00%	45 170,000 0.00%	50 170,000 0.00%	755 170,000 0.00%	60 170,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3	25 170,000 0.00% RSP RSP	30 170,000 0.00% RSP RSP	35 170,000 0.00% RSP RSP	40 170,000 0.00% RSP RSP	45 170,000 0.00% RSP RSP	50 170,000 0.00% RSP RSP	755 170,000 0.00% RSP RSP	60 170,000 0.00% RSP RSP
Age at Hire Pay at Hire J&S Years of Service 2 3 4	25 170,000 0.00%	30 170,000 0.00%	35 170,000 0.00% RSP	40 170,000 0.00%	45 170,000 0.00%	50 170,000 0.00%	755 170,000 0.00%	60 170,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6	25 170,000 0.00% RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP RSP	45 170,000 0.00% RSP RSP RSP RSP RSP	50 170,000 0.00% RSP RSP RSP RSP RSP	755 170,000 0.00% RSP RSP RSP RSP RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7	25 170,000 0.00% RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP	45 170,000 0.00% RSP RSP RSP RSP RSP RSP	50 170,000 0.00% RSP RSP RSP RSP	55 170,000 0.00% RSP RSP RSP RSP	60 170,000 0.00% RSP RSP RSP RSP
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	50 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	S5 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	## A0	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP	750 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	750 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional RSP
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	750 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional RSP RSP RSP
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	40 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	750 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional RSP
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	## A0	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional RSP RSP RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 8 8 9 10 11 12 13 14 15 16 17 17 18 17 18 18 19 10 11 17 11 11 12 11 11 15 16 17 17 17 17 17 18 18 19 10 11 11 12 11 11 11 11 11 11 11 11 11 11	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	### ### ### ### ### ### ### ### ### ##	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	SO 170,000	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pays at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	## A0	45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional TRAGE RSP RSP RSP RSP RSP RSP RSP RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	### A0	## 45 170,000 0.00% ## 170,0000 ## 170,000 ## 1	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	### A0	## 45 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% 0.	SO 170,000 0.00% RSP RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	### A0	## 45	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pays at Hire J&S Years of Service 2 3 4 4 5 6 7 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 21 22 23 24 24	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	### A0	## 45 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% ## 170,000 0.00% 0.	SO 170,000 0.00% RSP RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	A0 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	ASP 45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pays at Hire J&S Years of Service 2 3 4 4 5 6 7 7 8 9 10 11 12 13 14 15 16 16 17 18 19 20 1 22 23 24 25 26 27	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0,00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	### A0	## 45 ## 170,000 ## 0.00% RSP ## RSP	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP	A0 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	## 45 ## 170,000 ## 0.00% ## RSP ##	SSP	RSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0,00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP	### A0	## A5	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP	A0 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	ASP 45 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	SSP	RSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0,00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	RSP	### A0	## A5	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	AU 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP	## A5	SSP	RSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP	### A0	## A5	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire Pay at Hire Pays at Hire J&S Years of Service 2 3 4 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 16 17 7 18 19 20 21 22 23 24 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 35 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	AU 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP	## A5	SSP	RSP 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS
Age at Hire Pay at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 24 35 36 37 38 37 38	25 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RSP	30 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	RSP	A0 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS	## A5	SSP	RSP 55 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP Traditional Traditional Traditional Traditional Traditional Traditional Traditional Traditional RSP	RSP 60 170,000 0.00% RSP RSP RSP RSP RSP RSP RSP RSP RSP RS

		Traditional ere the benefit		RSP om the Traditi	onal and Por	table Plan ar	e equal, the	Traditional P	lan is indicat	ed as having	the higher va	lue due to the	e J&S provisie	on.		
Age at Hire Pay at Hire J&S Years of Service	25 30,000 66.67%	30 30,000 66.67%	35 30,000 66.67%	40 30,000 66.67%	45 30,000 66.67%	50 30,000 66.67%	55 30,000 66.67%	60 30,000 66.67%	25 50,000 66.67%	30 50,000 66.67%	35 50,000 66.67%	40 50,000 66.67%	45 50,000 66.67%	50 50,000 66.67%	55 50,000 66.67%	60 50,000 66.67%
2 3	637 972	412 627	262 397	161 244	95 144	53 79	27 40	10 15	1,062 1,620	687 1,046	436 663	269 407	160 241	88 132	44 65	17 24
4 5	1,308 3,684	843 2,412	532 1,554	326 980	192 600	104 348	50 190	17 91	2,179 6,139	1,405 4,020	887 2,590	544 1,633	319 1,000	173 579	83 317	29 152
6	4,418	2,889	1,858	1,169	713	409	222	105	7,363	4,815	3,096	1,948	1,189	682	370	174
7 8	5,134 5,831	3,352 3,801	2,152 2,435	1,350 1,524	820 920	467 520	250 276	116 153	8,557 9,718	5,587 6,335	3,586 4,058	2,249 2,539	1,366 1,533	777 866	417 460	192 255
9 10	6,506 7,155	4,235 4,650	2,707 2,966	1,689 1,845	1,014 586	568 0	299 0	199 0	10,842 11,924	7,058 7,750	4,511 4,943	2,815 3,075	1,690 977	947 0	497 0	332
11 12	7,778 8,379	5,047 5,427	3,213 3,447	1,993 2,131	0	0	0	0	12,965 13,964	8,412 9,046	5,355 5,746	3,321 3,551	0	0	0	0
13	8,952	5,789	3,669	2,259	0	0	0	0	14,921	9,649	6,115	3,765	0	0	0	0
14 15	9,500 10,022	6,133 6,459	3,878 4,075	2,378 1,936	0	0	0	0	15,833 16,703	10,222 10,765	6,463 6,792	3,963 3,226	0	0	0	0
16 17	10,520 10,992	6,768 7,060	4,260 4,432	936	0	0	0 0	0	17,533 18,321	11,280 11,766	7,100 7,385	1,560	0	0	0 0	0
18 19	11,442 11,866	7,334 7,593	4,591 4,738	0	0	0	0	0	19,069 19,740	12,224 12,629	7,651 7,895	0	0	0	0	0
20 21	12,269 12,649	7,836 8,063	4,873 4,237	0	0	0	0	0	20,263 20,658	12,931 13,145	8,102 7,323	0	0	0	0	0
22	13,005	8,274	2,581	0	0	0	0	1,962	20,941	13,292	4,942	0	0	0	0	3,269
23 24	13,339 13,653	8,468 8,647	750 0	0 0	0 0	0	0 0	3,522 4,240	21,120 21,205	13,377 13,406	2,489 15	0 0	0	0	0 0	5,870 7,067
25 26	13,945 14,218	8,811 8,963	0	0	0	0	169 3,844	5,102 6,139	21,204 21,124	13,386 13,317	0	0	0	0	363 6,763	8,490 10,167
27 28	14,471 14,705	9,000 6,463	0	0	0	0	5,461 6,494	7,386 8,885	20,984 20,789	13,208 13,062	0	0	0	0	8,977 10,579	12,142 14,473
29 30	14,921	3,698	0	0	0	2,059	7,726 9,195	10,689	20,547	12,882	0	0	0	6,211	12,451	17,226
31	15,118 15,299	646	0	0	0	6,961 8,192	10,950	12,855 15,452	20,260 19,934	12,673 12,435	0	0	1,937	11,088 12,882	14,645 17,220	20,474 24,300
32 33	15,465 15,615	0	0	0	5,152	9,646 11,368	13,047 15,554	18,561 22,271	19,574 19,183	12,063 9,126	0	0	11,611 13,347	14,967 17,396	20,244 23,802	28,802 34,080
34 35	14,529 10,381	0	0	0	10,574 12,337	13,409 15,832	18,552 22,133	26,676 31,896	18,765 18,324	5,992 2,665	0	8,601 13,571	15,304 17,563	20,230 23,543	27,989 32,913	40,246 47,430
36 37	5,897 3,135	0	0	2,421 11,574	14,409 16,848	18,712 22,136	26,405 31,494	38,051 45,300	17,868 17,399	0 0	6,165 13,508	15,392 17,480	20,182 23,223	27,428 31,988	38,705 45,510	55,776 65,461
38	1,372	0	0	15,631	19,723	26,213	37,531	53,805	16,918	10,719	15,186	19,878	26,764	37,349	53,477	76,666
39 40	0 0	0 0	7,516 17,116	18,107 21,001	23,117 27,131	31,064 36,837	44,669 53,085	63,762 75,378	16,432 15,938	13,179 14,700	17,092 19,265	22,639 25,829	30,896 35,723	43,656 51,071	62,774 73,596	89,605 104,501
41	0	4,202	19,665	24,391	31,883	43,694	62,966	88,899	15,441	16,419	21,747	29,524	41,375	59,776	86,142	121,621
42	0	15,657	22,616	28,367	37,515	51,828	74,549	104,600	14,941	18,364	24,590	33,812	48,001	69,990	100,672	141,255
Age at Hire	25	30	35	40	45	50	55	60	25	30	35	40	45	50	55	60
Age at Hire Pay at Hire J&S	V															
Age at Hire Pay at Hire J&S Years of Service 2	25 30,000 0.00%	30 30,000 0.00%	35 30,000 0.00%	40 30,000 0.00%	45 30,000 0.00%	50 30,000 0.00%	55 30,000 0.00%	60 30,000 0.00%	25 50,000 0.00%	30 50,000 0.00%	35 50,000 0.00%	40 50,000 0.00%	45 50,000 0.00%	50 50,000 0.00%	55 50,000 0.00%	60 50,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3 4	25 30,000 0.00% 701 1,070 1,438	30 30,000 0.00% 453 691 928	35 30,000 0.00% 288 438 586	40 30,000 0.00% 178 269 359	45 30,000 0.00% 105 159 211	50 30,000 0.00% 58 87 115	55 30,000 0.00% 30 43 55	60 30,000 0.00%	25 50,000 0.00% 1,168 1,783 2,398	30 50,000 0.00% 756 1,152 1,546	35 50,000 0.00% 480 729 976	40 50,000 0.00% 296 449 598	45 50,000 0.00% 176 265 351	50 50,000 0.00% 98 145 191	55 50,000 0.00% 49 72 92	60 50,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6	25 30,000 0.00% 701 1,070 1,438 4,054 4,862	30 30,000 0.00% 453 691 928 2,655 3,179	35 30,000 0.00% 288 438 586 1,711 2,045	40 30,000 0.00% 178 269 359 1,078 1,286	45 30,000 0.00% 105 159 211 661 784	50 30,000 0.00% 58 87 115 383 451	55 30,000 0.00% 30 43 55 209 244	60 30,000 0.00% 11 15 19 100 115	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103	30 50,000 0.00% 756 1,152 1,546 4,425 5,299	35 50,000 0.00% 480 729 976 2,851 3,408	40 50,000 0.00% 296 449 598 1,798 2,144	45 50,000 0.00% 176 265 351 1,101 1,308	50 50,000 0.00% 98 145 191 638 751	55 50,000 0.00% 49 72 92 349 407	60 50,000 0.00% 19 26 32 167 192
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 30,000 0.00% 701 1,070 1,438 4,054	30 30,000 0.00% 453 691 928 2,655	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680	40 30,000 0.00% 178 269 359 1,078 1,286 1,485 1,677	45 30,000 0.00% 105 159 211 661 784 902 1,012	50 30,000 0.00% 58 87 115 383 451 514 572	55 30,000 0.00% 30 43 55 209 244 276 304	60 30,000 0.00% 11 15 19 100 115 127 169	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696	30 50,000 0.00% 756 1,152 1,546 4,425	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688	50 50,000 0.00% 98 145 191 638 751 856 953	55 50,000 0.00% 49 72 92 349 407 459 506	60 50,000 0.00% 19 26 32 167 192 212 282
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650	30 30,000 0.00% 453 691 928 2,655 3,179 3,689	35 30,000 0.00% 288 438 586 1,711 2,045 2,368	40 30,000 0.00% 178 269 359 1,078 1,286 1,485	45 30,000 0.00% 105 159 211 661 784 902	50 30,000 0.00% 58 87 115 383 451 514	55 30,000 0.00% 30 43 55 209 244 276	60 30,000 0.00% 11 15 19 100 115 127	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149	35 50,000 0.00% 480 729 976 2,851 3,408 3,947	40 50,000 0.00% 296 449 598 1,798 2,144 2,476	45 50,000 0.00% 176 265 351 1,101 1,308 1,504	50 50,000 0.00% 98 145 191 638 751 856	55 50,000 0.00% 49 72 92 349 407 459	60 50,000 0.00% 19 26 32 167 192 212
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536	40 30,000 0.00% 178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493	55 30,000 0.00% 30 43 55 209 244 276 304 329 358 395	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 4,966 5,440 5,894	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688 1,860 1,921 903	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822	55 50,000 0.00% 49 72 92 349 407 459 506 547 596 659	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,979 3,265 3,536 3,795 4,038	40 30,000 0.00% 178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 4,966 5,440 5,894 6,324 6,731	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688 1,860 1,921 903 313 1,252	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 2845	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14	701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 4,038 4,485	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,738	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540 587 633 679	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605 711	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,248	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,440 5.894 6,324 6,731 7,114 7,475	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,680 1,921 903 313 1,252 1,352 1,450	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054	55 50,000 0.00% 49 72 92 349 407 459 506 557 722 845 984 1,140	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	25 30,000 0.00% 701 1,478 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098	30 30,000 0.00% 453 691 928 2,655 31,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 7,449 7,770	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 3,795 4,038 4,268 4,485 4,688 4,877	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,617 2,738 2,202 1,116	45 30,000 0.00% 105 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540 633 679 724	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 911	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 6005 711 831 969 1,128	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 4,966 5,440 5,894 6,324 6,731 7,114 7,475 7,814 8,129	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860	45 50,000 0.00% 176 265 351 1,101 1,304 1,688 1,860 1,921 903 313 1,252 1,450 1,544 1,645	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 822 900 978 1,054 1,131 1,207	55 50,000 0.00% 49 72 92 349 407 459 506 547 722 845 984 1,140 1,317	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 7,449	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 3,795 4,038 4,268 4,485 4,688	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540 587 633 679 724	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791	11 15 19 100 115 127 169 220 361 431 513 605 711 831 969 1,128 1,310	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,256 10,620 11,250 11,250 11,250 11,241	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 5,440 5,894 6,324 6,731 7,114 7,475 7,814	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,660 1,921 903 313 1,252 1,352 1,450	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,121 1,207	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 22 22 845 984 1,140	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	25 30,000 0.00% 701 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,750 7,109 7,449 7,770 8,072 8,357	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 4,038 4,268 4,485 4,688 4,877 5,052 5,214 5,363	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,617 2,738 2,202 1,116 124 1,475	45 30,000 0.00% 105 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102	50 30,000 0.00% 58 87 115 383 451 514 572 625 625 625 625 627 627 627 627 627 627 627 627 627 627	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,046 1,201 1,377	60 30,000 0.00% 11 15 19 100 100 361 431 513 6005 711 831 969 1,128 1,310 1,520 497	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 13,899 14,233	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 4,966 5,440 5,894 6,731 7,114 7,475 7,814 8,129 8,690 8,917	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,345 9	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688 1,860 1,921 903 313 1,252 1,352 1,450 1,544 1,645 1,742 1,837 1,930	50 50,000 0.00% 98 145 191 638 751 1,043 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889	55 50,000 0.00% 49 72 92 349 407 459 506 547 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,557 6,372 6,750 7,109 7,449 7,770 8,072 8,072 8,624 8,875 9,106	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 3,795 4,038 4,268 4,485 4,688 4,877 5,052 5,214 5,363 5,499 4,958	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 1.24 1.402 1.475 1.519	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102 1,158 1,124	50 30,000 0.00% 58 87 115 383 451 514 57 625 446 493 540 587 724 769 877 724 769 877 98 1,134 1,286	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,046 1,201 1,377 1,577	11 15 19 100 115 127 169 220 361 431 513 605 711 831 1,310 1,520 497 2,856 3,463	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,047	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 14,13,899 14,233 14,4629	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,690 8,917 9,085 8,892	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,597 2,697	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,660 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 1,837 1,930 2,024 2,116	\$0 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889 2,143 2,429	55 50,000 0.00% 49 72 92 349 407 459 506 5547 596 459 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,750 7,109 7,449 7,770 8,072 8,357 8,624 8,875 9,320 9,320 9,321	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 4,038 4,268 4,485 4,688 4,877 5,052 5,214 5,369 5,499 4,958 3,194	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,617 2,738 2,202 1,116 1,402 1,402 1,475 1,578 1,679 1,579 1,579 1,759 1,679 1,759	45 30,000 0.00% 105 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102 1,158 1,124 1,127 0,144 1,127 1,	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 633 679 724 769 877 998 1.134 1,286 1,458 1,651 1,870	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,046 1,201 1,377 1,806 1,348 1,642	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605 711 1831 969 1.128 1,310 1,520 497 2,856 3,463 4,197 5,083	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,047 23,349	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,250 11,44 12,415 12,950 13,454 13,899 14,233 14,468 14,629 14,755	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 5,440 5,894 6,324 6,324 6,731 7,114 8,129 8,690 8,917 9,085 8,892 6,543 4,165	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,579 2,697 2,810 2,912	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688 1,860 1,921 903 313 1,252 1,352 1,450 1,548 1,648 1,742 1,837 1,932 1,242 1,837 1,932	50 50,000 0.00% 98 145 191 638 751 1,043 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889 2,143 2,429 2,752 3,117	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	25 30,000 0.00% 701 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,031 12,098 12,592 13,060 13,503 13,921 14,3113 14,682 15,026 15,348 15,649	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 7,770 8,072 8,624 8,875 9,106 9,320 9,320 9,517 9,698	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 3,795 4,038 4,268 4,485 5,214 5,363 5,499 4,958 3,194 1,257 9,202 2,406	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 1.402 1.475 1.548 1.619 1.690 1.759 1.828	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102 1,158 1,214 1,21	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540 587 724 769 877 724 769 87,724 1,286 1,458 1,651 1,870 2,119	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,046 1,201 1,377 1,577 1,806 1,348 1,642 4,523 5,409	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605 711 831 969 1,128 1,310 1,520 497 2,856 3,463 3,463 3,463 4,197 5,083 6,152 7,447	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,044 23,339 23,338 23,244 23,339 23,338 23,244 23,339 23,338 23,244 23,339 23,338 23,244	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,250 11,2415 12,950 13,454 13,899 14,233 14,468 14,629 14,723 14,755 14,731 14,657	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,917 9,085 8,892 6,543 4,165 1,741	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 2,579 2,579 2,697 2,810 2,919 3,025 3,025 2,128	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,680 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 1,837 1,930 2,024 2,116 2,378 2,667 2,989 3,347	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889 2,143 2,429 2,752 3,117 3,529 3,599	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 2845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,0110 2,247 2,738 7,526 8,957	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 10,237 110,237
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 6,372 6,750 7,109 7,449 7,770 8,072 8,357 8,624 8,875 9,106 9,320 9,517 9,698	35 30,000 0.00% 288 438 586 1.711 2,045 2,368 2,680 2,979 3,265 3,536 3,595 4,038 4,285 4,688 4,485 5,214 5,363 5,499 4,958 3,194 1,255 9,000 1,255 1,256 1,	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 1.24 1.402 1.475 1.548 1.619 1.690 1.759	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,012 1,116 1,153 542 1,87 751 811 870 929 987 1,044 1,102 1,158 1,214 1,214 1	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 633 679 724 769 877 724 769 81,134 1,286 1,458 1,651 1,870 2,119	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,577 1,806 1,348 1,642 4,523	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605 711 831 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,047 23,244 23,339 23,338	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,174 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 14,423 14,423 14,423 14,423 14,731	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,690 8,917 9,085 8,892 6,543 4,165	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,697 2,810 2,919 3,025	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,660 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 2,135 2,024 2,138 2,238 2,647 2,238 2,667 2,989	\$0 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,463 1,889 2,143 2,229 2,752 3,117 3,529	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 7,526	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237
Age at Hire Pay at Hire Pay at Hire J&S Years of Service 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,131 11,031 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,649 15,927 16,184 16,421	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 7,449 7,770 8,072 8,357 8,624 8,875 9,106 9,320 9,517 9,698 9,864 10,016 10,161 10,161 10,161	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 3,795 4,038 4,268 4,485 5,214 5,363 5,499 4,958 3,194 1,257 902 2,406 2,493 2,563	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 124 1.402 1.475 1.548 1.619 1.690 1.759 1.828 2.820 1.175 1.858 2.820 1.196 1.858 2.820 1.196 1.858 2.820 1.196 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 1.858 2.820 2.	45 30,000 0.00% 105 159 211 661 784 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102 1,158 1,214 1,270 1,426 1,602 1,798 2,017 2,254 2,542 2,856	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 724 769 877 724 769 877 798 1,134 1,286 1,651 1,870 2,119 2,400 244 3,869 6,892	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,577 1,876 1,806 1,348 1,642 4,523 5,409 6,469 7,739 9,260	60 30,000 0.00% 111 15 19 100 115 127 169 220 361 431 513 605 711 831 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152 7,447 9,011 10,902	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,344 23,339 23,338 23,249 23,994 22,881 22,613	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 14,723 14,755 14,731 14,657 14,737 14,376	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,917 9,085 8,892 6,543 4,165 1,724 741 3,187 4,179 4,296	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,810 2,919 3,025 3,128 3,027 3,128 3,227 3,580 3,997	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,680 1,921 903 313 1,252 1,352 1,450 2,024 2,116 2,378 2,667 2,989 3,347 3,747 4,194 4,695	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 2,143 2,429 2,752 3,117 3,529 3,995 484 8,112 11,108	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 7,526 8,957 10,634 12,605 14,925	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257
Age at Hire Pay at Hire J&S Years of Service 2 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,649 15,927 16,184 16,649 16,838	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,557 6,372 6,750 7,109 7,449 7,770 8,072 8,357 8,624 8,875 9,106 9,320 9,517 9,698 9,864 10,016 4,866 10,154 7,866 4,866 4,866 4,864 10,154 10,154 7,866 4,866 4,866 10,154 10,154 10,154 10,154 10,866 4,866 4,866 10,154 10,154 10,154 10,154 10,154 10,154 10,866 10,86	35 30,000 0.00% 288 438 586 1.711 2,045 2,368 2,680 2,979 3,265 3,536 3,536 4,268 4,485 4,688 4,485 5,052 5,214 5,363 5,499 4,958 3,194 1,257 902 2,406 2,493 2,579 2,663 2,779 2,663 2,779 2,663 2,779 2,663 2,779 2,663 2,779 2,830	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 1.492 1.475 1.548 1.619 1.690 1.759 1.828 1.897 1.963 2.186 2.435 2.435 2.435 2.435	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,116 1,153 541 187 751 811 870 929 987 1,044 1,102 1,158 1,214 1,270 1,426 1,602 1,602 1,798 2,017 2,264 2,542 2,	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 639 724 769 877 998 1,134 1,286 1,458 1,651 1,870 2,119 2,400 2,444 3,869 6,892 8,151 9,647	30,000 0,00% 30 43 55 209 244 276 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,806 1,348 1,642 4,523 5,409 6,469 7,739 9,260 11,087	60 30,000 0.00% 11 15 19 100 115 127 169 220 361 431 513 605 711 1,28 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152 7,447 9,011 110,902 13,189 15,912,74	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,047 23,244 23,339 23,338 23,249 23,094 22,881 22,613 22,298	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,256 10,620 11,250 11,240 11,241 13,899 14,233 14,462 14,723 14,723 14,731 14,657 14,376 14,178 13,976	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,440 5,894 6,324 6,731 7,114 7,175 7,814 8,129 8,690 8,917 9,085 5,843 4,165 1,724 741 3,187 4,179 4,296 4,409 4,516	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,697 2,810 2,919 3,025 3,128 3,227 3,580 3,580 3,580 3,580 3,580 3,580 3,580 3,580 3,580 3,580 4,483	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,660 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 2,116 2,278 2,024 4,193 2,024 4,193 2,024 4,194 4,695 2,525 2,1164 5,000 1,945	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,462 2,429 2,752 3,117 3,529 3,995 484 8,112 11,108 12,982	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 7,526 8,957 10,634 12,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 14,925 17,605 17,925 17,605 17,925	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,254 30,310
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	25 30,000 0.00% 701 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,026 15,348 16,621 16,639 16,838 17,021 17,185	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 8,072 8,357 8,624 8,875 9,106 9,320 9,517 9,688 9,864 10,016 10,154 7,866 4,886 1,608 1,978 3,789	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,680 2,979 3,265 3,536 4,038 4,268 4,485 4,688 4,877 5,052 5,214 4,536 3,194 1,257 902 2,406 2,493 2,579 2,663 2,747 2,633 2,579 2,633 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,747 2,633 2,63	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,348 2,202 1,116 124 1,402 1,475 1,548 1,619 1,759 1,828 1,828 2,201 2,146 2,202 1,116 2,147 1,402 1,402 1,402 1,403 1,	45 30,000 0.00% 1159 2111 6611 7844 902 1,012 1,116 1,153 542 187 751 811 870 929 987 1,044 1,102 1,158 1,214 1,27	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 540 633 679 724 769 877 724 769 877 724 1,286 1,451 1,870 2,119 2,400 2,44 4,389 6,689 2,8151 9,647 11,427 11	\$5\$ 30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,046 1,201 1,377 1,877 1,877 1,877 1,807 6,469 7,739 9,260 11,087 13,282 15,917 19,085	60 30,000 0.00% 11 15 19 100 105 127 169 220 361 431 513 605 711 831 969 1.128 1,310 1,520 497 2,856 3,463 3,413 6,152 497 5,083 6,152 1,1	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,044 23,339 23,338 23,338 23,349 22,244 23,094 22,611 22,298 21,512 22,98 21,512 22,112	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,256 10,620 11,250 11,848 12,415 12,950 13,454 13,889 14,233 14,755 14,731 14,657 14,178 13,947 13,686 13,409 13,991	35 50,000 0.00% 480 729 976 2,851 3,408 3,947 4,466 4,966 4,966 5,440 5,894 6,731 7,114 7,475 8,420 8,690 8,917 9,085 8,892 6,543 4,165 1,724 741 3,187 4,179 4,296 4,407 4,516 4,620 5,087	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,810 2,919 3,025 3,128 3,227 3,580 3,970 8,606	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,688 1,860 1,921 903 313 1,252 1,352 1,450 1,742 1,837 1,930 2,024 2,116 2,378 2,667 2,983 3,347 3,747 4,194 4,695 2,522 11,645 13,412 1,645 13,412 1,645 1,419 4,695 2,522 11,645 13,412 11,645 13,412 1,645 13,412 1,645 13,412 1,645 13,412 1,645 1,	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889 2,143 2,429 2,752 3,117 3,529 484 8,112 11,108 12,113 11,113 11,113 11,113 12,113 13,113	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 7,526 8,957 10,634 12,605 14,925 14,925 14,925 14,925 14,925 14,925 14,925 14,925 14,925 12,469 12,46	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257 25,403 30,310 36,108 42,927
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 4 25 26 27 28 29 30 31 32 33 34 34	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,649 15,927 16,184 16,639 16,838 17,021 17,138 17,136	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,557 6,372 6,750 7,109 7,449 7,770 8,072 8,72 9,320 9,517 9,698 9,864 10,016 10,154 10,016 10,154 1,886 4,886 1,608 1,978 3,789 3,789 3,899 4,899	35 30,000 0.00% 288 438 586 1.711 2,045 2,368 2,680 2,979 3,265 3,536 4,485 5,214 5,363 5,499 4,958 3,194 1,257 2,406 2,479 2,406 2,479 2,579 2,663 2,747 2,830 2,912 3,224 3,597	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 124 1.402 1.475 1.548 1.619 1.690 1.759 1.828 1.897 1.963 2.435 2.	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,012 1,116 1,153 187 751 811 870 929 987 1,044 1,102 1,158 1,214 1,270 1,426 1,602 1,798 2,017 2,269 2,696 1,813 1,447 10,503 12,311 14,444 10,503 12,311 14,444 11,444	50 30,000 0.00% 58 87 115 383 451 514 57 625 446 493 587 724 769 877 724 769 877 724 1,134 1,286 1,651 1,870 2,119 2,400 241 3,869 6,892 8,151 9,647 11,427 11,427 11,427 11,427 11,427 11,427 11,546 11,671 11,471	\$55 30,000 0.00% 30 43 555 209 244 276 304 329 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,577 1,576 1,348 1,642 4,523 5,409 6,469 9,260 11,087 7,739 9,260 11,087 13,282 15,917 19,085 22,893 27,462	60 30,000 0.00% 111 15 199 100 115 127 169 220 361 431 513 605 711 831 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152 7,447 9,011 10,902 13,189 15,950 19,274 23,270 28,051 33,745 40,504	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,338 23,249 23,094 22,881 22,613 22,298 21,532 22,193 21,542 21,112 20,653 20,167	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 14,723 14,723 14,723 14,731 14,657 14,377 14,376 14,178 13,947 13,686 13,400 13,091 12,762 9,869	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,690 8,917 9,085 6,543 4,179 9,085 1,724 1,741 1,	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,597 2,810 2,919 3,022 3,128 3,227 3,580 4,403 4,403 4,805 4,403 4,403 4,806 6,606 13,583 770 8,606 13,588 770 8,606 13,588 15,468	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,660 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 2,116 2,378 2,024 4,02 2,138 2,024 4,038 2,024 4,038 2,024 4,038 2,024 4,038 2	\$0,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 2,752 3,117 3,529 3,995 484 8,112 11,108 11	55 50,000 0.00% 49 72 92 349 407 459 506 659 7222 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,732 8,957 10,634 12,605 14,925 17,659 20,887 24,698 29,205 34,536 40,837	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257 25,403 30,310 36,108 42,927 50,911 60,229
Age at Hire Pay at Hire J&S Years of Service 2 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,649 15,927 16,184 16,642 16,638 17,021 17,185	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,557 6,750 7,109 7,449 7,770 8,072 8,357 8,624 8,875 9,106 9,320 9,517 9,698 9,864 10,016 4,886 4,886 4,886 4,886 4,886 4,886 4,886 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,887 5,868 4,888 5,868 4,888 5,868 4,868 5	35 30,000 0.00% 288 438 586 1.711 2,045 2,368 2,680 2,979 3,265 3,536 4,038 4,268 4,485 4,688 4,875 5,052 5,214 5,363 5,499 4,958 3,194 1,257 902 2,406 2,493 2,579 2,663 2,747 2,830 2,912 3,224 3,22	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,738 2,202 1,116 1,402 1,475 1,548 1,690 1,759 1,828 1,897 1,963 2,186 2,435 2,713 3,024 3,373 3,764 1,230	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,116 1,153 542 1,175 1,164 1,175 1,175 1,175 1,175 1,175 1,214 1,270 1,426 1,602 1,602 1,798 2,017 2,264 2,542 2,856 2,696 1,813 7,447 10,503 12,311	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 724 769 877 724 769 81,134 1,286 1,458 1,651 1,870 2,119 2,400 244 3,869 6,892 8,151 11,427 11,427 11,427 11,427 11,427 11,543	30,000 0.00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,806 1,348 1,642 4,523 5,409 6,469 7,739 9,260 11,087 13,282 15,917 19,085 22,893	60 30,000 0.00% 11 15 19 100 105 220 361 431 513 605 711 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152 7,447 9,011 110,902 13,189 15,950 19,274 23,270 28,051 33,745	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 16,421 17,425 21,725 22,302 20,164 20,987 21,725 22,302 22,736 23,047 23,244 23,339 23,338 23,249 23,094 22,881 22,613 22,298 21,112 22,1939 21,542 21,112 20,653	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 10,620 11,250 11,250 11,245 12,950 11,445 14,723 14,723 14,723 14,731 14,731 14,57 14,376	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4.466 5,440 5.894 6,324 6,731 7,114 7,475 8,420 8,690 8,917 9,085 5,843 4,165 1,724 741 3,187 4,179 4,296 4,407 4,516 4,620 5,087 3,705	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 205 2,579 2,697 2,810 2,919 3,025 3,128 3,227 3,580 3,970 4,403 3,870 4,403 2,919 2,919 3,025 3,128 3,227 3,580 3,970 4,403 3,870 4,403 3,970 4,403 3,970 4,403 4,885 770 8,606 8,606 8,609 8,600 8,000 8,000 8,000 8,000 8,000 8,000	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,680 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 1,837 1,930 2,024 2,116 2,378 2,627 4,194 4,695 2,522 11,645 13,412 14,412 1	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,889 2,143 2,429 2,752 3,117 3,529 3,995 484 8,112 11,108 12,982 11,108 12,982 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 11,108 12,982 12,111 12,	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 8,957 10,634 12,605 14,925 17,665 17,665 17	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257 25,403 30,310 36,108 42,927 50,911
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 16,639 16,639 16,639 16,639 16,639 17,134 16,639 17,134 11,718 17,135 17,136 17,134 12,731 10,046	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,118 5,555 5,974 6,372 6,750 7,109 7,449 7,770 8,072 8,072 9,320 9,517 9,864 10,016 10,154 4,886 1,608 1,978 3,789 3,892 4,994 4,994 4,1994 4,094 4,093 4,623	35 30,000 0.00% 288 438 586 1,711 2,045 2,368 2,689 4,038 4,268 4,485 5,214 5,363 5,499 4,958 3,194 1,257 2,406 2,493 2,579 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 2,663 2,747 2,830 2,912 3,574 3,574 4,889 3,574 4,889 4,899 4,958 4,	178 269 359 1.078 1.286 1.485 1.677 1.858 2.031 2.194 2.346 2.487 2.617 2.738 2.202 1.116 1.24 1.402 1.475 1.549 1.690 1.759 1.828 1.897 1.963 2.435 2	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,012 1,116 1,153 542 1,175 1,162 1,175 1,175 1,175 1,175 1,175 1,179 1,179 1,179 2,	50 30,000 0.00% 58 87 115 383 451 514 57 625 446 493 587 724 769 877 724 769 877 724 1,134 1,286 1,651 1,870 2,119 2,400 241 3,869 6,892 8,151 9,647 11,427 11,427 11,427 11,427 11,427 11,427 11,546 16,073 19,091 22,696 27,007 32,163	30,000 0,00% 30 43 55 209 244 276 304 329 358 395 433 507 590 684 791 1,201 1,377 1,577 1,806 1,348 1,642 4,523 5,409 6,469 7,739 9,260 11,087 13,282 22,893 27,462 32,937 39,483 30,483 41,275	60 30,000 0.00% 111 15 199 100 115 127 169 220 361 431 513 605 711 831 1,310 1,520 497 2,856 3,463 4,197 5,033 6,152 7,447 9,011 10,902 13,189 15,950 19,274 23,270 28,565 40,504 40,504 48,480 57,879 68,907	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 15,369 16,421 17,425 21,725 22,302 22,736 20,164 20,987 21,725 22,302 22,736 23,047 23,244 23,398 23,249 23,094 22,881 22,613 22,298 21,542 21,112 20,653 20,167 19,665 19,168	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 9,956 10,620 11,250 11,848 12,415 12,950 13,454 14,029 14,723 14,753 14,753 14,376 14,377 14,376 14,178 13,947 13,686 13,400 13,091 12,762 9,869 6,410 5,173 13,067	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 5,894 6,324 6,731 7,114 7,475 7,814 8,129 8,420 8,690 8,917 9,085 6,543 4,165 1,724 7,71 4,747 4,747 5,894 6,50 8,892 6,543 4,165 1,724 7,741 3,187 4,179 4,296 4,407 4,516 4,620 5,087 3,705 5,355 13,456 15,177 17,141	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,597 2,810 2,919 3,025 3,128 3,277 3,580 4,403 4,403 4,805 4,403 4,806 1,564	45 50,000 0.00% 176 265 351 1.101 1,308 1,504 1,686 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 2,1837 1,930 2,024 2,146 2,378 2,667 2,589 3,347 3,747 4,194 4,695 2,522 11,645 13,412 15,453 17,818 20,563 23,767 27,510	\$0 50,000 0.00% 98 145 191 638 8751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 2,752 3,117 2,429 2,752 3,117 1,1108 1,128 1,141 1,131	55 50,000 0.00% 49 72 92 349 407 459 506 559 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 8,957 10,634 12,605 14,925 17,659 20,887 24,698 29,205 34,536 40,837 48,278 57,054 40,837 48,278 57,054 46,938 46,93	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257 25,403 30,310 36,108 42,927 50,911 60,229 71,062 83,638 98,185
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 30,000 0.00% 701 1,070 1,438 4,054 4,862 5,650 6,418 7,160 7,875 8,561 9,222 9,853 10,455 11,031 11,578 12,098 12,592 13,060 13,503 13,921 14,313 14,682 15,026 15,348 15,649 15,927 16,184 16,642 16,638 17,021 17,185 17,021 17,185 17,036 17,134 17,136	30 30,000 0.00% 453 691 928 2,655 3,179 3,689 4,184 4,661 5,158 5,557 6,750 7,109 7,449 7,770 8,672 8,875 9,106 9,320 9,517 9,698 9,864 10,016 4,886 4,887 5,568 4,887 5,568 4,887 5,624 8,875 9,517 9,698 9,864 10,016 4,886 4,887 5,868 4,878 8,878 9,518 9,718	35 30,000 0.00% 288 438 586 1.711 2.045 2,368 2,680 2,979 3,265 3,536 4,038 4,268 4,485 4,688 4,875 5,052 5,214 5,363 5,499 4,958 3,194 1,257 902 2,406 2,493 2,579 2,663 2,747 2,830 2,912 3,570 3,57	178 269 359 1,078 1,286 1,485 1,677 1,858 2,031 2,194 2,346 2,487 2,617 2,738 2,202 1,116 1,402 1,475 1,548 1,690 1,759 1,828 1,897 1,963 2,186 2,435 2,713 3,024 3,373 3,764 1,230 4,894 12,489 12,48	45 30,000 0.00% 105 159 211 661 1,116 1,153 542 1,116 1,153 542 1,175 1,164 1,102 1,175 1,175 1,175 1,214 1,270 1,426 1,602 2,542 2,856 2,696 1,813 7,447 10,503 12,311 14,444 16,969 19,957	50 30,000 0.00% 58 87 115 383 451 514 572 625 446 493 587 724 769 8877 724 769 887, 1,134 1,286 1,458 1,651 1,870 2,119 2,400 244 43,869 6,892 8,151 1,427 1,1427 13,546 16,073 19,091 22,696 17,007	30,000 0,00% 30 43 55 209 244 276 304 4329 358 395 433 507 590 684 791 911 1,046 1,201 1,377 1,806 1,348 1,642 4,523 5,409 6,469 7,739 9,260 11,087 13,282 15,917 19,085 22,893 27,462 32,93 27,462 32,93 32,448 32,948	60 30,000 0.00% 11 15 19 100 105 220 361 431 513 605 711 1,310 1,520 497 2,856 3,463 4,197 5,083 6,152 7,447 9,011 110,902 13,189 15,950 19,274 23,270 28,051 33,745 40,504 44,489	25 50,000 0.00% 1,168 1,783 2,398 6,756 8,103 9,417 10,696 11,934 13,124 14,269 16,421 17,425 18,384 19,296 20,164 20,987 21,725 22,302 22,736 23,047 23,244 23,339 23,338 23,249 23,939 21,542 21,112 20,653 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665 20,167 19,665	30 50,000 0.00% 756 1,152 1,546 4,425 5,299 6,149 6,974 7,768 8,529 9,258 8,529 9,258 10,620 11,280 11,280 11,484 12,415 12,950 11,848 12,415 12,950 11,475 14,731 14,723 14,723 14,731 14,741 15,741 16,741	35 50,000 0.00% 480 729 976 2.851 3,408 3,947 4,466 6,324 6,731 7,114 7,114 8,129 8,690 8,917 9,085 1,724 741 3,187 741 3,187 4,179 4,296 4,407 4,516 4,620 5,087 7,375 5,385 1,456 5,385 1,456 1,516	40 50,000 0.00% 296 449 598 1,798 2,144 2,476 2,795 3,097 3,385 3,656 3,909 4,145 4,362 4,563 3,670 1,860 205 2,338 2,459 2,579 2,810 2,919 3,025 3,128 3,227 3,580 3,970 4,403 3,580 3,970 4,403 3,227 7,70 4,853 7,70 4,853 7,70 4,863 3,870 4,663 3,970 4,663 3,970 4,663 3,970 4,663 3,279 4,663 4	45 50,000 0.00% 176 265 351 1,101 1,308 1,504 1,680 1,921 903 313 1,252 1,352 1,450 1,548 1,645 1,742 1,837 1,930 2,024 2,116 2,378 2,627 4,194 4,695 2,522 1,645 13,412 14,412 14	50 50,000 0.00% 98 145 191 638 751 856 953 1,043 743 822 900 978 1,054 1,131 1,207 1,282 1,462 1,663 1,849 2,143 2,429 2,752 3,117 3,529 3,995 484 8,112 11,108 12,982 11,1108 11,1108 12,982 11,1108 11,1108 12,982 15,171 17,730 20,729 24,249 28,387 33,267 39,027	55 50,000 0.00% 49 72 92 349 407 459 506 659 722 845 984 1,140 1,317 1,518 1,744 2,001 2,295 2,629 3,010 2,247 2,738 7,526 8,957 10,634 12,605 14,925 17,659 20,887 24,698 29,205 34,536 40,837 48,278 48,576 48,677 48,678 57,054	60 50,000 0.00% 19 26 32 167 192 212 282 367 601 719 855 1,008 1,184 1,385 1,615 1,880 2,183 2,534 828 4,761 5,773 6,995 8,471 10,237 12,331 14,814 17,759 21,257 25,403 30,310 36,108 42,927 50,911 60,229 71,062 83,638

		Traditional ere the benefit		RSP om the Traditi		table Plan ar		Traditional P	lan is indicate	ed as having	the higher va	lue due to the	e J&S provisi	on.		
Age at Hire Pay at Hire J&S Years of Service	25 60,000 66.67%	30 60,000 66.67%	35 60,000 66.67%	40 60,000 66.67%	45 60,000 66.67%	50 60,000 66.67%	55 60,000 66.67%	60 60,000 66.67%	25 70,000 66.67%	30 70,000 66.67%	35 70,000 66.67%	40 70,000 66.67%	45 70,000 66.67%	50 70,000 66.67%	55 70,000 66.67%	60 70,000 66.67%
2 3	1,274 1,944	825 1,256	523 795	323 488	192 289	107 159	53 78	21 29	1,487 2,268	962 1,465	610 927	376 570	223 337	124 185	62 91	24 33
4 5 6	2,614 7,366	1,685 4,824	1,064 3,109	652 1,960 2,338	383 1,200 1,426	208 695 818	100 380 444	35 182 209	3,050 8,595 10,308	1,966 5,629 6,740	1,241 3,627 4,335	760 2,287	447 1,401	243 810 954	117 443 518	41 213 244
6 7 8	8,835 10,268 11,662	5,777 6,704 7,603	3,715 4,303 4,870	2,338 2,700 3,047	1,426 1,639 1,840	933 1,039	500 552	231 306	11,979 13,606	7,822 8,870	5,020 5,682	2,726 3,150 3,555	1,663 1,912 2,147	1,089 1,213	518 585 643	269 357
9 10	13,010 14,309	8,469 9,299	5,414 5,932	3,378 3,691	2,029 1,172	1,137	597 0	398 0	15,104 16,294	9,827 10,568	6,278 6,724	3,914 4,169	2,367 1,390	1,326	696	464
11 12	15,558 16,757	10,095 10,856	6,425 6,895	3,986 4,262	0	0	0	0	17,199 17,836	11,108 11,462	7,030 7,205	4,326 4,407	0	0	0	0
13 14	17,890 18,801	11,569 12,127	7,332 7,660	4,519 4,732	0 0	0 0	0 0	0 0	18,250 18,457	11,659 11,711	7,271 7,238	4,425 4,388	0 0	0 0	0	0
15 16	19,505 20,017	12,542 12,822	7,888 8,024	4,036 2,305	0	0	0	0	18,472 18,311	11,631 11,428	7,114 6,905	4,298 4,163	0	0	0	0
17 18	20,361 20,549	12,986 13,042	8,093 8,104	460	0	0	0	0	17,997 17,544	11,121 10,718	6,641 6,330	3,989 3,117	0	0	0	0
19 20 21	20,595 20,508 20,310	12,999 12,866 12,657	8,058 7,964 7,828	0 0 0	0 0 0	0 0 0	0 0 0	0 0 671	16,964 16,268 15,476	10,228 9,660 9,028	5,973 5,578 5,153	1,575 0	0 0 0	0 0 0	0 0	1,110 3,111
21 22 23	20,310 20,016 19,637	12,395 12,086	7,828 7,656 7,451	0	0	0	0	5,201 6,092	14,607 13,671	8,357 7,655	4,702 4,229	0	0	0	1,936	3,514 3,969
24 25	19,182 18,656	11,737 11,350	7,217 6,956	0	0	0	832 6,308	7,127 8,330	12,673 11,623	6,927 6,174	3,736 3,227	0	0	0	3,437 3,840	4,485 5,071
26 27	18,067 17,436	10,930 10,482	5,536 3,136	0	0	2,626	7,283 8,410	9,735 11,375	10,525 9,403	5,402 4,615	2,704 2,171	0	0	3,408 3,771	4,293 4,806	5,739 6,501
28 29	16,768 16,069	10,009 9,515	550 0	0 0	0 0	7,534 8,605	9,715 11,230	13,292 15,537	8,263 7,107	3,815 3,006	1,630 1,082	0 0	609 2,569	4,178 4,636	5,388 6,050	7,373 8,370
30 31	15,343 14,594	9,002 8,474	0	0 0	7,259 8,185	9,837 11,256	12,992 15,046	18,163 21,233	5,942 4,769	2,191 1,373	531	869	2,762 2,974	5,152 5,738	6,805 7,669	9,513 10,823
32 33	13,825 13,042	7,934 7,384	0 0	4,717 7,348	9,240 10,444	12,897 14,797	17,443 20,245	24,817 28,988	3,593 2,416	553 267	821	815 744	3,206 3,461	6,403 7,162	8,660 9,799	12,320 14,030
34 35 36	12,247 11,442 10,637	6,827 6,265 5,703	2,272 6,169 6,804	8,199 9,162 10,259	11,823 13,407 15,239	17,003 19,570 22,569	23,524 27,359 31,849	33,825 39,426 45,896	1,243 75 1,079	1,082 1,892 2,692	1,104 1,427 1,797	655 546 419	3,745 4,060 4,420	8,031 9,028 10,184	11,110 12,622 14,372	15,976 18,188 20,711
37 38	9,833 9,032	5,144 5,602	7,520 8,330	11,513 12,949	17,359 19,822	26,079 30,190	37,101 43,226	53,366 61,970	2,218 3,340	3,479 4,089	2,215 2,688	271 100	4,832 5,308	11,529	16,402 18,750	23,593 26,880
39 40	8,236 7,448	6,116 6,696	9,251 10,300	14,603 16,510	22,689 26,033	35,013 40,669	50,347 58,607	71,865 83,218	4,443 5,526	4,773 5,542	3,225 3,834	96 319	5,859 6,500	14,925 17,063	21,460 24,589	30,633 34,915
41	6,668	7,351	11,499	18,719	29,943	47,295	68,155	96,225	6,588	6,404	4,524	574	7,253	19,564	28,193	39,804
42	5,899	8,095	12,874	21,280	34,520	55,051	79,185	111,105	7,628	7,373	5,306	861	8,137	22,489	32,346	45,386
Age at Hire Pay at Hire J&S																
42 Age at Hire Pay at Hire	5,899 25 60,000	8,095 30 60,000	35 60,000	21,280 40 60,000	34,520 45 60,000	55,051 50 60,000	79,185 55 60,000	60 60,000	7,628 25 70,000	7,373 30 70,000	5,306 35 70,000	40 70,000	8,137 45 70,000	22,489 50 70,000	32,346 55 70,000	45,386 60 70,000
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108	8,095 30 60,000 0.00% 908 1,382 1,855 5,310	12,874 35 60,000 0.00% 576 874 1,170 3,421	21,280 40 60,000 0.00% 355 537 717 2,158	34,520 45 60,000 0.00% 211 318 421 1,321	55,051 50 60,000 0.00% 117 175 229 765	79,185 55 60,000 0.00% 59 85 110 418	60 60,000 0.00% 23 32 39 201	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194	5,306 35 70,000 0.00% 671 1,020 1,365 3,992	40 70,000 0.00% 415 627 837 2,518	8,137 45 70,000 0.00% 246 371 492 1,541	22,489 50 70,000 0.00% 137 204 267 893	32,346 55 70,000 0.00% 68 100 129 488	45,386 60 70,000 0.00% 26 37 45 235
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379	35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804	55,051 50 60,000 0.00% 117 175 229 765 900 1,027	79,185 55 60,000 0.00% 59 85 110 418 488 551	111,105 60 60,000 0.00% 23 32 39 201 230 254	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198	32,346 55 70,000 0.00% 68 100 129 488 569 643	45,386 60 70,000 0.00% 26 37 45 235 269 296
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 657	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,062 4,387	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 657 716 791	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 1,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,518 4,062 4,387 4,691 4,973	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 1,025 1,210	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,355 1,460 1,040 1,148 1,253 1,253 1,254	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,039 5,360 5,958 6,529 7,072 7,588	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 3,718 4,062 4,387 4,691	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 657 716 791 867	111,105 60 60,000 0.00% 23 32 39 201 230 254 441 721 863 1,025	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617	8,095 30 60,000 0.00% 908 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,908 8,918	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 4,387 4,691 4,973 5,208 5,378 4,822 3,083 1,251	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,621 1,739 1,853 1,964 2,071	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,266 1,357 1,448 1,537 1,448 1,537 1,748	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 1,025 1,210 1,420 1,662 1,939 2,254 2,612	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 20,153 19,807 19,310	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,280 12,801 12,578 12,240 11,797	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,966 7,829 7,399 7,310 6,966	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870 4,881 4,730 4,881 4,390 4,161	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,072 2,182 2,290	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,452 1,547 1,639 1,727 1,953	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,178 2,044 2,331	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,037 22,617 22,667 22,571	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,161	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,908 8,918 8,869 8,765	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,062 4,987 4,691 4,973 5,208 5,378 4,822 2,972 3,353 3,718 4,062 4,973 4,974 4,	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,621 1,739 1,853 1,964 2,071 2,173 2,274	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,266 1,357 1,448 1,537 1,448 1,537 1,748 1,983 2,244	79,185 55 60,000 0.00% 59 855 110 418 488 551 1607 657 716 67 1,014 1,181 1,369 1,581 1,819 2,087 2,376	111,105 60 60,000 0.00% 23 32 201 230 254 441 721 1,215 1,210 1,662 1,939 2,254 2,612 2,508 2,221	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 20,153 19,807 19,310 18,671 17,905	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 11,225 12,614 12,891 12,280 12,801 12,274 11,1797 11,257 11,053	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,966 7,829 7,599 7,310 6,966 6,574 6,139	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,369 4,762 4,849 4,870 4,829 4,730 4,581 4,390 4,161 3,898 3,032	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,383 2,493 2,493	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 3,016	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,571 22,352 22,030	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,134 14,111 14,292 14,354 14,307 14,161 13,930 13,642	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,988 8,831 8,988 8,918 8,869 8,765 8,616 8,616 8,616 8,426	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 3,353 3,718 4,062 4,387 4,691 4,973 5,208 4,382 1,251 618 2,521 2,987 3,103	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,612 1,621 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,264 1,357 1,448 1,537 1,448 1,983 2,244 2,535 2,860	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,726 3,109 3,543	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 31,025 1,210 1,420 1,662 1,939 2,254 2,611 2,508 2,221 5,220 6,162	7,628 25 70,000 0.00% 1,635 2,496 3,337 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,153 19,807 19,310 18,671 17,905 17,033 16,077	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,890 12,801 12,578 12,240 11,797 11,257 10,633 9,936 9,198	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,969 7,599 7,310 6,966 6,574 6,139 5,671 6,139 5,671 5,175	861 40 70,000 0.00% 415 627 837 2.518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870 4,829 4,730 4,581 4,390 4,581 4,390 4,161 3,988 3,032 1,197 823	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 1,29 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,594 2,594 2,594 2,694 2,794 2,19	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,571 22,352 22,030 21,614 21,111	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,354 14,354 14,354 14,354 14,354 14,161 13,930 13,642 13,930 12,917	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,908 8,918 8,869 8,765 8,616 8,260 8,761 8,426 8,200 8,794 8,744 8,616 8,764	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,069 4,387 4,691 4,973 5,208 5,378 4,822 3,083 1,251 618 2,521 618 2,521 3,103 3,216 618 2,521 3,216 618 2,521 618 618 2,521 618 618 618 618 618 618 618 61	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 375 1,502 1,621 1,739 1,853 1,964 2,071 2,071 2,175 2,274 2,371 2,465 2,773 2,465 2,773 2,465 2,773 2,465 2,773 2,773 2,773 2,774 2,77	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 1,080 1,173 1,266 1,357 1,448 1,983 2,244 2,535 2,860 3,224 3,632	79,185 55 60,000 0.00% 59 85 110 418 488 551 1607 657 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,387 2,726 3,109 3,543 1,781 6,357	111,105 60 60,000 0.00% 23 32 201 230 254 338 441 721 863 1,025 1,210 1,420 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 8,542	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 20,153 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,257 12,613 12,890 12,801 12,578 12,240 11,797 11,257 10,633 9,936 9,198 8,426 7,623	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,910 7,401 7,737 7,929 8,002 7,999 7,310 6,966 6,574 6,139 5,671 5,175 4,653 4,111	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,582 4,762 4,849 4,870 4,881 4,390 4,161 3,898 3,032 3,173 3,023 3,023 3,023 3,023	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 1,29 1,718 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,984 2,989 3,327	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140 3,528 2,194	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670 3,564 4,001	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 5,376
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 11,2835 14,319 15,749 17,123 18,443 19,691 22,693 21,467 22,031 22,409 22,617 22,667 22,571 22,352 22,030 21,614	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,300	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,908 8,918 8,865 8,765 8,616 8,426 8,200	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,062 4,387 4,691 4,973 5,208 5,378 4,822 3,083 1,251 618 2,521 2,987 3,103 3,216 3,326 3,331 3,326 3,431 3,534	34,520 45 60,000 0.00% 211 318 421 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,621 1,739 1,853 1,964 2,071 2,274 2,371 2,465 2,754 3,073 3,428 3,823	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,266 1,357 1,448 1,537 1,748 1,983 2,244 2,535 2,860 3,224	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1.014 1.181 1.369 1.581 1.819 2.087 2.726 3.109 3.543 1.781 6.357 7.384 8.577	111,105 60 60,000 0.00% 23 32 201 230 254 338 441 721 863 1,025 1,210 1,420 1,662 2,254 2,618 2,221 5,220 6,162 7,259 8,542 10,045 11,808	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 20,153 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948 12,791 11,583	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,280 12,280 12,240 11,797 11,257 10,633 9,936 9,198 8,426	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,966 7,829 7,599 7,310 6,966 6,574 6,139 5,671 5,175 4,651	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870 4,829 4,730 4,581 4,390 4,161 3,898 3,032 1,197 823 3,023 3,573 3,679 3,781	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,984 2,984	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140 3,142	32,346 55 70,000 0.00% 68 100 129 488 569 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,673 3,564	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	5,899 25 60,000 0,00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,557 122,352 22,030 21,614 21,111 20,532 19,884	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,161 13,930 14,161 13,930 13,642 13,302 12,917 12,492 12,917 12,492 12,917	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,908 8,918 8,869 8,765 8,616 8,426 8,200 7,943 7,655 6,7,345	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 3,718 4,062 4,387 4,691 4,973 5,208 5,308 5,308 1,251 618 2,521 2,987 3,103 3,216 3,32	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,617 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465 2,754 3,073 3,428	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,173 1,266 1,357 1,448 1,537 1,448 1,5	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,726 3,109 3,543 1,781 6,357 7,384	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 1,025 1,210 1,420 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 8,542 10,045	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,153 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948 12,791	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,890 12,801 12,578 12,240 11,797 11,257 10,633 9,936 9,198 8,426 7,623 6,795 5,945	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,966 7,829 7,310 6,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 3,597	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,581 4,762 4,849 4,870 4,870 4,881 4,390 4,161 3,898 3,032 1,197 823 3,023 3,573 3,679	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,989 3,327 3,702 4,118	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140 3,528 2,194 3,512 3,904	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670 3,564 4,001 4,496 5,056	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 5,376 6,115 6,961
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,571 22,667 22,571 22,667 22,571 22,111 20,532 19,884 19,190 18,456 17,687 16,886 16,063	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 14,310 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,302 12,917 12,492 12,030 11,536 11,1016 10,472 9,907 9,327	12,874 35 60,000 0.00% 576 874 1.170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,908 8,918 8,862 8,831 8,908 8,918 8,869 8,765 6,616 8,200 7,943 7,656 7,345 7,011 5,621 2,914 2,914	21,280 40 60,000 0.00% 355 537 717 72,158 2,573 3,718 4,062 4,387 4,691 4,973 5,208 4,822 3,083 1,251 618 2,521 2,987 3,103 3,216 3,326 3,324 3,324 3,334 3,633 3,634 3,634 3,634 3,634 3,634 3,634 3,634 3,634 3,634 3,634 3,634 4,417 4,442 3,362 4,299	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,621 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465 2,754 3,073 3,428 3,823 4,262 1,570 2,754 3,073 3,428 3,823 4,262 1,570 7,307 8,274 8,277 8,27	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,266 1,357 1,448 1,537 1,748 1,983 2,244 2,535 2,860 3,224 3,632 3,595 3,295 3,295 3,295 3,293 10,019 11,517 13,256	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,726 3,109 3,543 1,781 6,357 7,384 8,577 7,9962 211,577 13,461 15,666 18,249	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 1,025 1,210 1,420 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 8,542 10,045 11,808 13,878 13,878 13,878 16,311 19,172 22,537 22,548	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,313 20,153 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948 12,791 11,583 10,349 9,094 7,823 6,540	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,890 12,801 12,578 12,240 9,198 8,426 7,623 6,795 5,945 5,079 4,199 3,309 2,411 1,510	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,910 7,401 7,437 7,929 8,002 7,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 2,976 2,389 1,794 1,192 1,584	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,889 4,762 4,849 4,870 4,881 4,390 4,581 4,390 4,681 3,898 3,032 1,1197 823 3,023 3,573 3,679 3,781 3,880 4,782 4,849	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,989 3,327 3,702 4,118 589 2,698 2,914 3,149 3,140	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,1253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140 3,528 2,194 4,343 3,512 3,904 4,343 5,397 6,032 6,757	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 4,001 4,496 5,056 5,693 6,421 7,252 8,205 8,205	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 4,730 6,115 6,961 7,931 9,046 10,329 11,804 13,499
Age at Hire Pay at Hire J&S: Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,030 21,614 21,111 20,532 19,884 19,190 18,456 17,687 16,886 10,663 15,217 14,354	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,302 12,917 12,492 12,030 11,536 11,016 10,472 9,907 9,327 8,732 8,732 8,732 8,732	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,682 8,831 8,682 8,831 8,682 8,816 8,426 8,200 7,943 7,656 7,3445 7,011 5,621 2,914 22 3,053 5,092 1,141	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,0691 4,973 5,208 5,378 4,822 3,083 1,251 618 2,521 2,987 3,103 3,216 63 3,216 64 3,326 4,417 4,	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 375 1,502 1,621 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465 2,754 3,073 3,428 3,823 3,428 3,823 3,428 3,823 4,262 105 7,307 8,274 9,377 10,641 12,093	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 1,080 1,173 1,266 1,357 1,448 1,983 1,748 1,983 2,244 2,535 2,860 3,294 3,632 3,595 3,295	79,185 55 60,000 0.00% 59 85 110 418 488 551 110 607 657 716 679 1,014 1,181 1,369 1,581 1,819 2,087 2,387 2,726 3,109 3,543 1,781 1,781 1,787 13,461 15,666 18,249 21,281	111,105 60 60,000 0.00% 23 32 201 230 254 441 721 1,25 1,210 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 8,542 10,045 11,808 13,878 16,311 19,172 22,537 26,484 31,112 36,513	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,085 17,033 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948 12,791 11,583 10,349 9,094 7,823 6,540 5,249 3,954	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 112,225 12,614 12,831 12,240 11,797 11,257 10,633 9,936 9,198 8,426 7,623 6,795 5,945 5,079 4,199 3,309 3,411 1,510 608 292	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,599 7,310 6,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 2,976 6 2,389 1,794 1,192 584 26 635 908	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,730 4,581 4,390 4,161 3,898 3,032 3,1197 823 3,023 3,573 3,679 3,781 3,880 4,284 2,894 2,8	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,989 3,327 3,702 4,118 589 2,698 2,914 3,149 3,497 3,697 3,698 2,914 3,149 3,497 3,697 4,007	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,454 1,253 1,354 2,204 2,483 2,793 3,140 3,528 2,194 3,512 3,904 4,343 4,838 5,397 6,032 6,757 7,585 8,534	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 502 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670 3,564 4,001 4,496 5,056 5,056 5,693 6,421 7,252 8,205 9,302 10,569	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 5,376 6,115 6,961 7,931 9,046 10,329 11,804 13,499 15,446 17,673
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,571 22,352 22,030 21,614 21,111 20,532 19,884 19,190 18,456 17,687 16,886 15,217 14,354 13,478 11,4594	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,302 12,917 12,492 12,030 11,536 11,116 10,472 9,907 9,327 8,732 8,732 8,732 8,732 8,7515 6,896	12,874 35 60,000 0.00% 576 874 1,170 1,170 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,908 8,918 8,682 8,831 8,908 8,765 8,616 8,426 8,200 7,943 7,656 7,345 7,011 5,621 2,914 22 3,053 5,092 1,141 6,216 6,870	21,280 40 60,000 0.00% 355 537 717 72,158 2,573 3,718 4,062 4,387 4,691 4,973 5,208 5,208 5,318 2,521 2,987 3,103 3,216 3,326 3,343 3,334 3,633 4,017 4,442 3,363 4,442 3,363 4,442 3,363 4,017 4,442 3,363 4,017 4,442 3,363 4,017 4,442 3,363 4,017 4	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,612 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465 2,754 3,073 3,428 3,823 4,265 7,307 8,274 9,377 10,641 12,093 13,765 15,698	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 986 1,080 1,173 1,266 1,357 1,448 1,983 2,244 2,535 2,860 3,224 3,632 2,860 3,224 3,632 2,10,019 11,517 13,256 15,276 17,632 20,382 20,382 20,382	79,185 55 60,000 0.00% 59 85 110 418 488 551 607 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,726 3,109 3,543 1,781 6,357 7,384 8,577 9,962 11,577 13,461 15,666 18,249 21,281 24,841 29,028 33,946	111,105 60 60,000 0.00% 23 32 39 201 230 254 338 441 721 863 3 1,025 1,210 1,420 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 8,542 11,808 13,878 16,311 19,172 22,537 26,484 31,112 36,513 42,790 50,066	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,153 19,807 11,304 18,671 17,905 17,033 16,077 15,046 13,948 12,791 11,583 10,349 9,094 7,823 6,540 5,249 5,2	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,890 12,801 12,578 12,240 11,797 11,257 10,633 9,936 6,795 5,945 5,0795 5,945 5,0795 4,199 3,309 2,411 1,510 608 292 1,190	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 2,976 2,389 1,794 1,192 584 26 635 908 1,224 1,590	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870 4,829 4,730 4,581 4,390 4,161 3,898 3,032 1,197 823 3,023 3,573 3,781 3,880 4,284 2,898 1,014 972 915 839 743 432 743 743 623	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 2,182 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,989 3,327 3,702 4,118 589 2,698 2,914 3,149 3,407 4,359 4,077 4,359 4,753	22,489 50 70,000 0.00% 137 204 267 893 1.051 1.198 1.335 1.460 1.040 1.148 1.253 1.354 1.452 1.547 1.639 1.727 1.953 2.204 2.483 2.793 3.140 3.528 2.194 4.343 4.838 5.397 6.032 6.757 7.585 8.534 9.626 10,886	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670 3,564 4,001 4,496 5,056 5,0	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 5,376 6,115 6,961 7,931 9,046 10,329 11,804 13,499 15,446 17,673 20,210 23,097
Age at Hire Pay at Hire J&S: Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 20,693 21,467 22,031 22,409 22,617 22,667 22,571 22,652 22,030 21,614 21,111 20,532 19,884 19,190 18,456 17,687 16,886 16,063 15,217 14,354 11,794 11,354 11,4354 11,4354 11,4354 11,4354	8,095 30 60,000 0.00% 908 1,382 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,302 12,917 12,492 12,030 11,15	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,908 8,918 8,869 8,765 8,431 8,908 8,765 6,529 1,141 5,621 2,914 22 3,053 5,092 1,141 6,216 6,870 7,6870 7,6870 7,698	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 3,718 4,062 4,387 4,691 4,973 5,208 5,378 4,822 3,083 1,251 618 2,521 618 2,521 2,987 3,103 3,216 3,343 1,3534 3,633 3,634 3,633 4,017 4,442 3,362 4,299 7,408 8,294 1,408	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 375 1,502 1,621 1,739 1,853 1,964 2,071 2,175 2,274 2,371 2,465 2,754 3,073 3,428 3,828 3,828 3,754 3,07	55,051 50 60,000 0.00% 117 175 229 765 900 1.027 1,143 1.252 892 986 1.080 1,173 1,266 1,357 1,448 1,537 1,748 1,983 2,244 42,535 2,860 3,224 25,35 3,295	79,185 55 60,000 0.00% 59 85 110 418 488 551 110 607 657 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,387 2,726 3,109 3,543 1,781 1,615 6,357 7,384 8,577 7,384 8,577 13,461 15,666 18,249 21,281 24,841 29,028 33,946 39,726 46,512	111,105 60 60,000 0.00% 23 32 39 201 230 254 441 721 863 1,025 1,210 1,420 1,662 1,939 2,254 2,612 2,508 2,221 5,220 6,162 7,259 11,808 2,211 11,939 2,254 11,939 2,54 2,54 2,54 2,54 2,54 2,54 2,54 2,54 2,54 3,55 1,55 3,55	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 20,153 19,807 17,033 16,077 15,046 13,048 12,791 11,583 10,349 9,094 7,823 6,540 3,954 2,660 1,369 83 1,188 83 1,188 83 1,188	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,257 11,257 11,257 11,257 10,633 9,936 9,198 8,426 7,623 6,795 5,945 5,079 4,199 3,309 2,411 1,510 608 292 1,190 2,083 2,962 3,830	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,910 7,401 7,737 7,929 8,002 7,966 7,829 7,599 7,310 6,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 2,976 2,389 1,794 1,192 5,844 2,6 6,35 908 1,224 1,590 2,009 2,488	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,309 4,589 4,762 4,849 4,870 4,881 4,390 4,161 3,898 3,032 3,1197 823 3,023 3,073 3,679 3,781 3,880 4,284 2,898 1,014 4,972 915 8399 743 623 480 312	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,590 2,684 2,990 2,393 2,493 3,27 3,702 4,118 589 2,698 2,914 3,149 3,407 3,692 4,007 4,359 4,753 5,205 5,724	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,452 1,547 1,639 1,727 1,953 2,204 2,483 2,793 3,140 3,528 2,194 3,512 3,904 4,343 4,838 5,397 7,585 8,534 9,626 10,886 12,353 14,065	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 51,171 1,354 1,354 1,359 1,788 2,044 1,359 1,788 2,044 1,496 5,056 4,001 4,496 5,056 6,421 7,252 8,205 9,302 10,565 1,2024 13,710 15,661 17,927 20,563	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 4,730 6,115 6,961 7,931 9,046 10,329 11,804 13,499 15,446 17,673 20,210 23,097 26,387 30,143
Age at Hire Pay at Hire J&S: Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	5,899 25 60,000 0.00% 1,402 2,140 2,877 8,108 9,724 11,301 12,835 14,319 15,749 17,123 18,443 19,691 22,409 22,617 22,657 22,030 21,614 21,111 20,532 29,030 21,616 21,618 21,111 20,532 19,884 19,190 18,456 17,687 16,886 16,063 15,217 14,354 13,478 12,594	8,095 30 60,000 0.00% 908 1,382 1,855 5,310 6,359 7,379 8,368 9,321 10,235 11,110 11,947 12,733 13,348 13,804 14,111 14,292 14,354 14,307 14,161 13,930 13,642 13,302 12,917 12,492 12,030 11,536 11,016 10,472 9,907 9,327 8,732 8,728 7,515 6,896 6,277	12,874 35 60,000 0.00% 576 874 1,170 3,421 4,089 4,736 5,360 5,958 6,529 7,072 7,588 8,069 8,431 8,682 8,831 8,682 8,831 8,682 8,831 8,682 8,831 8,682 8,765 8,616 8,426 8,200 7,943 7,656 7,3445 7,011 5,621 2,914 4,22 3,053 5,092 1,141 6,216 6,870 7,609	21,280 40 60,000 0.00% 355 537 717 2,158 2,573 2,972 3,353 3,718 4,062 4,387 4,691 4,973 5,208 5,378 4,822 3,083 1,251 618 2,521 2,987 3,103 3,216 3,326 3,431 3,534 4,017 4,442 4,473 4,417 4,442 4,299 7,408 8,294 9,299 10,443 11,752	34,520 45 60,000 0.00% 211 318 421 1,321 1,570 1,804 2,025 2,233 2,306 1,085 3,75 1,502 1,621 1,739 1,851 4,207 1,217 2,274 2,371 2,465 2,754 3,073 3,428 3,823 4,262 105 7,307 7,307 1,504	55,051 50 60,000 0.00% 117 175 229 765 900 1,027 1,143 1,252 892 1,080 1,173 1,266 1,357 1,748 1,983 2,244 2,535 2,860 3,294 3,632 3,595 7,600 8,723 10,019 11,517 13,256 15,276 17,632 20,382 23,597 27,375	79,185 55 60,000 0.00% 59 85 110 418 488 551 160 791 867 716 791 867 1,014 1,181 1,369 1,581 1,819 2,087 2,387 2,726 3,109 3,543 1,781 1,781 1,566 18,249 21,281 24,841 29,028 33,946 33,946	111,105 60 60,000 0.00% 23 32 201 230 254 441 721 1,662 1,219 1,662 1,919 2,254 2,612 2,518 2,221 5,220 6,162 7,259 8,542 10,045 11,808 13,878 16,311 19,172 22,537 26,484 31,112 36,513 42,790 50,066 58,473	7,628 25 70,000 0.00% 1,635 2,496 3,357 9,459 11,344 13,184 14,975 16,622 17,934 18,928 19,631 20,086 20,314 20,331 120,153 19,807 19,310 18,671 17,905 17,033 16,077 15,046 13,948 12,791 11,583 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 10,349 9,094 7,823 11,388	7,373 30 70,000 0.00% 1,058 1,612 2,164 6,194 7,419 8,608 9,762 10,815 11,631 12,225 12,614 12,831 12,280 12,801 12,780 12,801 12,780 12,801 12,797 11,257 10,633 9,936 9,198 8,426 7,623 6,795 5,945	5,306 35 70,000 0.00% 671 1,020 1,365 3,992 4,771 5,526 6,254 6,910 7,401 7,737 7,929 8,002 7,599 7,310 6,966 6,574 6,139 5,671 5,175 4,653 4,111 3,551 2,976 6,328 1,794 1,192 5,84 26 635 908 1,224 1,590 2,009	861 40 70,000 0.00% 415 627 837 2,518 3,001 3,467 3,912 4,399 4,762 4,849 4,870 4,829 4,730 4,161 3,988 4,390 4,161 3,988 4,390 4,161 3,988 4,399 4,101 4,809 4,101 3,988 4,101	8,137 45 70,000 0.00% 246 371 492 1,541 1,831 2,105 2,363 2,604 2,710 1,372 129 1,718 1,839 1,958 2,072 2,182 2,290 2,393 2,493 2,493 2,493 2,493 3,327 3,702 4,118 589 2,698 2,914 3,407 3,692 2,918	22,489 50 70,000 0.00% 137 204 267 893 1,051 1,198 1,335 1,460 1,040 1,148 1,253 1,354 1,253 1,354 1,252 1,547 1,953 2,204 2,483 2,793 3,140 3,528 2,194 3,512 3,904 4,343 4,838 5,397 7,585 8,534 9,626 10,886 10,886 10,886 10,886 10,886	32,346 55 70,000 0.00% 68 100 129 488 569 643 709 767 835 922 1,005 1,171 1,354 1,559 1,788 2,044 2,331 2,653 3,016 2,915 2,670 3,564 4,001 4,496 5,093 6,421 7,252 8,205 9,302 10,569 10,56	45,386 60 70,000 0.00% 26 37 45 235 269 296 394 515 841 1,006 1,190 1,397 1,631 1,894 2,192 2,532 2,918 1,970 3,225 3,664 4,163 4,730 5,376 6,115 6,961 7,931 9,046 10,329 11,804 13,499 15,446 17,673 20,210 23,097 26,387

		Traditional ere the benefit		RSP om the Traditi		table Plan ar					the higher va	lue due to the	e J&S provisi	on.		
Age at Hire Pay at Hire J&S Years of Service	25 80,000 66.67%	30 80,000 66.67%	35 80,000 66.67%	40 80,000 66.67%	45 80,000 66.67%	50 80,000 66.67%	55 80,000 66.67%	60 80,000 66.67%	25 90,000 66.67%	30 90,000 66.67%	35 90,000 66.67%	40 90,000 66.67%	45 90,000 66.67%	50 90,000 66.67%	55 90,000 66.67%	60 90,000 66.67%
2 3	1,698 2,592	1,099 1,674	697 1,060	431 651	255 385	142 211	71 104	27 39	1,911 2,916	1,237 1,883	785 1,192	484 733	287 433	159 238	80 118	31 43
4 5	3,485 9,822	2,247 6,433	1,419 4,145	869 2,615	510 1,601	277 926	133 507	46 243	3,903 10,371	2,516 6,757	1,588 4,326	973 2,706	571 1,638	312 980	150 528	52 245
6 7	11,734 13,205	7,671 8,597	4,931 5,498	3,100 3,433	1,890 2,084	1,090 1,226	591 656	278 300	11,493 12,178	7,425 7,783	4,701 4,860	2,897 2,937	1,717 1,703	1,038 1,032	537 501	227 179
8 9	14,277 15,002	9,240 9,641	5,865 6,062	3,625 3,698	2,192 2,230	1,303 1,329	679 670	366 426	12,470 12,423	7,864 7,707	4,822 4,619	2,840 2,628	1,608 1,446	970 861	428 324	161 121
10 11	15,434 15,592	9,835 9,837	6,115 6,034	3,673 3,555	1,968 703	0	0 0	0 0	12,096 11,505	7,353 6,818	4,279 3,813	2,321 1,928	1,231 968	0	0 0	0
12 13	15,494 15,189	9,662 9,342	5,831 5,528	3,368 3,126	0	0	0	0	10,674 9,650	6,114 5,277	3,230 2,557	1,472 972	662	0	0	0
14 15	14,692 14,019	8,889 8,314	5,134 4,655	2,837 2,504	0	0	0	0	8,450 7,088	4,319 3,250	1,802 971	431 146	0	0	0	0
16 17	13,183 12,213	7,629 6,851	4,102 3,506	2,134 1,732	0	0	0	0	5,578 3,950	2,082 833	73 856	752 1,381	0	0	0	0
18 19	11,119 9,913	5,989 5,052	2,872 2,205	1,304 853	0	0	0	0	2,215 384	487 1,871	1,813 2,790	2,029 2,692	0	0	0	2,351
20 21	8,607 7,221	4,048 2,992	1,509 794	383 102	0	0	0	376 239	1,532 3,511	3,312 4,791	3,787 4,791	3,367 4,047	0	0	0 853	2,985 3,746
22 23	5,778 4,283	1,914 818	64 678	0	0	0	48 129	62 166	5,530 7,583	6,276 7,766	5,800 6,810	4,730 4,655	0	0	3,653 4,453	4,655 5,742
24 25	2,743 1,167	289 1,408	1,429 2,187	0	0	0 499	350 622	456 822	9,664 11,765	9,254 10,737	7,820 8,826	2,901 976	0	3,219 5,222	5,396 6,507	7,041 8,594
26 27	439 2,050	2,532 3,659	2,948 3,711	0	0 982	759 1,071	956 1,365	1,279 1,847	13,880 15,983	12,214 13,680	9,827 10,820	0	2,390 7,884	6,205 7,347	7,818 9,364	10,450 12,665
28 29	3,664 5,275	4,785 5,908	4,474 5,234	0 297	2,788 3,365	1,444 1,888	1,862 2,464	2,547 3,409	18,069 20,136	15,133 16,570	11,804 12,776	2,396 9,286	9,168 10,639	8,677 10,226	11,189 13,345	15,309 18,463
30 31	6,881 8,477	7,026 8,135	5,989 6,739	5,136 5,994	4,036 4,814	2,417 3,047	3,193 4,072	4,463 5,747	22,181 24,201	17,990 19,391	13,736 14,682	12,340 14,140	12,330 14,273	12,033 14,145	15,893 18,907	22,219 26,681
32 33	10,061 11,630	9,235 10,323	7,481 8,599	6,975 8,095	5,717 6,766	3,795 4,683	5,133 6,408	7,302 9,174	26,192 28,154	20,771 22,127	15,612 17,729	16,186 18,514	16,511 19,092	16,614 19,504	22,471 26,686	31,969 38,209
34 35	13,181 14,713	11,397 12,456	9,864 11,294	9,377 10,845	7,985 9,403	5,737 6,987	7,938 9,768	11,413 14,076	30,083 31,978	23,460 24,767	20,117	21,168 24,196	22,074 25,526	22,891 26,864	31,671 37,557	45,540 54,122
36 37	16,217 17,690	13,494 14,508	12,910 14,736	12,523 14,443	11,049 12,962	8,461 10,197	11,939 14,506	17,205 20,867	33,831 35,639	26,042 27,285	25,850 29,284	27,653 31,605	29,522 34,154	31,520 36,978	44,481 52,609	64,100 75,672
38 39	19,132	16,433	16,804	16,644	15,184	12,241 14,644	17,526	25,126	37,403	30,701	33,168	36,133 41,329	39,530	43,377	62,108	89,039
40 41	20,543 21,921 23,266	18,590 21,014 23,737	19,148 21,808 24,833	19,172 22,078 25,429	17,771 20,782 24,292	17,465 20,765	21,057 25,168 29,924	30,058 35,736 42,249	39,121 40,795 42,422	34,530 38,829 43,664	37,569 42,565 48,247	47,329 47,307 54,199	45,781 53,055 61,534	50,882 59,671 69,944	73,164 85,989 100,792	104,438 122,099 142,306
					24,292					43,004	40,247	34,199				
42	24,577	26,805	28,278	29,295	28,382	24,617	35,409	49,684	44,004	49,108	54,722	62,153	71,420	81,930	117,847	165,353
Age at Hire Pay at Hire J&S	24,577 25 80,000 0.00%	26,805 30 80,000 0.00%	28,278 35 80,000 0.00%	29,295 40 80,000 0.00%	28,382 45 80,000 0.00%	24,617 50 80,000 0.00%	35,409 55 80,000 0.00%	49,684 60 80,000 0.00%	25 90,000 0.00%	49,108 30 90,000 0.00%	35 90,000 0.00%	62,153 40 90,000 0.00%	71,420 45 90,000 0.00%	81,930 50 90,000 0.00%	117,847 55 90,000 0.00%	60 90,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2	25 80,000 0.00%	30 80,000 0.00%	35 80,000 0.00%	40 80,000 0.00%	45 80,000 0.00%	50 80,000 0.00%	55 80,000 0.00%	60 80,000 0.00%	25 90,000 0.00% 2,103	30 90,000 0.00%	35 90,000 0.00%	40 90,000 0.00%	45 90,000 0.00%	50 90,000 0.00%	55 90,000 0.00%	60 90,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3 4	25 80,000 0.00% 1,869 2,853 3,836	30 80,000 0.00% 1,209 1,843 2,473	35 80,000 0.00% 767 1,166 1,561	40 80,000 0.00% 473 717 956	45 80,000 0.00% 281 424 561	50 80,000 0.00% 156 232 305	55 80,000 0.00% 78 114 147	60 80,000 0.00% 30 42 52	25 90,000 0.00% 2,103 3,210 4,295	30 90,000 0.00% 1,361 2,073 2,769	35 90,000 0.00% 863 1,312 1,747	40 90,000 0.00% 533 807 1,071	45 90,000 0.00% 316 477 629	50 90,000 0.00% 176 262 344	55 90,000 0.00% 88 129 166	60 90,000 0.00% 34 47 58
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442	35 80,000 0.00% 767 1,166 1,561 4,561 5,428	40 80,000 0.00% 473 717 956 2,877 3,412	45 80,000 0.00% 281 424 561 1,762 2,080	50 80,000 0.00% 156 232 305 1,019 1,200	55 80,000 0.00% 78 114 147 558 651	60 80,000 0.00% 30 42 52 268 307	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172	35 90,000 0.00% 863 1,312 1,747 4,761 5,174	40 90,000 0.00% 533 807 1,071 2,977 3,189	45 90,000 0.00% 316 477 629 1,802 1,889	50 90,000 0.00% 176 262 344 1,078 1,144	55 90,000 0.00% 88 129 166 581 591	60 90,000 0.00% 34 47 58 270 250
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,455	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412	50 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433	55 80,000 0.00% 78 114 147 558 651 722 748	60 80,000 0.00% 30 42 52 268 307 329 404	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068	55 90,000 0.00% 88 129 166 581 591 552 471	60 90,000 0.00% 34 47 58 270 250 197 177
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051	40 80,000 0.00% 473 717 956 2,877 3,412 3,777	45 80,000 0.00% 281 424 561 1,762 2,080 2,294	50 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157	55 80,000 0.00% 78 114 147 558 651 722 748 737 927	60 80,000 0.00% 30 42 52 268 307 329 404 472 935	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232	45 90,000 0.00% 316 477 629 1,802 1,889 1,875	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224	55 90,000 0.00% 88 129 166 581 591 552 471 356 983	60 90,000 0.00% 34 47 58 270 250 197 177 134
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,455 6,672 6,730 6,642 6,417	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 3,706	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053	50 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369	55 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770 1,592 1,355 1,066 729	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437	55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 17,159 17,053 16,718 16,170	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 10,170 10,611 10,824 10,827 10,634 10,282 9,783	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,455 6,673 6,642 6,417 6,084 5,650	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 3,706 3,440 3,412	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,430 2,265 1,053 166 1,376	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567	55 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556 2,815 1,982	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474	45 90,000 0.00% 316 477 629 1,802 1,889 1,750 1,770 1,592 1,355 1,066 729 3577 44	50 90,000 0.00% 176 262 344 1,078 1,136 1,068 947 1,224 1,333 1,437 1,538	\$55 90,000 0.00% 888 129 166 581 591 356 983 1,069 1,154 1,330 1,526	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,053 16,718 16,170 17,159 17,053 16,718 16,170 11,429 14,510	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,455 6,672 6,730 6,642 6,417 6,084 5,650 5,123	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 4,043 3,912 3,706 3,440 3,122 2,756 2,348	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,200	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,667	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676	30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556 2,815 1,982 1,069 81	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 159 828	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770 1,592 1,355 1,066 7299 357 44 1,1730	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822	55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053 16,718 16,170 11,429 14,510 13,441 11,410	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,455 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 2,756 2,348 1,906 1,435	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 2,066 1,376 2,086 2,200 2,200 2,214 2,	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180	30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 6,140 4,347 2,438	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 4,754 3,577 2,291 9,616 537	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 943	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,621 1,621 1,621 1,621 2,822 2,822 2,233	45 90,000 0.00% 316 477 629 1,889 1,875 1,770 1,592 1,355 1,066 729 357 44 1,730 2,387 2,495	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053 16,718 16,170 15,429 14,510 13,441 12,237 10,910 9,473	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 3,706 3,440 3,122 2,756 2,348 1,906 1,435 939 939 421	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,452 1,663 1,376 2,086 2,200 2,311 2,419 2,522 2,652	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633 554 439	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060	35 90,000 0.00% 863 1,312 1,747 4,761 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 1,995 3,071 1,916	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 159 828 828 1,520 2,233 2,963 3,706	45 90,000 0.00% 316 477 629 1,802 1,875 1,770 1,592 1,355 1,066 729 357 44 614 1,730 2,387 2,495 2,598	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,1053 16,718 16,170 15,429 14,510 13,441 12,237 10,910 9,473 7,948 6,359	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 5,428 6,051 6,425 6,672 6,730 6,642 6,417 6,084 5,650 5,123 3,859 3,160 2,426 1,660 874 71	40 80,000 0.00% 473 717 956 2.877 3,412 3,777 3,990 4,071 4,043 3,912 3,706 3,440 3,122 2,756 2,348 1,906 1,435 939 421 111 116 656	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,463 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,347 2,701 633 554 439 282 74	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,663 6,087	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060 3,644 5,272 6,909	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 943 1,995 3,071 4,168 5,272 6,383	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 1,590 2,233 2,233 2,233 3,296 3,370 6,4455 5,207	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770 1,592 1,355 1,066 7,577 44 1,730 2,387 2,495 2,598 2,698 2,795 2,888	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,04	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171 3,405 4,206	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053 16,718 16,170 13,441 12,237 10,910 9,473 7,948 6,359 4,713	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,455 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660 874 71	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 2,756 2,348 1,906 1,435 939 421 111 656 1,209	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,430 2,265 1,053 166 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,477	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310 3,218 3,	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 2,478 2,478 2,478 4,474 2,478 4,474 4,4	80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633 554 439 282 74	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 6,140 4,347 2,438 423 1,686 3,863 6,087 8,347	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,655 8,685 8,693 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060 3,644 5,272 6,909 8,547 10,187	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 943 1,995 3,071 4,168 5,377 4,168 8,677 4,678	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,621 1,621 1,621 1,621 1,621 4,445 5,207 5,207 5,966 6,712	45 90,000 0.00% 316 477 629 1,802 1,875 1,770 1,592 1,355 1,066 729 357,44 614 1,730 2,387 2,495 2,598 2,795 2,888 3,209 3,565	50 90,000 0.00% 176 262 344 1,178 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 3,227 4,964	\$55 90,000 0.00% 888 129 166 581 591 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171 3,405 4,206 5,115 6,282	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1.166 1.365 1.587 1.836 2.120 2.439 113 2.112 2.737 3.496 4.411 5.514 6.842 8.444
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,053 16,718 16,170 11,459 17,053 16,718 16,170 11,4510 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,019 1,286 4,83	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319 1,550 2,787	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,455 6,672 6,730 6,642 6,417 6,084 5,650 5,123 3,859 3,160 2,426 1,660 874 71 746 1,572 2,407 3,245	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 4,043 3,912 3,706 3,440 3,122 2,756 2,348 1,906 1,435 939 421 111 656 6 1,209 40 1,945 3,936	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,453 1,053 1,66 1,376 2,200 2,311 2,419 2,522 2,622 2,719 2,812 2,812 3,127 3,477 3,864 666	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,674 1,843 2,078 2,338 2,628 2,950 3,310 3,218 3,222 569 870	55 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 566 149 407 729 1,127	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633 554 439 282 74 198 547 992 1,551	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,863 6,087 8,347 10,636 12,949 15,276	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060 3,644 5,272 6,909 8,547 10,185 11,818 11,818 11,818 11,818	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556 2,815 1,982 1,069 3,071 4,168 5,307 1,945 8,07 1,945 8,07 9,714 1,081 6,087 9,714	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 159 828 1,520 2,233 2,963 3,706 4,455 5,207 5,960 6,712 5,493 3,517	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770 1,592 1,355 1,066 1,066 1,066 1,066 1,066 2,387 2,495 2,598 2,698 2,795 2,888 3,209 3,565 1,931 1,568	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 3,227 4,964 5,952 7,108	\$55 90,000 0.00% 88 129 166 581 591 552 471 3566 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,261 2,566 2,910 1,171 3,405 4,206 6,282 7,618 9,206	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,053 16,718 16,170 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,019 4,713 3,019 4,713 3,019 4,713 4,013	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,232 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319 902 319 1,550 2,787 4,027 5,266	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660 874 71 746 1,572 2,407 3,245 4,084 4,923	40 80,000 0.00% 473 717 956 2.877 3,412 3,777 3,990 4,071 4,043 3,912 2,756 2,348 1,906 1,435 939 421 111 1656 1,209 40 1,945 3,936 4,035 597	45 80,000 0.00% 281 424 561 1.762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,080 2,294 2,419 2,265 2,2719 2,522 2,622 2,719 2,812 3,127 3,477 3,864 660 2,572 3,147	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,163 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310 3,218 322 569 870 1,233 1,671	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 729 1,127 1,617 729 1,127 1,617 729 1,127 1,617 1,717 1,617 1,	\$60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 2,036 2,347 2,701 633 554 439 282 282 274 1,551 2,55	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 6,140 4,347 2,438 423 1,686 3,863 3,863 3,863 1,949 1,049 1	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 3,644 5,272 6,909 8,547 10,185 11,818 13,443 15,056 16,655	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 1,995 3,071 4,196 81 1,995 3,071 4,196 81 1,995 8,607 9,714 10,816 11,988 11,992	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 1,599 828 1,520 2,233 3,706 4,455 5,207 5,960 6,712 5,493 3,517 1,367 8,162 8,16	45 90,000 0.00% 316 477 629 1.802 1.889 1.875 1.770 1.592 1.355 1,066 41 1.730 2.387 2.495 2.598 2.795 2.888 3.209 3.565 3.566 8.858 8.858	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 3,043 3,227 4,964 4,595 2,710 8,461 1,046 1,04	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 2,261 2,266 2,910 1,171 3,405 4,206 5,156 6,282 7,618 9,206 11,091 13,332	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053 16,718 16,170 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,019 1,286 4,713 3,019 1,286 4,713 3,019 1,286 4,713 3,580 6,757 4,713 3,019 1,286 4,713 3,580 6,757 4,713 3,580 6,757 4,757 4,757 4,757	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319 1,550 2,787 902 3,787 4,027 5,266 6,503 7,732	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660 874 71 746 1,572 2,407 3,245 4,084 4,923 5,760	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 3,706 2,348 1,906 1,435 939 421 111 656 61,209 40 1,945 3,936 4,035 597 4,864 4,035 597 4,864 5,721	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,452 1,653 1,653 1,653 1,666 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,477 3,864 660 2,572 3,147 3,817 4,600	\$0,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310 3,218 3,22 5,970 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 1,233 1,671 2,198 8,70 1,233 1,671 2,198 8,70 1,233 1,671 1,233 1,671 2,198 8,70 1,233 1,671 1,233 1,671 2,198 2,233 2,2	55 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 407 729 1,127 1,617 2,219 2,923 3,850	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633 554 439 282 74 198 547 992 1,516 2,252 3,125 4,207 5,538	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,863 6,087 8,347 10,636 12,949 15,276 17,591 19,887 22,162 24,412	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 916 5,808 4,754 3,577 2,291 916 5,377 2,060 9,8,547 10,185 11,818 13,443 15,056 16,655 18,238 19,800	35 90,000 0.00% 863 1,312 1,747 4,761 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 1,995 3,071 4,168 5,272 6,383 7,495 8,607 9,714 10,816 11,908 12,992 14,061 15,118	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 159 828 82,8 1,520 2,233 2,963 3,706 4,455 5,207 5,960 6,712 5,493 3,517 1,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,367 8,162 11,929 11,947 1	45 90,000 0.00% 316 477 629 1,802 1,875 1,770 1,592 357 44 614 1,730 2,387 2,495 2,598 2,795 2,888 3,209 3,565 1,931 7,568 8,858 10,348 11,931	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 3,227 4,964 5,952 7,108 8,461 10,046 11,906 11,906	\$55 90,000 0.00% 88 129 166 581 591 552 471 3566 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171 3,405 4,206 6,282 7,618 9,206 11,091 13,332 15,97	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,159 17,053 16,718 16,170 15,429 14,510 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,019 1,286 4,83 2,257 4,033 3,019 1,286 4,83 2,257 4,033 3,019 1,286 4,359 4,713 3,019 1,286 4,359 4,713 3,019 1,286 4,713 3,714 4	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319 1,550 2,787 4,027 5,266 6,503 7,732 8,954 10,164	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,672 6,730 6,642 6,417 6,084 5,650 5,123 3,859 3,160 874 71 746 1,572 2,426 1,660 874 4,515 3,245 4,084 4,923 5,760 6,591 7,417 8,234	40 80,000 0.00% 473 717 956 2.877 3,412 3,777 4,043 3,912 3,706 3,440 3,122 2,756 2,348 1,906 1,435 939 421 111 151 656 1,209 40 1,945 3,936 4,035 597 4,864 5,721 6,705 7,836	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,477 3,864 660 2,572 3,147 4,600 5,515 6,584	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,463 1,157 1,264 1,369 1,470 1,567 1,667 1,667 2,38 2,078 2,338 2,628 2,950 3,310 3,218 3,2	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 2,219 2,218 4,019 4,	\$60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 2,347 2,701 633 554 439 282 74 198 547 992 1,551 2,252 3,1125 4,207 5,538 7,168 9,155	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,863 6,087 8,347 10,636 12,949 15,276 17,591 19,887 22,162 24,412 26,635 28,827	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060 3,644 5,272 6,909 8,547 10,185 11,818 11,818 11,856 16,655 18,238 19,800 21,342 22,860	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556 2,815 1,982 1,069 9,43 1,995 5,071 4,168 5,272 6,383 7,495 8,607 9,714 10,816 11,908 12,992 14,061 15,118 16,158	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 1,590 828 1,520 2,233 3,706 4,455 5,207 5,960 6,712 5,493 3,517 1,367 8,162 11,929 13,744 15,816 18,186	45 90,000 0.00% 316 477 629 1,802 1,889 1,875 1,770 1,592 1,355 1,066 7299 357 44 1,730 2,387 2,495 2,598 2,698 2,795 2,888 3,209 3,565 1,931 1,566 8,858 10,348 12,067 14,053 16,351 19,014	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 3,227 4,964 5,952 7,108 8,461 10,046 11,906 11,906 14,089 16,657 19,680	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171 3,405 4,206 4,206 5,156 6,282 7,618 9,206 11,091 13,332 15,997 19,164 22,933 27,414	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569 33,280 40,078
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,7113 16,512 16,987 17,053 16,718 16,170 15,429 14,510 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,0119 1,286 483 2,257 4,033 5,806 7,573 9,330 11,073 12,799 14,507	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 319 1,550 2,787 4,027 5,266 6,503 7,732 8,954 10,164 11,362	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660 8,74 4,57 1,100 1,572 2,407 3,245 4,923 5,760 6,591 1,492 1,492 1,572	40 80,000 0.00% 473 717 956 2.877 3,412 3,777 3,990 4,071 4,043 3,912 2,756 2,348 1,906 1,435 939 421 111 1656 1,209 40 1,945 3,936 4,035 597 4,664 5,721 6,705 7,836 9,138 9,138 9,138 9,138 9,138	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,864 660 2,572 3,147 3,817 4,600 5,515 6,684 7,833 9,297	\$0 80,000 0.00% 156 232 305 5 1,019 1,200 1,350 1,433 1,163 1,157 1,264 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310 3,218 3,218 3,228 3,218	78 80,000 0.00% 78 114 147 5588 6511 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 2,219	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 2,347 2,701 633 554 439 282 282 282 21,551 2,55	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 6,140 4,347 2,438 423 1,686 6,087 8,347 10,636 12,949 15,276 17,591 19,887 22,412 26,635 28,827 30,986 33,109	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 4,754 3,577 2,291 916 3,644 5,272 6,009 8,547 10,185 11,818 13,443 15,056 16,655 11,818 13,443 15,056 16,655 18,238 19,800 21,342 22,860 24,353 25,820	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,982 1,069 81 1,995 3,071 4,196 8,607 9,714 10,816 11,908 12,992 14,061 15,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 16,118 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 17,182 19,183 18,	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 1,59 828 1,520 2,233 2,963 3,706 4,455 5,207 5,960 6,712 1,367 8,162 1,136	45 90,000 0.00% 316 477 629 1.802 1.889 1.875 1.770 1,592 1.355 1.060 729 357 44 1.730 2.387 2.495 2.598 2.698 2.795 2.888 3.209 3.565 3.565 1.931 7.568 8.858 8.858 8.858 1.931 1.9	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 3,043 3,043 3,043 3,043 1,046 1,04	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 2,910 1,171 3,405 4,206 5,156 6,282 7,618 9,206 11,091 13,332 15,997 19,164 22,933 27,414 32,744	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569 33,280 40,078 48,129 57,609
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 30 31 31 32 33 34 35 36	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,053 16,718 16,170 13,441 12,237 10,910 9,473 7,948 6,359 4,713 3,019 1,286 6,359 4,713 3,019 1,286 6,359 1,197 1,286 1,197 1,286 1,197 1,	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,631 110,824 10,827 10,634 10,282 9,783 9,151 6,592 5,561 4,455 3,293 2,107 902 319 1,550 2,787 4,027 5,266 6,503 7,732 8,954 10,164 11,362 11,3	35 80,000 0.00% 767 1,166 1,561 4,561 5,428 6,051 6,452 6,672 6,730 6,642 6,417 6,084 5,650 5,123 3,859 3,160 2,426 1,660 874 4,917 4,918 4,923 5,760 6,591 7,417 8,234 4,944 4,923 5,760 6,591 7,417 8,234 9,500 10,940 12,579 11,444	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 4,043 3,912 3,706 3,440 3,122 2,756 1,906 1,435 939 421 111 656 65 1,209 40 1,945 5,721 6,705 7,836 9,138 10,636 12,361 14,346	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,452 2,453 1,053 1,653 1,053 1,653 2,200 2,311 2,419 2,522 2,622 2,719 2,812 2,522 2,622 2,719 2,812 2,522 2,523 3,127 3,477 3,477 3,477 3,660 2,572 3,147 3,147 4,600 5,515 6,584 7,833 9,297 11,009 13,013	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,673 1,470 1,567 1,674 1,843 2,078 2,338 2,628 2,950 3,310 3,218 3,218 3,218 3,218 3,218 3,218 3,218 3,218 3,218 4,495 5,581 6,876 8,424 1,485 1,	55 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 2,953 3,850 4,940 6,262 7,862 9,794 12,119 14,892	60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 2,347 2,701 633 554 439 282 74 198 547 992 1,551 2,252 3,125 4,207 5,538 7,168 9,155 11,556 14,437 17,874 21,921	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,863 6,087 10,636 12,949 15,276 17,591 19,887 22,162 24,412 26,635 28,827 30,986 33,109 35,196 37,235	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 916 537 2,291 916 537 2,291 4,754 3,577 2,291 10,185 11,818 11,818 11,818 11,956 16,653 18,238 19,800 21,342 22,860 24,353 25,820 27,259 28,662	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 3,556 6,2,815 1,982 1,069 3,571 4,168 5,272 6,383 7,495 8,607 9,714 10,816 11,908 12,992 14,061 15,118 16,158 17,182 14,061 15,118 16,158 17,182 17,182 17,182 18,158	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 159 828 1,520 2,233 2,963 3,706 4,455 5,207 5,960 6,712 5,493 3,517 1,367 8,168 1,368	45 90,000 0.00% 316 477 629 1,802 1,875 1,770 1,592 357 44 614 1,730 2,387 2,495 2,598 2,698 2,795 2,888 3,209 3,565 1,931 1,756 8,858 10,348 12,067 14,053 16,351 19,014 22,106 34,766	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 1,946 4,595 2,947 4,964 5,952 7,108 8,461 11,046 11,906 14,089 16,657 19,680 23,240 27,440 32,334 38,232	\$55 90,000 0.00% 88 129 166 581 591 552 471 3566 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,266 2,910 1,171 3,405 4,206 6,282 7,618 9,206 11,091 13,332 15,997 19,164 22,933 27,414 32,744 39,080 46,600 45,483	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569 33,280 40,078 48,129 57,609 81,667
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,713 16,512 16,987 17,053 16,718 16,170 13,441 12,237 10,910 9,473 7,948 4,713 3,019 1,286 4,83 2,257 4,033 5,806 7,573 9,330 11,073 12,799 14,507 16,193 17,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 19,470 11,848 11,470 11,848 11,947 11,848 11,948 1	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,282 9,783 9,151 8,396 7,540 6,592 2,107 902 319 1,550 2,107 902 319 1,550 2,107 902 319 1,550 2,107 902 319 1,550 2,107 902 1,1550 2,107 902 1,1550 2,107 902 1,1550 2,107 902 1,1550 2,107 1,106	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 5,428 6,051 6,672 6,730 6,642 6,417 6,084 5,650 5,123 4,515 3,859 3,160 2,426 1,660 874 4,157 71 746 1,572 2,407 3,245 4,923 5,760 6,591 7,417 8,234 9,500 10,940 10,940 10,579 14,440 16,557 18,968	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 3,706 2,348 1,906 1,435 2,2756 2,348 1,906 1,435 1,209 4,071 1,209 4,071 1,209 4,071 1,209 4,071 1,209 4,071 1,209 1	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,477 3,874 660 2,572 3,147 3,817 4,600 5,515 5,515 5,515 6,584 7,833 9,297 11,009 13,013 15,353 18,093	\$0 80,000 0.00% 156 232 305 1,019 1,200 1,350 1,463 1,157 1,264 1,369 1,470 1,567 1,663 2,078 2,338 2,628 2,950 3,310 3,218 322 569 870 1,233 1,671 2,198 2,830 3,588 4,495 5,581 6,876 6,876 6,876 6,876 6,876 6,876 6,876 6,876 8,424 10,262 12,440 15,019	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 1,676 1,914 2,180 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 2,219 2,953 3,850 4,940 6,262 7,862 9,794 12,119 14,892 18,186 22,076	\$60 80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 1,760 2,036 2,347 2,701 633 554 439 282 74 198 547 797 2,1551 2,252 3,125 4,207 5,538 7,168 9,155 1,156 1,256 1,257 1,	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,673 13,312 12,663 11,748 10,621 9,300 7,800 6,140 4,347 2,438 423 1,686 3,863 3,603 7,800 6,140 4,347 2,438 423 1,686 1,294 10,294 11	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 537 2,060 3,644 5,272 6,909 8,547 10,185 11,818 13,443 15,055 16,655 18,238 19,800 21,342 22,860 24,353 25,820 27,259 28,662 30,303 33,917	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 4,710 4,196 2,815 1,982 1,069 81 943 1,995 3,071 4,168 5,272 6,383 7,495 8,607 9,714 10,816 11,992 14,061 15,118 16,158 17,182 19,992 14,061 15,118 16,158 17,182 19,587 22,313 25,406 28,914 32,901 37,439	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,069 474 1,590 828 1,520 2,233 3,706 4,455 5,207 5,960 6,712 6,712 6,71	45 90,000 0.00% 316 477 629 1,802 1,875 1,770 1,592 1,355 1,066 729 357 44 1,730 2,387 2,495 2,598 2,698 2,795 2,598 1,556 1,931 1,556 1,931 1,556 1,568 1,5	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,333 1,437 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 3,227 4,964 1,965 2,196 1,968 1,96	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 1,744 1,989 2,261 2,566 6,282 7,618 9,206 11,091 1,171 3,405 4,206 5,156 6,282 7,618 9,206 11,091 13,332 15,997 19,164 22,933 27,414 32,744 39,080 46,600 55,483 65,554,483	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569 33,280 40,078 48,129 57,609 68,729 81,667 96,683 114,032
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 80,000 0.00% 1,869 2,853 3,836 10,810 12,914 14,534 15,7113 16,512 16,987 17,159 17,053 16,718 16,170 15,429 14,510 13,441 12,237 10,910 9,473 3,019 4,713 3,019 1,286 483 2,257 4,033 5,806 7,573 9,330 11,073 12,799 14,507 16,193 11,073 12,799 14,507 16,193 11,073 12,799 14,507 16,193 11,073 1	30 80,000 0.00% 1,209 1,843 2,473 7,080 8,442 9,462 10,170 10,611 10,824 10,827 10,634 10,282 9,783 9,151 8,396 7,540 6,592 5,561 4,455 3,293 2,107 902 3,199 1,550 2,787 4,02	35 80,000 0.00% 767 1,166 1,561 4,561 4,561 6,455 6,672 6,730 6,642 6,417 6,084 5,650 3,160 2,426 1,660 2,426 1,660 8,74 71 746 1,572 2,407 3,245 4,923 5,760 6,591 1,741 7,741 7,741 7,741 7,741 8,234 9,500 10,940 12,579 14,440 16,557 14,467	40 80,000 0.00% 473 717 956 2,877 3,412 3,777 3,990 4,071 4,043 3,912 2,122 2,756 2,348 1,906 1,435 939 421 111 1656 1,209 40 1,945 3,936 4,035 5,977 4,864 5,721 6,705 7,836 9,138 10,636 12,361 14,346 16,633	45 80,000 0.00% 281 424 561 1,762 2,080 2,294 2,412 2,454 2,430 2,265 1,053 166 1,376 2,086 2,200 2,311 2,419 2,522 2,622 2,719 2,812 3,127 3,877 3,864 660 2,572 2,313 4,600 5,515 6,584 7,833 9,297 11,009 13,011 11,009 13,011 11,009 13,011 11,009 11,009 11,009	\$0 80,000 0.00% 156 232 305 5.1,019 1,200 1,350 1,433 1,463 1,157 1,264 1,369 1,470 1,567 1,663 1,754 1,843 2,078 2,338 2,628 2,950 3,310 3,218 322 569 870 1,233 1,671 2,198 2,830 3,588 4,495 5,581 6,876 8,424 10,262 11,244	78 80,000 0.00% 78 114 147 558 651 722 748 737 927 1,015 1,099 1,271 1,463 2,478 2,814 3,192 218 56 149 407 729 1,127 1,617 2,219 2,953 3,850 4,940 6,262 9,794 12,119 14,892 9,794 12,119 14,892 9,794 12,119 14,892 18,186	80,000 0.00% 30 42 52 268 307 329 404 472 935 1,107 1,299 1,516 2,036 2,347 2,701 633 554 439 282 282 282 21,551 2,252 3,125 4,207 5,538 8,1155 1,155 1,255 1,155	25 90,000 0.00% 2,103 3,210 4,295 11,414 12,650 13,404 13,724 13,673 13,312 12,663 11,748 10,621 9,300 6,140 4,347 2,438 423 1,686 6,087 8,347 10,636 12,949 15,276 17,591 19,887 22,162 24,412 26,635 28,827 30,986 31,109	30 90,000 0.00% 1,361 2,073 2,769 7,437 8,172 8,566 8,655 8,482 8,093 7,504 6,729 5,808 4,754 3,577 2,291 916 3,644 5,272 6,909 8,547 10,185 11,818 13,443 15,056 16,655 18,238 19,800 21,342 22,860 24,353 25,820 27,259 28,662 30,030	35 90,000 0.00% 863 1,312 1,747 4,761 5,174 5,348 5,307 5,083 4,710 4,196 2,815 1,992 1,069 81,995 3,071 4,168 5,272 6,383 7,495 8,607 9,714 10,816 11,908 12,992 14,061 15,118 11,182 12,992 14,061 15,118 15,118 12,992 14,061 15,118 15,118 15,118 16,158 17,182 19,587 17,182 19,587 11,182 11,182 1	40 90,000 0.00% 533 807 1,071 2,977 3,189 3,232 3,125 2,892 2,554 2,122 1,621 1,621 1,621 1,520 2,233 2,963 3,706 4,445 5,207 5,960 6,712 5,493 3,517 1,367 8,162 1,192	45 90,000 0.00% 316 477 629 1,889 1,875 1,770 1,592 1,355 1,066 61 1,730 2,387 2,495 2,598 2,698 2,795 2,888 3,209 3,565 1,931 1,758 1,758 1,758 1,758 1,758 1,759	50 90,000 0.00% 176 262 344 1,078 1,144 1,136 1,068 947 1,224 1,337 1,538 1,636 1,731 1,822 1,911 2,152 2,417 2,713 3,043 2,241 3,227 4,964 4,595 2,241 1,096 1,09	\$55 90,000 0.00% 88 129 166 581 591 552 471 356 983 1,069 1,154 1,330 1,526 2,741 2,566 2,910 1,171 3,405 4,206 5,156 6,282 7,618 9,206 11,991 13,332 15,997 19,164 22,933 27,414 39,080 46,600 55,483 65,954	60 90,000 0.00% 34 47 58 270 250 197 177 134 991 1,166 1,365 1,587 1,836 2,120 2,439 113 2,112 2,737 3,496 4,411 5,514 6,842 8,441 10,363 12,675 15,452 18,784 22,783 27,569 33,280 40,078 48,129 57,609 68,729 81,667 96,683

		Traditional ere the benefit		RSP om the Traditi		table Plan ar					the higher va	ilue due to th	e J&S provisi	on.		
Age at Hire Pay at Hire J&S Years of Service	25 100,000 66.67%	30 100,000 66.67%	35 100,000 66.67%	40 100,000 66.67%	45 100,000 66.67%	50 100,000 66.67%	55 100,000 66.67%	60 100,000 66.67%	25 110,000 66.67%	30 110,000 66.67%	35 110,000 66.67%	40 110,000 66.67%	45 110,000 66.67%	50 110,000 66.67%	55 110,000 66.67%	60 110,000 66.67%
2 3	2,123 3,116	1,374 2,011	872 1,271	538 781	319 460	178 257	88 127	34 47	2,253 3,010	1,457 1,934	922 1,217	569 745	338 437	189 247	95 121	37 45
4 5	3,864 9,167	2,483 5,844	1,562 3,636	954 2,188	559 1,250	313 744	152 351	53 114	3,520 7,073	2,247 4,300	1,404 2,503	852 1,359	496 647	280 328	135 51	49 102
6 7	9,501 9,401	5,941 5,733	3,602 3,351	2,085 1,832	1,119 899	658 511	259 124	25 92	6,617 5,732	3,828 3,051	2,057 1,399	962 416	306 121	98 191	143 378	261 448
8 9	8,911	5,250	2,909 2,306	1,445	601 239	309 64	47 248	213 370	4,461 2,871	2,005 735	551	261 1,045	623 1,183	532 912	646 941	679 966
10	8,093 7,005	4,536 3,636	1,573	947 360	168	0	0	0	1,024	713	452 1,577	1,912	1,785	0	0	0
11 12	5,669 4,103	2,562 1,329	721 240	309 1,032	620 1,109	0	0	0	1,059 3,360	2,325 4,086	2,814 4,155	2,856 3,847	2,424 3,097	0	0	0
13 14	2,359 455	25 1,488	1,283 2,401	1,792 2,585	1,624 1,477	0 0	0	0	5,823 8,431	5,957 7,927	5,568 7,046	4,867 5,911	3,789 4,420	0	0	0
15 16	1,596 3,778	3,052 4,702	3,584 4,826	3,403 4,247	562	0	0	0	11,170 14,027	9,983 12,118	8,583 10,169	6,973 8,052	3,672 2,761	0	0 0	0
17 18	6,063 8,439	6,423 8,201	6,089 7,367	5,103 5,971	0	0	0	0 3,675	16,968 19,987	14,309 16,547	11,765 13,366	9,136 10,224	1,689 454	0	0	2,567 7,564
19 20	10,897 13,422	10,033 11,908	8,656 9,952	6,845 7,725	0	0	0 622	5,761 7,006	23,069 26,205	18,825 21,136	14,965 16,563	11,310 12,394	0	0	55 4,858	9,493 11,390
21 22	15,994 18,589	13,811 15,705	11,246 12,534	8,602 9,474	0	0	5,911 8,021	8,480 10,222	29,370 32,540	23,461 25,764	18,146 19,713	13,468 14,529	0	0 2,733	10,788 12,754	13,624 16,254
23 24	21,201 23,823	17,587 19,455	13,813 15,081	10,340 9,287	0	3,205 9,154	9,527 11,287	12,285 14,729	35,710 38,873	28,040 30,287	21,260 22,786	15,577 15,530	2,909	8,503 14,307	15,011 17,639	19,357 23,021
25 26	26,448 29,072	21,304 23,133	16,336 17,576	7,530 5,597	2,919 9,284	10,709 12,506	13,345 15,757	17,627 21,062	42,024 45,157	32,502 34,682	24,290 25,769	13,940 12,168	8,879 16,024	16,617 19,276	20,705 24,287	27,348 32,464
27	31,666	24,937	18,799	3,488	14,185	14,582	18,585	25,138	48,240	36,827	27,222	10,214	20,847	22,344	28,477	38,516
28 29	34,226 36,749	26,718 28,470	20,004 21,189	10,105 17,867	16,332 18,787	16,988 19,777	21,906 25,809	29,972 35,707	51,273 54,253	38,933 40,999	28,649 30,046	17,660 25,359	23,898 27,380	25,888 29,990	33,383 39,137	45,675 54,147
30 31	39,233 41,676	30,192 31,884	22,353 23,494	20,365 23,195	21,597 24,821	23,017 26,788	30,400 35,806	42,499 50,529	57,177 60,043	43,025 45,007	31,414 32,752	28,809 32,713	31,363 35,925	34,746 40,274	45,893 53,833	64,159 75,968
32 33	44,075 46,429	33,543 35,169	24,613 27,819	26,405 30,053	28,524 32,786	31,181 36,310	42,175 49,681	60,001 71,134	62,850 65,597	46,947 48,842	34,058 38,398	37,139 42,164	41,159 47,177	46,705 54,200	63,171 74,158	89,872 106,181
34 35	48,736 50,996	36,760 38,315	31,429 35,498	34,205 38,937	37,700 43,379	42,304 49,316	58,528 68,945	84,160 99,354	68,282 70,905	50,691 52,495	43,282 48,782	47,876 54,384	54,110 62,114	62,949 73,171	87,090 102,296	125,230 147,414
36 37	53,197 55,341	39,828 41,300	40,085 45,265	44,334 50,501	49,947 57,555	57,521 67,125	81,172 95,499	116,972 137,364	73,455 75,933	54,246 55,945	54,981 61,977	61,804 70,281	71,369 82,082	85,124 99,107	120,126 140,998	173,106 202,810
38 39	57,425 59,452	46,332 51,973	51,123 57,760	57,562 65,667	66,381 76,637	78,375 91,554	112,218 131,649	160,877 187,920	78,339 80,673	62,657 70,181	69,889 78,851	79,983 91,116	94,507 108,941	115,475 134,642	165,339 193,607	237,032 276,361
40 41	61,420 63,329	58,305 65,424	65,291 73,857	74,988 85,733	88,569 102,474	106,980 125,001	154,165 180,132	218,903 254,325	82,936 85,128	78,625 88,117	89,020 100,585	103,918 118,677	125,732 145,296	157,069 183,261	226,346 264,088	321,396 372,858
42	65,181	73,442	83,618	98,137	118,685	146,022	210,036	294,703	87,250	98,808	113,763	135,715	168,105	213,805	307,534	431,504
Age at Hire Pay at Hire J&S	65,181 25 100,000 0.00%	73,442 30 100,000 0.00%	83,618 35 100,000 0.00%	98,137 40 100,000 0.00%	118,685 45 100,000 0.00%	50 100,000 0.00%	55 100,000 0.00%	60 100,000 0.00%	87,250 25 110,000 0.00%	98,808 30 110,000 0.00%	35 110,000 0.00%	135,715 40 110,000 0.00%	45 110,000 0.00%	213,805 50 110,000 0.00%	55 110,000 0.00%	60 110,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2	25 100,000 0.00%	30 100,000 0.00%	35 100,000 0.00%	40 100,000 0.00%	45 100,000 0.00%	50 100,000 0.00%	55 100,000 0.00%	60 100,000 0.00%	25 110,000 0.00%	30 110,000 0.00%	35 110,000 0.00%	40 110,000 0.00%	45 110,000 0.00%	50 110,000 0.00%	55 110,000 0.00%	60 110,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2 3 4	25 100,000 0.00% 2,337 3,430 4,253	30 100,000 0.00% 1,512 2,213 2,733	35 100,000 0.00% 959 1,398 1,719	40 100,000 0.00% 592 859 1,050	45 100,000 0.00% 351 507 615	50 100,000 0.00% 195 283 345	55 100,000 0.00% 98 140 166	60 100,000 0.00% 37 51 59	25 110,000 0.00% 2,480 3,313 3,874	30 110,000 0.00% 1,603 2,129 2,473	35 110,000 0.00% 1,015 1,340 1,544	40 110,000 0.00% 626 820 938	45 110,000 0.00% 371 482 545	50 110,000 0.00% 209 272 308	55 110,000 0.00% 104 133 149	60 110,000 0.00% 41 50 54
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539	35 100,000 0.00% 959 1,398 1,719 4,002 3,964	40 100,000 0.00% 592 859 1,050 2,407 2,295	45 100,000 0.00% 351 507 615 1,376 1,232	50 100,000 0.00% 195 283 345 818 725	55 100,000 0.00% 98 140 166 387 285	60 100,000 0.00% 37 51 59 125 27	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264	40 110,000 0.00% 626 820 938 1,495 1,058	45 110,000 0.00% 371 482 545 712 337	50 110,000 0.00% 209 272 308 360 108	55 110,000 0.00% 104 133 149 56 157	60 110,000 0.00% 41 50 54 112 288
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590	45 100,000 0.00% 351 507 615 1,376 1,232 990 661	50 100,000 0.00% 195 283 345 818 725 562 341	55 100,000 0.00% 98 140 166 387 285 136 52	60 100,000 0.00% 37 51 59 125 27 102 235	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607	40 110,000 0.00% 626 820 938 1,495 1,058 458 287	45 110,000 0.00% 371 482 545 712 337 133 685	50 110,000 0.00% 209 272 308 360 108 211 586	55 110,000 0.00% 104 133 149 56 157 415 712	60 110,000 0.00% 41 50 54 112 288 493 750
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 8,907 7,710	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263	55 100,000 0.00% 98 140 166 387 285 136 52 272 1,014	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 497 1,735	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965	50 110,000 0.00% 209 272 308 360 108 211 586 1,005 1,287	55 110,000 0.00% 104 133 149 56 157 415 712 1,037	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 8,907 7,710 6,240 4,516	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476	98 140 106 387 285 136 52 272 1,014	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 497 1,735 3,098 4,573	40 110,000 0.00% 626 820 938 1,495 1,058 287 1,150 2,105 3,143 4,234	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409	50 110,000 0.00% 209 272 308 360 108 211 586 1,005 1,287 1,395 1,499	55 110,000 0.00% 104 133 149 56 157 415 712 1,037 1,033 1,120 1,203	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 288 1,638	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263 1,413 2,642	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220 1,787 2,377	195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279	30 110,000 0.00% 1,603 2,129 2,473 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607, 497 1,735 3,098 4,573 6,128 7,755	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 5,357 6,505	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949	50 110,000 0.00% 209 272 308 360 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699	55 110,000 0.00% 104 133 149 56 157 712 1,037 1,203 1,203 1,384 1,584	60 110,000 0.00% 41 50 54 1112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263 1,413 2,642 3,944 5,341	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844 3,746 4,673	45 100,000 0.00% 351 507 615 1,376 61,232 990 661 264 185 682 1,220 1,787 2,377 2,870 1,951	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437	30 110,000 0.00% 1,603 2,129 2,473 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 6,128 7,755 9,446 11,192	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 4,234 5,357 6,505 7,675	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949 5,744 5,521	50 110,000 0.00% 209 272 308 360 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886	55 110,000 0.00% 104 133 149 56 157 415 712 1,033 1,120 1,203 1,384 1,584 1,584 1,884 2,057	60 110,000 0.00% 41 50 54 1112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 6,259 6,2597 501 1,756	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 3,202 2,538 1,732 794 263 1,413 2,642 3,944	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844 3,746	45 100,000 0.00% 351 507 615 1,376 61,232 990 661 1,232 1,252 1,787 2,377 2,377	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770	55 100,000 0.00% 98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,784 4,910 3,160 1,127 1,166 3,698 6,408 9,279	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607, 497 1,735 3,098 4,573 6,128 7,755 9,446	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 5,357 6,505	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949 5,744	50 110,000 0.00% 209 272 308 3600 108 211 586 5,005 1,287 1,395 1,499 1,600 1,699	55 110,000 0.00% 104 133 149 566 157 415 712 1,037 1,033 1,120 1,203 1,384 1,584 1,808	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 6,673 9,289 11,993	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844 3,746 4,673 5,616 6,571 7,533	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220 1,787 2,870 2,890 1,951 849	195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,770 1,875 1,770	55 100,000 0.00% 98 140 166 387 285 136 52 272 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708	25 110,000 0.00% 2,480 3,313 3,874 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949 5,744 5,521 4,589	50 110,000 0.00% 209 272 308 3600 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490	55 110,000 0.00% 104 133 149 56 157 712 1,037 1,120 1,203 1,384 1,584 1,808 2,057 2,335	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 5,176 7,068 9,027 11,042 13,106	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 340 340 4,1136 1,136 4,673 5,616 6,571 7,533 8,501 9,467	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 1,855 682 1,220 1,787 2,377 2,890 1,951 849 413 1,836 2,742 2,839	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,975	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 4,078 6,708 8,203 9,985	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,784 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607, 497 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448 13,641 14,822	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949 5,744 5,521 4,589 3,490 2,225 795 802	50 110,000 0.00% 209 272 308 3600 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,412 2,550	55 110,000 0.00% 104 133 149 566 157 415 712 1,037 1,120 1,203 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 11,05
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 6,673 9,289 11,993 14,773 17,603 20,459 23,333	30 100,000 0.00% 1,512 2,213 2,733 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,202 2,538 1,732 794 263 3,202 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 1,954 1,237 8,108 1,954	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 4,673 5,616 6,571 7,533 8,501 9,467 10,427	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220 1,787 2,890 1,951 1,951 1,951 1,836 2,742 2,839 2,933 2,833	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770 2,194 2,463 2,762 1,975 3,104 8,811	55 100,000 0.00% 98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 35,814	30 110,000 0.00% 1,603 2,129 2,473 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,399	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448 13,641 14,822 15,991 17,144	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 4,170 4,949 5,744 5,521 4,589 3,490 2,225 795 802 2,266 2,266	50 110,000 0.00% 209 272 308 360 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,112 2,550 8,290	55 110,000 0.00% 104 133 149 56 1157 415 712 1,037 1,033 1,120 1,203 1,203 1,204 1,203 1,204 1,2	60 110,000 0.00% 41 50 54 1112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 3,202 2,538 1,732 794 2,642 3,944 5,311 6,701 8,108 8,108 8,109,54 12,378 11,279 11	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844 3,746 6,571 7,533 8,501 9,467 10,427 11,381 12,326	45 100,000 0.00% 351 507 615 1,376 617 1,232 990 661 1,232 1,220 1,787 2,377 2,890 1,951 849 413 1,836 2,742 2,833 2,933 2,833 2,362 8,672	50 100,000 0.00% 195 283 345 818 8725 562 341 71 1,263 1,371 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207	98 140 166 387 285 136 522 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108	25 110,000 0.00% 2,480 3,313 3,874 7,784 4,910 3,160 1,127 1,166 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 33,303 42,784 46,251	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 22,8,356 30,861 33,334 33,5772	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 4,973 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,339 25,073	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448 13,641 14,822 15,991 17,144 18,281	45 110,000 0.00% 371 482 545 712 337 133 685 5,1302 1,965 2,669 3,409 4,170 4,949 5,744 4,5521 4,589 3,490 2,225 795 802 2,256 2,281 8,173 815,274	50 110,000 0.00% 209 272 308 3600 108 211 586 61,005 1,287 1,399 1,600 1,699 1,794 2,219 2,490 2,112 2,550 8,290 13,883 16,227 18,940	55 110,000 0.00% 104 133 149 566 157 415 7122 1,037 1,033 1,1203 1,203 1,384 1,584 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,537 24,243	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066 27,594 32,975
Age at Hire Pay at Hire J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,440 27,446	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,202 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 1,973 2,844 3,746 4,673 5,616 6,571 7,533 8,501 9,467 10,427 11,381 12,326 12,650 10,853 8,873	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 4185 682 1,220 1,787 2,890 1,951 849 413 1,836 2,742 2,839 2,933 2,833 2,362 8,672 13,764 15,937	50 100,000 0.00% 195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770 1,862 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207 14,328 16,794	55 100,000 0.00% 98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030 13,140 15,625 18,562 18,56	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108 14,639 17,655 21,253 22,547 30,669	2,480 0,00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,3840 32,324 43,5814 39,303 42,784 46,251 49,700 53,094	30 110,000 0.00% 1,603 2,129 2,473 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,334 35,772 38,172 3	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 497 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 11,822 19,972 21,696 23,3399 25,079 26,733 28,362 29,962	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 5,357 6,505 11,251 12,448 13,641 14,822 15,991 17,144 18,281 19,400 18,049	45 110,000 0.00% 371 482 545 712 337 133 685 5,2669 3,409 4,170 4,949 5,744 5,521 4,589 802 2,255 795 802 2,256 2,268 2,281 3,490 2,225 795 2,268 2,281 3,490 2,225 795 2,281 3,490 3,490 3,50 3,490 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3,400 3	209 272 308 360 110,000 108 211 586 1,005 1,287 1,395 1,499 1,500 1,699 1,794 1,886 1,973 2,219 2,410 2,112 2,550 8,290 13,883 16,227 18,940 22,084 2	55 110,000 0.00% 104 133 149 56 157 712 1,037 1,120 1,203 1,384 1,584 1,584 1,584 1,584 1,584 1,584 1,584 1,584 1,584 1,584 1,088 2,057 2,335 1,98 4,976 10,419 12,387 14,688 17,381 120,537 24,243 28,601 33,732	60 110,000 0.00% 41 50 54 1112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066 27,594 32,975 39,377 46,990
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 6,673 9,289 11,993 14,773 17,603 20,459 23,333 20,459 23,333 20,459 23,139 29,109 29,109 29,109 29,109 29,109 31,997 34,851 37,669 40,446	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263 3,1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,011,733,320	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 4,673 5,616 6,571 17,533 8,501 9,467 10,427 11,381 12,326 12,650 10,853 8,873 16,620	45 100,000 0.00% 351 507 615 1,376 612 2990 661 185 682 1,220 1,787 2,377 2,870 1,951 849 413 1,836 2,742 2,839 2,933 2,362 8,677 2,377 1,951 8,677 1,951 8,677 1,951 8,677 1,951 8,677 1,951 1,	\$0 100,000 0.00% \$283 345 818 725 562 341 71 1.263 1,371 1,476 1,577 1,675 1,770 2,194 2,463 2,762 1,950 2,194 8,811 10,382 12,207 14,328 16,794 19,668 23,024	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 7,710 9,237 11,030 13,140 15,622 18,556 2,016 2,013 13,030 13,140 15,622 18,556 2,016 2,013 13,030 13,140 15,622 18,556 2,016 2,013 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 13,030 14,030 15,	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108 14,639 17,655 21,253 21,253 21,254 30,669 36,679 36,777 44,060	25 110,000 0.00% 2,480 3,313 3,874 7,7283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 43,581 44,625 44,784 46,251 49,700 53,094 56,432 59,711	30 110,000 0.00% 1,603 2,129 2,473 4,713 3,358 2,206 8099 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,334 43,577 38,172 40,532 42,850 44,6532 42,850 44,853	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,399 25,079 26,733 28,362 29,962 31,531 33,068	40 110,000 0.00% 626 820 938 1,495 1,058 458, 287 1,150 2,105 3,143 4,234 4,234 4,234 4,234 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 5,744 4,170 4,949 5,744 4,5,521 4,589 3,490 2,225 795 802 2,2565 2,281 8,173 15,274 20,325 23,423 26,975 31,054	209 272 308 360 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 2,490 2,112 2,550 8,290 13,883 16,227 18,940 22,084 25,732 29,973 34,915	55 110,000 0.00% 104 133 149 56 157 115 712 1,033 1,120 1,203 1,384 1,584 1,888 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,537 24,243 24,24	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066 27,594 23,975 39,377 46,990 56,045 66,815
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851 37,669 40,446 43,180 43,869	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333 33,329 35,091	35 100,000 0.00% 959 1,398 1,719 4,002 2,398 1,732 794 4,02 2,538 1,732 794 4,03 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,017 23,320 24,602 25,887	\$100,000 \$100,0	45 100,000 0.00% 351 507 615 1,376 617 1,232 990 661 1,232 1,264 1,220 1,787 2,870 1,951 849 413 1,836 2,742 2,833 2,933 2,833 2,362 2,742 2,833 2,136 2,136 1,137 1,136	195 283 345 818 818 725 562 341 1,263 1,371 1,476 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207 14,328 16,794 19,668 23,024 26,648	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030 13,140 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 8,203 9,985 12,108 14,639 17,655 21,253 25,547 30,669 36,777 44,060 52,731	25 110,000 0.00% 2,480 3,313 3,874 7,784 4,910 3,160 1,127 1,166 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 49,100 53,094 49,100 53,094 49,100 53,094 40,210 53,094 40,210 53,094 56,432 59,711 62,928 66,683	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,344 33,37 41,37 32,47 41,47 32,47 41,47 4	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 497 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,399 25,079 26,733 28,362 29,962 29,962 29,962 31,531 33,068 34,574 36,047	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085	45 110,000 0.00% 371 482 545 712 337 133 685 5,2669 3,409 4,170 4,949 2,225 795 802 2,256 2,281 8,173 15,274 20,325 23,429 31,054 31,05	209 272 308 360 600 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,112 2,550 8,290 13,883 16,227 18,940 2,084 2	104 133 149 566 157 415 7122 1,037 1,033 1,120 1,203 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 24,243 28,601 33,732 24,243 28,601 33,779 46,913 55,337	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 627,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 21 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 6,673 9,289 11,193 14,773 17,603 20,459 23,333 26,219 29,109 31,1997 34,851 37,669 40,466 43,180 43,869 48,569 48,569 48,569 48,569 48,569 48,569	30 100,000 0.00% 1,512 2,213 2,733 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333 31,332,29 35,991 36,918 38,707	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,017 23,260 24,602 24,602 24,602 24,602 24,602 24,602 24,602 24,602 24,602 24,602 24,602 24,603 30,734	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 4,673 5,616 6,571 7,553 8,501 9,467 10,427 11,381 12,326 12,650 10,853 8,873 16,620 19,813 22,680 25,943 22,680 23,943 24,680 25,943 24,680 25,943 24,680 25,943 24,680 25,943 24,680 25,943 24,680 25,943 24,680 25,943 24,680 25,943 26,680 26,943 26,680 26,943 26,680 26,943 26,680 26,943 26,9	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220 1,787 2,890 1,951 849 413 1,836 2,742 2,833 2,833 2,362 8,672 13,764 15,937 18,434 21,307 24,616 28,435 32,850 37,960	195 283 345 818 725 562 341 711 1,263 1,371 1,476 1,577 1,675 1,770 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207 14,328 16,794 19,668 23,024 26,948 31,546 36,937 43,267	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430 51,454 60,960	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,627 1,880 2,167 3,588 4,078 8,203 9,985 12,108 8,203 9,985 12,108 14,639 17,655 21,253 25,547 30,669 36,777 44,060 52,731 63,026 75,222 89,600	25 110,000 0.00% 2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 35,814 49,700 53,094 54,6432 59,711 62,928 66,083 69,173 72,196	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,334 43,772 40,532 42,850 45,124 47,533 49,535 51,669 53,755	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 11,6471 11,6471 11,6471 11,6471 13,229 19,972 21,696 23,399 25,079 26,733 28,362 29,962 31,531 33,068 34,574 36,047 37,484 42,422	40 110,000 0.00% 626 820 938 1,495 1,058 458 2877 1,150 2,105 3,143 4,234 5,357 6,505 6,105 11,251 12,448 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085 36,591 41,727	45 110,000 0.00% 371 482 545 712 337 133 685 5,2669 3,409 4,170 4,949 5,744 5,521 4,589 802 2,255 795 802 2,256 2,268 3,490 2,225 795 3,490 2,225 795 3,490 2,225 795 3,490 4,170 4,591 8,173 8,174 8,	209 272 308 360 110,000 0.00% 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,112 2,550 8,290 13,883 16,227 18,940 22,084 25,732 29,973 34,915 40,682 47,428 55,325 54,585	55 110,000 0.00% 104 133 149 56 6 157 115 712 1,037 1,033 1,120 1,203 1,238 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,537 24,243 28,601 33,732 24,243 28,601 33,732 24,243 28,601 33,732 39,779 46,913 55,337 65,295 77,070 90,993	60 110,000 0.00% 41 50 54 1112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066 27,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757 112,670 133,746
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851 37,669 40,446 43,180 45,869 45,1100 53,640 56,126	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 2,8 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,208 19,557 21,413 23,447 25,460 27,446 29,405 31,333 33,329 35,991 38,707 40,458	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 1,732 794 263 3,202 2,538 1,732 794 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,017 23,320 24,602 22,58,87 27,089 30,734 34,883 36,883	\$100,000 \$100,0	45 100,000 0.00% 351 507 615 1,376 616 1,232 990 661 1,85 682 1,220 1,787 2,870 1,951 849 413 1,836 2,742 2,833 2,933 2,833 2,367 1,951 1,951 849 413 1,836 2,742 2,833 2,742 2,833 2,833 2,843 2,944 2,849	\$0 100,000 0.00% \$283 345 8118 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,950 2,194 8,811 10,388 11,280 11,28	98 140 166 387 285 136 522 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 7,710 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430 51,454 60,960 72,222 85,544	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108 14,639 17,655 21,253 25,547 30,669 36,777 44,060 52,731 63,026	25 110,000 0.00% 2,480 3,313 3,874 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 43,581 44,025 14,784 46,251 49,700 53,094 56,432 59,711 62,928 66,083 69,173 72,196 75,151 78,038	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 8099 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,334 43,577 31,72 40,532 42,850 45,124 47,353 49,535 51,669 53,755 55,791 57,776	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,3399 25,073 26,733 28,362 29,962 31,531 33,068 34,574 36,047 37,484 42,422 48,006 54,329	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 11,44 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085 36,591 41,727 47,592 54,301 61,988	45 110,000 0.00% 371 482 545 712 337 133 685 2,669 3,409 4,170 4,949 5,744 4,5521 4,589 3,490 2,225 795 802 2,255 2,281 8,173 15,274 2,275 3,472 3,472 3,472 4,473 15,774 4,474 15,774 2,4	209 272 308 3600 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 2,112 2,550 8,290 13,883 16,227 18,940 2,084 22,084 25,732 29,973 34,915 40,682 47,428 55,325 64,585 75,456 88,230	104 133 149 56 157 415 712 1,037 1,033 1,120 1,203 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,537 24,243 28,601 33,732 24,243 28,601 33,732 46,913 55,337 65,295 77,070 90,993 107,466 126,925	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 2,885 7,508 9,129 11,052 13,336 16,044 19,254 23,066 27,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757 112,670 133,746 158,415 187,196
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,897 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851 37,669 40,446 43,180 45,869	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333 33,229 35,991 36,918 38,707 40,458	35 100,000 0.00% 959 1,398 1,719 4,002 3,964 3,688 3,202 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,017 23,320 24,602 25,887 27,089 30,734 34,859 34,859 34	40 100,000 0.00% 592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 1,136 4,673 5,616 6,571 7,533 8,501 9,467 10,427 11,381 12,326 12,650 10,853 8,873 16,620 19,818 22,680 25,943 29,667 33,922 38,794 44,389 50,789	45 100,000 0.00% 351 507 615 1,376 1,232 990 661 264 185 682 1,220 1,787 2,377 2,890 1,951 849 413 1,836 2,742 2,839 2,933 2,833 2,362 8,672 2,13,764 15,937 18,434 21,307 24,616 28,435 32,850 37,960 43,891 50,789	195 283 345 818 725 562 341 711 1,263 1,371 1,476 1,577 1,675 1,770 2,194 2,463 2,762 1,950 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207 14,328 16,794 19,668 23,024 26,948 31,546 36,937 43,267 59,465 59,465 59,769	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430 51,444 60,960 72,222 85,544 101,249	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 8,203 9,985 21,125 21,253 25,547 30,669 36,777 44,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 46,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 52,731 53,060 54,0	2,480 3,313 3,874 7,784 7,283 6,308 4,910 3,160 1,127 1,166 3,698 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 35,814 49,200 53,094 56,432 59,711 62,928 66,083 69,173 72,196 75,151 78,038 80,845	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 8099 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 228,356 30,861 33,334 43,577 40,532 44,532 44,533 49,535 51,669 53,755 55,791 57,776 59,703	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 1,735 3,098 4,573 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,399 25,079 26,733 28,362 29,962 31,531 33,068 34,574 36,047 37,484 42,422 48,006 54,329 61,497	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 4,234 4,234 4,234 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085 36,591 41,727 47,592 54,301 61,988	45 110,000 0.00% 371 482 545 712 337 133 685 1,302 1,965 2,669 3,409 5,744 5,521 4,589 3,490 2,225 565 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,281 8,173 15,274 2,275 3,275	209 272 308 360 110,000 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,112 2,550 8,290 13,883 16,227 18,940 42,5,732 29,973 34,915 40,682 47,428 55,325 64,585 75,456	104 133 149 566 157 415 7122 1,037 1,033 1,120 1,203 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 24,243 28,601 33,732 24,243 28,601 33,779 46,913 55,337 765,295 77,070 90,993 107,466	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 627,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757 112,670 133,746 158,415
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851 37,669 40,446 43,180 45,869 45,509 51,100 53,640 66,126 58,549 60,098 63,203	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,093 4,002 2,82 1,462 2,8 1,638 3,358 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333 33,329 33,509 31,333 33,229 34,002 34,002 35,002 36,00	35 100,000 0.00% 959 1,398 1,719 4,002 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 11,5203 16,598 17,979 19,344 20,690 22,017 23,320 24,602 225,878 37,708 30,734 34,837 50,8	40 100,000 0.00% \$92 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 4,1,136 1,973 2,844 4,673 5,616 6,571 7,533 8,501 1,9,467 10,427 11,381 12,326 12,650 10,853 8,873 16,620 19,818 22,680 25,943 29,667 33,922 38,794 44,380 50,789 58,159 66,648 76,452	45 100,000 0.00% 351 507 615 1,376 616 1,232 990 661 1,85 682 1,220 1,787 2,870 1,951 849 413 1,836 2,742 2,833 2,933 2,833 2,632 8,672 13,764 15,937 18,434 21,307 24,616 28,435 32,850 37,960 43,891 50,789 58,820 68,177 79,098	195 283 345 818 725 562 341 71 1,263 1,371 1,476 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,950 2,194 8,811 10,382 12,207 14,328 16,794 19,668 23,024 26,948 31,546 36,937 43,267 50,709 91,463 69,769 81,894 96,166	98 140 166 387 285 136 52 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 7,710 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430 51,454 60,960 72,222 85,544 101,249 119,723 11,350	60 100,000 0.00% 37 51 59 125 27 102 235 5411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 5,456 6,708 8,203 9,985 12,108 14,639 17,655 21,253 25,547 30,667 44,060 52,731 63,026 75,222 89,600 106,462 149,030 175,505 206,032	25 110,000 0.00% 2,480 3,313 3,874 7,784 4,910 3,160 1,127 1,166 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 32,324 46,251 49,700 53,094 46,648 46,203 56,432 57,111 66,688 66,083 69,173 72,196 75,151 78,038 80,845 83,572 86,220	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 25,823 630,861 33,344 49,535 42,850 45,124 47,353 49,535 51,669 53,755 55,791 57,776 59,703 61,577 69,222	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607 4,977 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,339 25,073 28,362 29,962 31,531 33,068 34,574 36,047 37,484 42,422 48,006 54,329 61,497 69,634 78,888	40 110,000 0.00% 626 820 938 1,495 1,150 2,105 3,143 4,234 5,357 6,505 7,675 8,863 10,056 11,251 12,448 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085 36,591 41,727 47,592 54,301 61,988 70,805 80,937 92,607	45 110,000 0.00% 371 482 545 712 337 133 685 5,1302 1,965 2,669 3,409 4,170 4,949 5,744 4,5521 4,589 3,490 2,225 795 802 2,256 2,281 8,173 15,274 2,235 23,423 26,975 31,054 35,748 41,156 47,401 54,623 62,997 77,2725 84,047 84,047 8	209 272 308 3600 108 211 586 1,005 1,287 1,395 1,499 1,600 1,699 1,794 2,490 2,112 2,550 8,290 13,883 16,227 18,940 22,084 22,084 25,732 29,973 34,915 40,682 47,428 55,325 64,885 75,456 88,230 103,249 120,911 141,690	104 133 149 56 157 415 712 1,037 1,033 1,120 1,203 1,384 1,584 1,808 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,57 24,243 28,601 33,732 24,243 28,601 33,732 46,913 55,337 65,295 77,070 90,993 107,466 126,925 149,836 176,765	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 2,885 7,508 9,129 11,052 13,336 60,044 19,254 23,066 27,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757 112,670 133,746 158,415 187,196 220,547 259,125 303,563
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 100,000 0.00% 2,337 3,430 4,253 10,090 10,457 10,347 9,807 7,710 6,240 4,516 2,597 501 1,756 4,158 6,673 9,289 11,993 14,773 17,603 20,459 23,333 26,219 29,109 31,997 34,851 37,669 40,446 43,180 45,869 45,569 51,100 53,640 55,126 58,549 60,908	30 100,000 0.00% 1,512 2,213 2,733 6,432 6,539 6,310 5,778 4,993 4,002 2,820 1,462 28 1,638 5,176 7,068 9,027 11,042 13,106 15,200 17,285 19,357 21,413 23,447 25,460 27,446 29,405 31,333 33,229 35,918 36,918 38,707 40,458 42,170 43,836 42,170 43,836 42,454	35 100,000 0.00% 1,398 1,719 4,002 2,538 1,732 794 263 1,413 2,642 3,944 5,311 6,701 8,108 9,526 10,954 12,378 13,795 15,203 16,598 17,979 19,344 20,690 22,017 23,320 24,602 25,857 27,089 30,734 44,837 26,857 27,089 30,734 44,837 26,857 27,089 30,734 44,837 27,089 30,734 44,837 27,089 30,734 44,837 27,089 30,734 44,837 27,089 30,734 44,837 30,535 44,837 50,857	40 100,000 0.00% \$592 859 1,050 2,407 2,295 2,016 1,590 1,042 396 340 341 3,746 4,673 5,616 6,571 7,553 8,501 9,467 10,427 11,381 12,326 12,650 10,853 8,873 16,620 19,818 22,680 25,943 29,667 33,922 38,794 44,380 50,789 58,159	45 100,000 0.00% 351 507 615 1,376 616 1,232 990 661 185 682 1,220 1,787 2,870 2,870 1,951 849 413 1,836 2,742 2,833 2,933 2,833 2,833 2,362 2,367 2,377 2,490 1,951 849 413 1,376 415 1,377 416 1,376 416 416 416 416 416 416 416 416 416 41	195 283 345 818 818 725 562 341 1,263 1,371 1,476 1,577 1,675 1,770 1,862 1,950 2,194 2,463 2,762 1,975 3,104 8,811 10,382 12,207 14,328 16,794 16,688 23,024 26,948 31,546 36,937 43,267 50,709 59,465 69,769 59,465	98 140 166 387 285 136 522 272 1,014 1,101 1,185 1,363 1,562 1,784 2,031 2,307 2,617 840 6,127 7,710 9,237 11,030 13,140 15,625 18,556 22,016 26,103 30,937 36,655 43,430 51,454 60,960 72,222 85,544 101,249	60 100,000 0.00% 37 51 59 125 27 102 235 411 1,022 1,201 1,402 1,627 1,880 2,167 358 4,078 8,203 9,985 21,125 31,765 21,253 25,547 30,669 36,777 44,060 52,731 40,600 106,462 126,166 149,030 175,505	25 110,000 0.00% 2,480 3,313 3,874 7,784 4,910 3,160 1,127 1,166 6,408 9,279 12,293 15,437 18,676 21,997 25,389 28,840 23,234 49,700 53,094 46,251 49,700 56,432 59,711 62,928 66,083 69,173 72,196 75,151 78,038 80,845 83,875	30 110,000 0.00% 1,603 2,129 2,473 4,733 4,212 3,358 2,206 809 785 2,559 4,497 6,557 8,724 10,988 13,337 15,748 18,211 20,719 23,262 25,822 28,356 30,861 33,334 35,772 38,172 40,532 42,550 45,124 47,353 51,669 53,755 55,791 57,776 59,703 61,572	35 110,000 0.00% 1,015 1,340 1,544 2,755 2,264 1,539 607, 497 1,735 3,098 4,573 6,128 7,755 9,446 11,192 12,949 14,710 16,471 18,229 19,972 21,696 23,399 25,079 26,733 28,362 29,962 29,962 48,006 54,329 60,47 31,484 42,422 48,006 54,329 61,497 69,634	40 110,000 0.00% 626 820 938 1,495 1,058 458 287 7 1,150 2,105 3,143 4,234 5,357 6,505 11,251 12,448 13,641 14,822 15,991 17,144 18,281 19,400 18,049 16,240 24,645 28,127 32,085 36,591 41,727 47,592 54,301 61,988 70,805 80,937	45 110,000 0.00% 371 482 545 712 2337 133 685 5 2,669 4,170 4,949 5,744 5,521 4,589 3,490 2,225 795 802 2,281 8,173 15,274 20,325 23,423 26,975 31,054 35,748 41,156 47,401 54,623 62,997 72,725 84,047 97,231	209 272 308 360 600 108 211 586 1,005 1,287 1,399 1,600 1,699 1,794 1,886 1,973 2,219 2,490 2,112 2,550 8,290 13,883 16,227 18,940 22,084 22,084 25,732 29,973 34,915 40,682 47,428 55,325 64,585 75,456 88,230 103,249 120,911	104 133 149 566 157 415 712 1,037 1,033 1,120 1,203 1,384 1,588 2,057 2,335 198 4,976 10,419 12,387 14,688 17,381 20,537 24,243 28,601 33,732 39,779 46,913 55,337 7,070 90,993 107,466 126,925 149,836 176,765	60 110,000 0.00% 41 50 54 112 288 493 750 1,071 1,041 1,222 1,424 1,651 1,907 1,037 2,885 7,508 9,129 11,052 13,336 6,044 19,254 23,066 27,594 32,975 39,377 46,990 56,045 66,815 79,605 94,757 112,670 133,746 158,415 187,196 220,547 259,125

		Traditional ere the benefit		RSP om the Traditi	ional and Por	table Plan ar	e equal, the	Traditional P	lan is indicat	ed as having	the higher va	lue due to the	e J&S provisi	on.		
Age at Hire Pay at Hire J&S	25 130,000 66.67%	30 130,000 66.67%	35 130,000 66.67%	40 130,000 66.67%	45 130,000 66.67%	50 130,000 66.67%	55 130,000 66.67%	60 130,000 66.67%	25 150,000 66.67%	30 150,000 66.67%	35 150,000 66.67%	40 150,000 66.67%	45 150,000 66.67%	50 150,000 66.67%	55 150,000 66.67%	60 150,000 66.67%
Years of Service	1,684	1,068	663	401	232	128	63	24	797	468	265	144	72 9	35	15	4
3 4	1,967 2,000	1,228 1,221	748 725	442 417	251 228	139 129	66 60	25 22	607 163	310 17	141 92	51 107	94	0 54	5 33	12
5 6	506 1,528	470 2,083	951 2,217	1,132 2,118	1,141 1,902	929 1,446	841 1,237	730 1,031	6,967 10,579	5,882 8,636	4,857 6,945	3,940 5,515	3,150 4,331	2,339 3,144	1,838 2,437	1,429 1,872
7 8	3,985 6,817	3,995 6,168	3,693 5,351	3,248 4,505	2,743 3,651	2,019 2,638	1,671 2,135	1,357 1,831	14,607 19,001	11,683 14,983	9,237 11,705	7,230 9,066	5,586 6,902	4,000 4,898	3,070 3,729	2,337 3,063
9	9,951	8,552	7,153	5,861	4,610	3,290	2,621	2,399	23,678	18,480	14,307	10,994	8,258	5,821	4,405	3,922
10 11	13,316 16,893	11,095 13,782	9,064 11,073	7,288 8,783	5,598 6,614	0	0	0	28,562 33,634	22,117 25,880	17,003 19,784	12,983 15,027	9,634 11,026	2,349 1,902	0	0
12 13	20,664 24,565	16,601 19,506	13,170 15,323	10,310 11,850	7,653 8,699	0	0	0	38,874 44,213	29,757 33,696	22,639 25,532	17,091 19,150	12,431 13,832	1,308 557	0	0
14	28,581	22,486	17,525	13,396	9,750	0	0	0	49,636	37,687	28,456	21,198	15,225	0	0	952
15 16	32,697 36,901	25,531 28,632	19,767 22,043	14,946 16,495	9,590 9,000	0 0	0 0	147 4,008	55,130 60,681	41,721 45,787	31,404 34,369	23,236 25,256	15,397 15,127	0	0	4,630 9,283
17 18	41,157 45,458	31,764 34,920	24,305 26,549	18,035 19,561	8,237 7,300	0	2,278	8,885 14,897	66,251 71,834	49,860 53,934	37,297 40,185	27,251 29,217	14,672 14,033	0	3,566 8,223	15,077 22,152
19	49,790	38,092	28,772	21,071	6,190	0	7,062 12,956	17,709	77,418	58,000	43,030	31,151	13,210	2,977	13,948	26,199
20 21	54,146 58,498	41,274 44,447	30,969 33,132	22,564 24,032	4,911 3,458	1,024 5,822	19,742	21,008 24,875	82,994 88,532	62,054 66,073	45,829 48,570	33,053 34,913	12,206 11,019	7,735 13,509	20,921 28,949	30,934 36,475
22 23	62,819 67,106	47,565 50,628	35,256 37,340	25,471 26,883	1,834 6,955	11,661 18,707	23,077 26,943	29,412 34,744	94,005 99,408	70,008 73,858	51,252 53,873	36,731 38,507	9,649 15,827	20,460 28,769	33,712 39,223	42,965 50,580
24 25	71,352 75,553	53,634 56,580	39,384 41,385	27,641 26,389	13,102 20,427	25,493 29,412	31,430 36,648	41,017 48,405	104,737 109,987	77,623 81,299	56,434 58,932	39,614 38,697	23,166 31,837	36,997 42,562	45,614 53,034	59,526 70,048
26	79,703	59,465	43,342	24,938	29,106	33,914	42,730	57,116	115,155	84,890	61,368	37,569	42,037	48,948	61,673	82,436
27 28	83,768 87,747	62,288 65,047	45,256 47,124	23,294 32,370	35,134 40,100	39,094 45,066	49,825 58,115	67,390 79,515	120,201 125,127	88,391 91,803	63,742 66,051	36,234 46,931	49,790 56,712	56,290 64,744	71,739 83,491	97,032 114,235
29 30	91,638 95,442	67,743 70,373	48,946 50,722	41,356 46,817	45,761 52,225	51,967 59,953	67,817 79,185	93,826 110,702	129,930 134,612	95,127 98,362	68,299 70,483	57,739 65,253	64,597 73,594	74,505 85,792	97,230 113,313	134,519 158,414
31	99,155	72,938	52,452	52,992	59,617	69,220	92,523	130,566	139,172	101,510	72,605	73,743	83,877	98,879	132,168	186,512
32 33	102,777 106,309	75,437 77,869	54,135 60,864	59,983 67,912	68,091 77,822	79,983 92,512	108,182 126,578	153,910 181,236	143,610 147,927	104,569 107,539	74,664 83,829	83,351 94,241	95,658 109,177	114,070 131,740	154,287 180,251	219,502 258,085
34 35	109,750 113,100	80,236 82,537	68,428 76,942	76,919 87,171	89,022 101,941	107,115 124,161	148,197 173,581	213,096 250,140	152,124 156,202	110,422 113,220	94,124 105,708	106,608 120,678	124,732 142,665	152,324 176,338	210,744 246,524	303,034 355,255
36	116,349	84,763	86,532	98,854	116,869	144,075	203,315	292,986	160,148	115,922	118,754	136,708	163,382	204,380	288,416	415,620
37 38	119,496 122,544	86,917 97,161	97,353 109,584	112,196 127,464	134,140 154,166	167,354 194,586	238,092 278,611	342,468 399,421	163,965 167,655	118,531 132,371	133,472 150,104	155,011 175,950	187,345 215,122	237,150 275,472	337,389 394,425	485,297 565,455
39 40	125,494 128,346	108,639 121,518	123,436 139,152	144,977 165,112	177,419 204,463	226,459 263,734	325,633 380,056	464,820 539,654	171,220 174,663	147,874 165,269	168,938 190,304	199,967 227,577	247,371 284,870	320,315 372,744	460,591 537,146	657,464 762,711
41	131,103	135,996	157,022	188,323	235,963	307,249	442,761	625,122	177,984	184,822	214,596	259,400	328,545	433,938	625,325	882,879
		152 200	177 205	215 111	272 695	257 077	514 012	722 479	101 100	206 926	242 275	206 126	270 452	505 262	726 766	1 010 722
42 Age at Hire	133,766	152,298	177,385	215,111	272,685	357,977 50	514,912	722,478 60	181,188	206,836	242,275	296,126	379,452 45	505,263	726,766	1,019,733
Age at Hire Pay at Hire J&S	25 130,000 0.00%	30 130,000 0.00%	35 130,000 0.00%	215,111 40 130,000 0.00%	272,685 45 130,000 0.00%	357,977 50 130,000 0.00%	514,912 55 130,000 0.00%	722,478 60 130,000 0.00%	181,188 25 150,000 0.00%	30 150,000 0.00%	242,275 35 150,000 0.00%	296,126 40 150,000 0.00%	379,452 45 150,000 0.00%	505,263 50 150,000 0.00%	726,766 55 150,000 0.00%	1,019,733 60 150,000 0.00%
Age at Hire Pay at Hire J&S Years of Service 2	25 130,000 0.00%	30 130,000 0.00%	35 130,000 0.00%	40 130,000 0.00%	45 130,000 0.00%	50 130,000 0.00%	55 130,000 0.00%	60 130,000 0.00%	25 150,000 0.00%	30 150,000 0.00%	35 150,000 0.00%	40 150,000 0.00%	45 150,000 0.00%	50 150,000 0.00%	55 150,000 0.00%	60 150,000
Age at Hire Pay at Hire J&S Years of Service	25 130,000 0.00%	30 130,000 0.00%	35 130,000 0.00%	40 130,000 0.00%	45 130,000 0.00%	50 130,000 0.00%	55 130,000 0.00%	60 130,000 0.00%	25 150,000 0.00%	30 150,000 0.00%	35 150,000 0.00%	40 150,000 0.00%	45 150,000 0.00%	50 150,000 0.00%	55 150,000 0.00%	60 150,000
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5	25 130,000 0.00% 1,853 2,166 2,202 556	30 130,000 0.00% 1,176 1,352 1,343 517	35 130,000 0.00% 730 824 799 1,046	40 130,000 0.00% 441 488 458 1,245	45 130,000 0.00% 255 275 251 1,256	50 130,000 0.00% 141 153 141 1,023	55 130,000 0.00% 69 72 65 926	60 130,000 0.00% 26 26 24 803	25 150,000 0.00% 876 669 180 7,669	30 150,000 0.00% 516 341 20 6,474	35 150,000 0.00% 292 155 101 5,345	40 150,000 0.00% 158 57 119 4,336	45 150,000 0.00% 80 9 104 3,467	50 150,000 0.00% 39 0 60 2,575	55 150,000 0.00% 16 7 37 2,024	60 150,000 0.00% 4 4 13 1,574
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397	35 130,000 0.00% 730 824 799 1,046 2,440 4,065	40 130,000 0.00% 441 488 458 1,245 2,331 3,576	45 130,000 0.00% 255 275 251 1,256 2,093 3,019	50 130,000 0.00% 141 153 141 1,023 1,591 2,222	55 130,000 0.00% 69 72 65 926 1,362 1,839	60 130,000 0.00% 26 26 24 803 1,135 1,493	25 150,000 0.00% 876 669 180 7,669 11,643 16,077	30 150,000 0.00% 516 341 20 6,474 9,505 12,858	35 150,000 0.00% 292 155 101 5,345 7,643 10,166	40 150,000 0.00% 158 57 119 4,336 6,070 7,958	45 150,000 0.00% 80 9 104 3,467 4,767 6,148	50 150,000 0.00% 39 0 60 2,575 3,460 4,403	55 150,000 0.00% 16 7 37 2,024 2,683 3,379	60 150,000 0.00% 4 4 13 1,574 2,061 2,572
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412	35 130,000 0.00% 730 824 799 1,046 2,440 4,065 5,889 7,873	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450	45 130,000 0.00% 255 275 251 1,256 2,093	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884	60 130,000 0.00% 26 26 24 803 1,135 1,493 2,023 2,661	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060	30 150,000 0.00% 516 341 20 6,474 9,505	35 150,000 0.00% 292 155 101 5,345 7,643	40 150,000 0.00% 158 57 119 4,336 6,070 7,958 9,979 12,100	45 150,000 0.00% 80 9 104 3,467 4,767 6,148 7,596 9,088	50 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210	35 130,000 0.00% 730 824 799 1,046 2,440 4,065 5,889 7,873 9,976	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032	55 130,000 0.00% 69 72 65 926 1,362 2,839 2,350 2,884 1,043	60 130,000 0.00% 26 26 24 803 1,135 1,493 2,023 2,661 1,051	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714	40 150,000 0.00% 158 57 119 4,336 6,070 7,958 9,979 12,100 14,289	45 150,000 0.00% 80 9 104 3,467 4,767 6,148 7,596 9,088 10,603	50 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407 4,108	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271	35 130,000 0.00% 730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214	60 130,000 0.00% 26 24 803 1,135 1,493 2,023 2,661 1,051 1,232 1,436	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916	40 150,000 0.00% 158 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811	45 150,000 0.00% 80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682	50 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 9 10 11 12 13	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748	35 130,000 0.00% 730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711	55 130,000 0.00% 69 72 65 926 1,362 2,350 2,884 1,043 1,129 1,214 1,395 1,596	60 130,000 0.00% 26 24 803 1,135 1,493 2,023 2,661 1,051 1,232 1,436 1,664	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319	40 150,000 0.00% 158 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332	80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758	\$0 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 2,794 2,037	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13	25 130,000 0.00% 1.853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468	35 130,000 0.00% 730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575	50 130,000 0.00% 141 153 141 1,023 1,591 2,292 2,903 3,621 1,032 468 241 1,102	55 130,000 0.00% 69 72 65 926 1,362 2,350 2,350 2,884 1,043 1,129 1,214	60 130,000 0.00% 26 26 24 803 1,135 1,493 2,023 2,661 1,051 1,232 1,436 1,664	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101	40 150,000 0.00% 158 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075	45 150,000 0.00% 80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682 15,223	50 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 2,794	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,298	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780	50 130,000 0.00% 141 153 141 1,023 1,591 1,591 1,032 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,896 1,896	55 130,000 0.00% 69 72 65 926 1,362 2,350 2,884 1,043 1,129 1,214 1,395 1,596 1,820 1,496 2,274	60 130,000 0.00% 26 24 803 1,135 1,493 2,023 2,661 1,051 1,232 1,436 1,664 363 4,180 9,044 14,391	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050	158 57 119 4,336 6,070 1,258 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993	45 150,000 0.00% 80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863	39 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 2,794 2,037 1,119 43 1,195	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 4,671 9,289 15,087 21,522
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 35,986 40,613 45,298 50,031 54,799	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,433 41,924	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780 11,009	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,898 1,986 2,232 744	55 130,000 0.00% 69 72 65 926 61,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 1,820 2,274 7,020	60 130,000 0.00% 26 24 803 1,135 1,493 2,0661 1,051 1,232 1,436 4,180 9,044 4,391 17,248 2,661	25 150,000 0.00% 876 669 180 7.669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227	158 57 119 4.336 6.070 7.958 9.979 12,100 14.289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785	\$0 150,000 0.00% 39 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 1,119 2,794 2,037 1,119 43 1,195 2,567 7,232	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030 13,730 20,717	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,208 40,613 45,208 40,613 45,208 40,613 45,208 40,613 45,208 40,613 45,208 45,208 46,613 4	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,898 1,986 2,232	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 1,820 1,496 2,274	60 130,000 0.00% 26 26 24 803 3,1,135 1,493 2,023 2,023 1,135 1,436 1,664 363 4,180 9,044 14,391 17,248	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050	158 57 119 4336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993	80 9 104 3,467 6,148 7,596 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863	\$0 150,000 0.00% \$0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 2.794 2.037 1.119 43 1.195	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,298 50,031 54,799 59,593 64,383 65,140	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,443 34,1924 45,427 48,917 52,351	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,665 38,803	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 21,529 23,192 24,835 26,449 28,034	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780 11,005 8,932 7,627 6,144	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,898 1,986 2,232 2,232 744 5,471 11,265	55 130,000 0.00% 69 72 65 926 61,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 26,577	60 130,000 0.00% 26 24 803 1,135 1,493 2,061 1,051 1,232 1,436 1,664 363 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840	25 150,000 0.00% 876 669 180 7.669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 91,343 103,462	30 150,000 0.00% 516 341 20 6.474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 72,719	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408	158 57 119 4.336 6.070 7.958 9.979 12,100 14,289 16,539 18,811 21,075 23,332 27,798 29,993 32,156 34,285 36,378 38,426 40,427	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746	\$0 150,000 0.00% \$0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 2.794 2.037 1,119 43 1,195 2.567 7,232 12,945 19,864	55 150,000 0.00% 16 7 37 2,024 4,2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030 13,730 20,717 28,296 33,164 33,824	60 150,000 0.00% 4 4 13 1.574 2.061 2.572 3.384 4.350 1.051 1.232 1.436 1.054 4.671 9.289 15,087 21,522 25,644 830,502 36,218 42,954 50,895
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,298 50,031 54,799 59,593 64,383 69,140 73,858 78,530	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 28,710 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 22,351 55,722 59,030	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780 11,009 10,059 8,932 7,627 6,144 12,200	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,898 1,986 2,232 744 5,471 1,126 1,232 1	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 2,274 4,7020 1,2907 19,216 2,274 7,020 1,2907 19,216 2,2617 2,577 31,196 36,592	26 26 24 803 31,135 1,493 2,023 2,661 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 103,462 109,409 115,273	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 77,2719 77,051 81,288 85,431	35 150,000 0.00% 292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 50,438 50,438 50,438 50,438 50,438 50,293 62,111	158 57 119 4.336 6.070 7.958 9.979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156 34,285 36,378 44,285 44,285	80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,964 14,746 22,001	\$0 150,000 0.00% \$0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 2,794 2,037 1,119 43 1,195 2,567 7,232 12,945 2,194 2,1	16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030 13,730 20,717 28,296 33,164 38,824 45,415 53,105	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,1353
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26	25 130,000 0.00% 1,853 2,166 2,202 556 7,503 10,951 14,656 18,593 22,743 27,736 31,456 35,986 40,613 45,298 50,031 54,799 59,593 64,383 69,140 73,858 78,530 83,153 87,721	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 59,030 62,272 565,448	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,598	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,005 8,932 7,627 6,144 12,200 19,461 28,117 34,418	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,898 1,986 2,232 744 45,471 11,265 18,302 24,919 28,913 33,523 38,852	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 2,617 26,577 31,196 36,592 42,909 50,320	60 130,000 0.00% 26 24 803 1,135 1,493 2,061 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 58,367 69,277	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 79,360 68,297 77,719 77,051 81,288 85,431 89,479 93,429	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542	158 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 29,993 32,156 34,285 36,378 38,426 40,427 42,380 44,286 46,187	80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 22,001 30,624 40,824 48,882	\$0 150,000 0.00% \$0 60 2.575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 1,199 2,794 2,037 1,119 43 1,195 2,567 7,232 12,945 19,864 28,187 4,1961 48,512 56,076	55 150,000 0.00% 16 7 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 2,266 3,431 8,030 13,730 20,717 28,296 33,164 38,824 45,415 53,105 62,094 72,628	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 23 14 15 16 17 18 19 20 21 22 23 24 25 26 27	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 1,4656 18,593 22,743 27,036 31,456 35,986 40,613 45,298 50,031 54,799 59,593 64,383 69,140 73,885 78,530 83,153 87,721 92,195	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,521 55,722 59,030 62,272 65,448 68,554	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,966 32,085 30,617	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780 11,009 10,059 8,932 7,627 6,144 12,200 19,461 28,117 34,418 39,475	141 153 141 1,023 1,591 1,032 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,896 2,232 744 5,471 11,265 18,302 24,913 33,523 38,852 45,022	55 130,000 0.00% 69 72 65 926 1,362 2,884 1,043 1,129 1,214 1,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 26,577 31,196 36,592 42,909 50,320 59,020	26 26 24 803 31,135 1,493 2,023 2,661 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 58,367 69,277 82,216	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 68,297 72,719 77,051 81,288 85,431 89,479 93,429 97,283	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153	158 57 119 4.336 6.070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156 34,285 36,378 44,285 40,427 42,380 44,286 46,143 45,987	80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 14,746 22,001 30,624 40,824 48,882 55,941	39 0 0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 2,794 2,037 1,119 43 1,195 2,567 7,232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825	16 7 37 2,024 4,2,683 3,379 4,104 4,848 1,043 1,129 2,26 3,431 8,030 13,730 20,717 28,296 33,164 38,824 45,415 53,105 62,094 72,628	4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 4,671 9,289 15,087 21,522 25,648 30,502 21,522 25,648 30,502 1,051 1,051 1,051 1,051 1,054 1,05
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 40,613 45,298 50,031 54,799 59,593 64,833 69,140 73,858 78,530 83,153 83,153 83,721 92,195 96,575 100,858	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 23,351 55,722 59,030 62,272 65,448 68,554 71,591 74,558	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808 51,886 53,870	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,985 30,617 40,344 45,870	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 12,372 11,780 11,099 8,932 7,627 6,144 12,200 19,461 28,117 34,418 39,475 45,264 45,1902	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 2,232 4,41 1,108 1,986 2,232 4,41 1,108 1,986 2,232 4,41 1,108 1,898 1,986 2,232 4,919 2,	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 4,395 1,596 1,820 1,496 2,274 7,020 12,907 12,261 77 31,196 36,592 42,909 50,320 50,320 50,920 69,249 81,291	60 130,000 0.00% 26 24 803 1,135 1,493 2,0661 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 58,367 69,277 82,216 97,566 115,778	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740 132,294 137,715 143,002	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 77,7051 81,288 85,431 89,479 93,429 97,283 101,039 91,4698	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170	158 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 32,1798 29,993 32,156 34,285 36,378 38,426 40,427 42,380 44,286 46,143 45,987 44,858 56,430	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 44,0824 44,882 55,941 64,015	\$0 150,000 0.00% \$0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 1,119 2,794 2,037 1,119 2,294 5,2567 7,232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740	55 150,000 0.00% 16 7 37 2,024 4,2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 8,030 13,730 20,717 28,296 33,164 45,415 53,105 62,094 72,628 84,979 99,487 116,548	60 150,000 0.00% 4 4 13 1,574 2,061 1,257 2,3384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988 118,379 140,168
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,298 50,031 54,799 59,593 64,383 87,853 87,853 87,853 87,721 92,195 96,575 100,858 105,043 105,123	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 65,448 68,554 71,453 80,275	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 47,703 49,808 51,865 53,870 55,825 57,728	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273	45 130,000 0.00% 255 275 251 1.256 2,093 3,019 4,019 5,073 6,162 7,280 11,890 12,372 11,780 11,009 10,059 8,932 7,627 6,144 12,200 19,461 28,117 34,418 39,475 45,264 51,902 59,526 68,300	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,886 2,232 744 5,471 11,265 18,302 24,919 28,913 33,523 38,852 45,020 24,919 28,913 38,852 45,020 21,79 60,500 70,194 81,515	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 2,274 7,020 12,907 19,216 22,617 36,577 31,196 36,592 42,909 50,320 59,020 69,249 81,291 95,481 112,224	60 130,000 0.00% 26 24 803 31,135 1,493 2,061 1,051 1,332 1,436 1,664 363 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 69,277 82,216 615,788 137,355 162,850	25 150,000 0.00% 876 669 180 7,569 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740 132,294 137,715 143,002 148,154	30 150,000 0.00% 516 341 20 6.474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 77,2719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 108,258	35 150,000 0.00% 292 155 101 5.345 7,643 10,166 12,882 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574	158 57 119 4.336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156 34,285 36,378 38,426 40,427 42,380 42,286 40,427 42,380 42,286 46,143 45,987 44,858 56,430 64,041 72,674 82,484	80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 22,001 30,624 40,824 48,882 55,941 64,015 73,265 83,883 96,093	\$0 150,000 0.00% \$0 60 2.575 3,460 4,403 5.390 6,407 4,108 3,827 1,119 43 1,195 2,567 7,232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444	160 150 160 160 160 160 160 160 160 160 160 16	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 42,954 42,954 11,1353 84,463 99,988 118,379 140,168 165,991 196,554 232,643
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 23 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	25 130,000 0.00% 1,853 2,166 2,202 556 1,581 4,386 7,503 10,951 14,656 18,593 22,743 27,7036 31,456 35,986 40,613 45,298 50,031 54,799 59,593 64,383 69,140 73,858 78,530 83,153 87,721 92,195 96,575 100,858 105,043	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 65,448 68,554 71,558 77,453 80,275 83,026	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273 59,2141 59,273	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,009 10,059 8,932 7,627 6,144 12,200 19,461 28,117 34,418 39,475 45,264 51,902 59,526	141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 2,232 1,986 2,232 2,491 9,281 3,521 1,986 2,232 2,491 9,281 3,521 1,986 2,232 2,491 9,281 1,986 2,232 2,491 9,281 1,081 1,898 1,986 2,232 2,491 1,986 2,232 2,491 2,49	55 130,000 0.00% 69 72 65 926 61,362 1,839 2,350 2,884 1,043 1,129 1,214 4,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 26,577 31,196 36,592 42,909 50,320 59,020 69,249 81,291 95,481 112,224 131,983	60 130,000 0.00% 26 24 803 1,135 1,493 2,061 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 88,367 69,277 82,216 97,566 115,778 137,335 162,860 172,951	25 150,000 0.00% 876 669 180 7.669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,073 126,740 137,715 143,002 148,154 153,173 158,058	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 77,7051 81,288 85,431 89,479 93,429 97,283 101,039 91,4698 104,698 104,698 104,698 111,722 115,088	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,909 82,175	158 57 119 4,336 6,070 7,958 9,979 12,1100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156 40,427 42,380 44,286 46,143 45,987 44,858 56,430 64,041	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 22,001 30,624 40,824 48,882 55,941 64,015 73,265 83,883 96,093 110,163	\$0 150,000 0.00% \$0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 1.119 2.794 2.037 1.119 2.567 7.232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444 135,123	16 77 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 226 3,431 1,390 20,717 28,296 33,164 38,824 45,415 53,105 62,094 77,628 84,979 99,487 116,548 136,633	60 150,000 0.00% 4 4 13 1,574 2,061 1,257 2,3384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988 118,379 140,168 165,991 140,168 165,991 196,554 232,643 275,181
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 40,613 45,298 50,031 54,799 59,593 64,383 69,140 73,858 78,530 83,153 87,721 92,195 100,858 105,043 105,152 100,858 105,043 105,152	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 65,448 68,554 71,453 80,275 83,026 85,704 88,308	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825 57,728 59,580 67,241 75,886	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 31,596 32,085 30,617 40,344 45,870 52,147 40,344 45,870 52,147 47,393 76,655	45 130,000 0.00% 255 275 251 1.256 2.093 3,019 4.019 5.073 6.162 7.280 11,890 12,372 11,780 11,009 10,059 8,932 7,627 6.144 12,200 19,461 12,8117 34,418 39,475 45,264 51,902 59,526 68,300 78,417 90,105 103,643	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,102 1,711 1,806 1,898 2,232 744 5,471 11,265 18,302 24,919 28,913 33,523 38,852 45,022 24,919 28,913 33,523 38,852 45,022 45,000 70,194 81,515 94,745 110,237 71,28,397	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 1,395 1,596 2,274 7,020 12,907 19,216 22,617 31,196 36,592 42,909 50,320 59,020 69,249 81,291 95,481 112,224 131,983 155,313 182,868	60 130,000 0.00% 26 24 803 31,135 1,493 2,023 2,661 1,051 1,232 1,436 1,664 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 69,277 82,216 82,766 115,778 137,355 162,860 192,951 228,284 269,567	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740 132,294 137,715 143,002 148,154 153,173 158,058 162,809 167,428	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 22,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 77,2719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 108,258 111,722 115,088 111,722 115,088 111,722	35 150,000 0.00% 292 155 101 5.345 7,643 10,166 12,882 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,909 82,175 92,610 104,397	158 57 119 4.336 6.070 7.958 9.979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 27,798 29,993 32,156 34,285 36,378 38,426 40,427 42,380 44,286 46,143 45,987 44,858 56,430 64,041 72,674 48,248 49,3647 106,375 120,913	80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,1362 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 22,001 30,624 44,882 55,941 64,015 73,265 83,883 10,163 110,163 126,410	\$0 150,000 0.00% \$0 60 2.575 3,460 4,403 5.390 6,407 4,108 3,827 4,3391 2,794 2,037 1,119 2,567 7,232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444 135,123 156,980 182,588	16 7 37 2,024 4,2,683 3,379 4,104 4,848 1,043 1,129 2,26 3,431 8,030 13,730 20,717 28,296 33,164 38,824 45,415 53,105 62,094 72,628 84,979 99,487 116,548 136,633 160,310 188,231 221,171 1260,048	60 150,000 0.00% 4 4 13 1,574 2,061 2,572 3,384 4,350 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988 118,379 140,168 165,991 196,554 433,339
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 31 32 33 34 35 36	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 31,456 35,986 40,613 45,298 50,031 45,298 50,031 64,383 69,140 73,858 78,530 83,153 87,721 92,195 96,575 100,858 105,043 109,129 113,117 117,004 120,791 124,479 128,054	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 59,030 62,774 53,574 74,578 77,453 80,275 83,026 85,704 88,308 90,840 93,291	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825 57,728 89,67,241 75,896 85,691 96,788	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273 76,655 87,240 99,358 113,249	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,009 10,059 8,932 7,627 6,144 12,200 19,461 28,117 39,475 45,264 61,900 19,461 28,117 90,105 103,643 119,355 117,629	141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,898 1,986 2,232 744 45,471 11,265 18,302 24,919 28,913 33,523 38,852 45,022 52,179 60,500 70,194 81,515 94,745 110,237 128,397 149,713 174,752	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 4,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 26,577 31,196 36,592 42,999 50,320 69,249 81,291 95,481 112,224 131,988 81,291 12,224 131,988 155,313 182,888 215,372 253,602	60 130,000 0.00% 26 24 803 1,135 1,493 2,061 1,051 1,232 1,436 363 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 49,167 58,367 69,277 82,216 97,566 6115,778 137,355 162,860 192,951 228,284 269,567 317,644 373,280	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 1126,740 132,294 137,715 143,002 148,154 153,173 158,058 162,809 167,428 171,916 176,260	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 72,719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 108,258 111,722 115,088 111,722 115,088 111,722 115,088	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,061 92,175 92,610 104,397 117,730 112,829	158, 57 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 32,7798 29,993 32,156 34,285 36,378 38,426 40,427 42,380 44,286 46,143 45,987 44,858 56,430 64,041 72,674 82,484 93,647 106,375 120,913 137,549	80 9 104 3,467 4,767 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 22,001 30,624 40,824 40,824 44,825 55,941 64,015 73,265 83,883 96,093 110,163 126,410 145,218 167,036 112,405	\$0 150,000 0.00% \$0 60 2,575 3,460 4,403 5,390 6,407 4,108 3,827 3,391 1,119 2,794 2,037 1,119 2,567 7,232 12,945 19,864 28,187 7,232 12,945 19,864 28,187 4,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444 135,123 156,980 182,588 212,627 247,897	55 150,000 0.00% 16 77 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 2266 3,431 8,030 13,730 20,717 28,296 33,164 38,824 45,415 53,105 62,094 45,415 53,105 62,094 116,633 116,633 160,310 188,231 21,171 26,048 305,877,51	60 150,000 0.00% 4 4 13 1,574 2,061 1,051 1,232 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988 118,379 140,169 165,94 232,643 275,181 325,084 383,339 451,127 59,522
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 35,986 40,613 45,298 50,031 54,799 59,593 64,388 78,530 83,158 87,721 92,195 96,575 100,858 105,043 109,129 113,117 117,004 120,791 124,479 128,054 131,518 131,518	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 65,448 68,554 77,453 80,275 83,026 85,704 88,308 89,840 99,840 93,291 95,661 107,340	730 824 799 1.046 2,440 4.065 5.889 7.873 9.976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825 57,728	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273 76,593 76,655 87,240 199,358 113,249 129,209 147,582	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,009 10,059 8,932 7,627 6,144 12,200 19,461 2,8117 34,418 39,475 45,264 51,902 59,526 68,300 68,417 90,105 103,643 119,355 137,629 158,897	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 2,232 24,919 28,913 33,523 38,852 45,022 24,179 60,500 70,194 81,515 94,745 110,237 128,397 149,713 174,752 204,172 218,760	55 130,000 0.00% 69 72 65 926 61,362 1,839 2,350 1,294 1,214 1,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 31,196 36,592 42,909 50,320 59,020 69,249 81,291 95,481 112,224 131,983 155,313 182,868 215,372 253,602 298,487 350,938	60 130,000 0.00% 26 26 24 803 1,135 1,493 2,063 1,051 1,051 1,232 1,436 4,180 4,180 4,180 4,181 20,618 24,596 29,293 34,840 41,400 49,167 88,216 97,566 115,778 82,216 97,566 115,778 137,355 162,860 192,951 228,284 269,557 317,644 373,280 437,562 511,531	25 150,000 0.00% 876 669 180 7.669 11,643 16,077 20,912 25,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,949 115,273 12,051 126,740 132,294 137,715 143,002 148,154 153,173 158,058 162,809 167,428 172,191 176,260 180,461 176,260 180,461 176,260 180,461 184,522	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 72,719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 111,722 115,088 111,722 121,584 111,725 121,584 113,458 111,725 121,584 111,725 121,584 113,458 111,725 121,584 113,458 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 112,584 111,725 112,584 111,725 112,584 113,485 114,585 114,585 115	292 155 1010 5.345 7.643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,909 82,175 92,610 104,397 71,730 117,730 1	158 57 119 4.336 6.070 7.958 9.979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 32,7798 29,993 32,156 40,427 42,380 44,284 46,143 45,987 44,858 56,430 64,041 72,674 48,284 46,143 172,674 48,285 18,287	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 40,824 48,882 55,941 64,015 73,265 83,883 96,093 110,163 126,410 145,218 167,036 112,405 221,920	\$0 150,000 0.00% \$0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 1.119 2.794 2.037 1.119 2.567 7.232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444 115,123 156,980 182,588 212,627 247,897 289,324 338,210	160,000 0.00% 167 737 2.0024 4.048 1.043 1.129 1.214 1.395 1.596 2.266 3.431 8.030 13.730 20,717 28,296 33.164 45,415 53,105 62,094 45,415 53,105 62,094 16,633 16,633 160,310 188,231 121,117 260,048 305,877 359,751 422,973	60 150,000 0.00% 4 4 13 1.574 2.061 2.572 3.384 4.350 1.051 1.232 1.436 1.054 4.671 9.289 15.087 21,522 25,648 30,502 36,218 42,954 60,271 71,353 84,465 99,988 118,379 140,168 165,991 196,554 222,643 275,181 325,084 383,339 451,127 529,522 620,049 724,168
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 35,986 40,613 45,298 50,031 45,298 50,031 45,298 50,031 83,153 87,721 92,195 96,575 100,858 105,043 109,129 113,117 117,004 120,479 117,104 120,791 124,479 128,054 131,518 134,853 134,813 138,119	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 18,271 21,468 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 62,272 62	730 824 799 1,046 2,440 4,065 5,889 7,873 9,976 12,187 14,495 6,666 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 34,085 36,465 38,803 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825 57,728 59,580 67,241 75,896 85,691 96,788 109,379 123,694 139,999	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 22,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273 76,655 87,240 99,358 113,249 129,209 147,582 168,788	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,009 10,059 8,932 7,627 6,144 12,200 19,461 28,117 34,418 39,475 45,264 68,300 78,417 90,105 103,643 119,355 137,629 158,897 183,701 131,629	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 1,898 1,986 2,232 744 45,471 11,265 18,302 24,919 28,913 33,523 38,852 45,022 52,179 60,500 70,194 81,515 94,745 110,237 128,397 149,713 174,752 204,172 238,760 279,442	55 130,000 0.00% 69 72 65 926 1,362 1,839 2,350 2,884 1,043 1,129 1,214 4,395 1,596 1,820 1,496 2,274 7,020 1,290 7 19,216 36,592 42,999 50,320 59,020 69,249 91,129 11,294 11,29	60 130,000 0.00% 26 24 803 1,135 1,493 2,063 1,051 1,051 1,232 1,436 4,180 9,044 14,391 17,248 20,618 24,596 29,293 34,840 41,400 49,167 58,367 69,277 82,216 97,566 6115,778 137,355 162,860 192,951 228,284 269,567 317,644 373,280 437,562 511,531	25 150,000 0.00% 876 669 180 7,669 11,643 16,077 20,912 26,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,438 103,462 109,409 115,273 121,051 126,740 132,294 137,715 143,002 148,154 153,173 158,058 162,809 167,428 171,916 180,461 184,522 188,445	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 72,719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 108,258 111,722 115,988 115,988	292 155 101 5,345 7,643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,099 82,175 92,610 104,397 117,730 112,829 149,960 169,431 191,606	158, 119 4,336 6,070 7,958 9,979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 32,156 34,285 36,378 38,426 40,427 42,380 44,286 46,143 45,987 44,858 56,430 64,041 72,674 82,484 93,5647 106,375 120,913 137,549 156,616 178,516 203,722 223,2809	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 14,746 40,824 40,824 44,882 55,941 64,015 73,265 83,883 96,093 110,163 126,410 145,218 167,036 172,035 173,265 1	\$0 150,000 0.00% 39 0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 1.119 2.794 2.037 1.119 2.5667 7.232 12.945 19.864 28.187 7.232 12.945 19.864 28.187 41.961 48.512 56,076 64.825 74.963 86,740 100.447 116,444 135,123 156,980 182,588 212,627 247,897 289,324 338,010 395,256	16 77 37 2,024 2,683 3,379 4,104 4,848 1,043 1,129 1,214 1,395 1,596 2,266 3,431 8,030 13,730 20,717 28,296 33,164 45,415 53,105 62,094 45,415 53,105 62,094 11,6548 13,663 16,633 16,031 18,8231 121,171 26,048 305,877 31,975 142,973 496,818 582,648	60 150,000 0.00% 4 4 13 1,574 2,061 1,051 1,232 1,436 1,054 4,671 9,289 15,087 21,522 25,648 30,502 36,218 42,954 50,895 60,271 71,353 84,463 99,988 118,379 140,168 143,599 143,168 143,599 143,168 143,168 143,168 143,168 143,168 143,168 143,168 143,168 143,168 143,168 144,168 144,168 144,168 144,168 144,168 144,168 144,168 144,168 145,168
Age at Hire Pay at Hire J&S Years of Service 2 3 4 5 6 6 7 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 30 31 31 32 33 34 35 36 37 38	25 130,000 0.00% 1,853 2,166 2,202 556 1,681 4,386 7,503 10,951 14,656 18,593 22,743 27,036 31,456 35,986 40,613 45,298 50,031 54,799 59,593 64,388 78,530 83,158 87,721 92,195 96,575 100,858 105,043 109,129 113,117 117,004 120,791 124,479 128,054 131,518 131,518	30 130,000 0.00% 1,176 1,352 1,343 517 2,293 4,397 6,789 9,412 12,210 15,168 24,748 28,100 31,512 34,959 38,433 41,924 45,427 48,917 52,351 55,722 59,030 62,272 65,448 68,554 77,453 80,275 83,026 85,704 88,308 89,840 99,840 93,291 95,661 107,340	730 824 799 1.046 2,440 4.065 5.889 7.873 9.976 12,187 14,495 16,866 19,288 21,756 24,260 26,750 29,220 31,665 34,085 36,465 38,803 41,097 43,346 45,548 47,703 49,808 51,865 53,870 55,825 57,728	40 130,000 0.00% 441 488 458 1,245 2,331 3,576 4,958 6,450 8,022 9,666 11,348 13,041 14,744 16,450 18,155 19,849 21,529 23,192 24,835 26,449 28,034 29,587 31,109 32,596 32,085 30,617 40,344 45,870 52,141 59,273 76,593 76,655 87,240 199,358 113,249 129,209 147,582	45 130,000 0.00% 255 275 251 1,256 2,093 3,019 4,019 5,073 6,162 7,280 8,423 9,575 10,731 11,890 11,009 10,059 8,932 7,627 6,144 12,200 19,461 2,8117 34,418 39,475 45,264 51,902 59,526 68,300 68,417 90,105 103,643 119,355 137,629 158,897	50 130,000 0.00% 141 153 141 1,023 1,591 2,222 2,903 3,621 1,032 468 241 1,102 1,711 1,806 2,232 24,919 28,913 33,523 38,852 45,022 24,179 60,500 70,194 81,515 94,745 110,237 128,397 149,713 174,752 204,172 218,760	55 130,000 0.00% 69 72 65 926 61,362 1,839 2,350 1,294 1,214 1,395 1,596 1,820 1,496 2,274 7,020 12,907 19,216 22,617 31,196 36,592 42,909 50,320 59,020 69,249 81,291 95,481 112,224 131,983 155,313 182,868 215,372 253,602 298,487 350,938	60 130,000 0.00% 26 26 24 803 1,135 1,493 2,063 1,051 1,051 1,232 1,436 4,180 4,180 4,180 4,181 20,618 24,596 29,293 34,840 41,400 49,167 88,216 97,566 115,778 82,216 97,566 115,778 137,355 162,860 192,951 228,284 269,557 317,644 373,280 437,562 511,531	25 150,000 0.00% 876 669 180 7.669 11,643 16,077 20,912 25,060 31,436 37,018 42,785 48,661 54,630 60,676 66,785 72,917 79,061 85,207 91,343 97,949 115,273 12,051 126,740 132,294 137,715 143,002 148,154 153,173 158,058 162,809 167,428 172,191 176,260 180,461 176,260 180,461 176,260 180,461 184,522	30 150,000 0.00% 516 341 20 6,474 9,505 12,858 16,490 20,339 24,342 28,484 32,750 37,085 41,479 45,918 50,393 54,877 59,360 63,836 68,297 72,719 77,051 81,288 85,431 89,479 93,429 97,283 101,039 104,698 111,722 115,088 111,722 121,584 111,725 121,584 113,458 111,725 121,584 111,725 121,584 113,458 111,725 121,584 113,458 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 121,584 111,725 112,584 111,725 112,584 111,725 112,584 113,485 114,585 114,585 115	292 155 1010 5.345 7.643 10,166 12,882 15,747 18,714 21,775 24,916 28,101 31,319 34,563 37,826 41,050 44,227 47,358 50,439 53,457 56,408 59,293 62,111 64,860 67,542 70,153 72,697 75,170 77,574 79,909 82,175 92,610 104,397 71,730 117,730 1	158 57 119 4.336 6.070 7.958 9.979 12,100 14,289 16,539 18,811 21,075 23,332 25,573 32,7798 29,993 32,156 40,427 42,380 44,284 46,143 45,987 44,858 56,430 64,041 72,674 48,284 46,143 172,674 48,285 18,287	45 150,000 0.00% 80 9 104 3,467 6,148 7,596 9,088 10,603 12,136 13,682 15,223 16,758 18,281 19,115 18,863 18,419 17,785 16,962 15,949 40,824 48,882 55,941 64,015 73,265 83,883 96,093 110,163 126,410 145,218 167,036 112,405 221,920	\$0 150,000 0.00% \$0 60 2.575 3.460 4.403 5.390 6.407 4.108 3.827 3.391 1.119 2.794 2.037 1.119 2.567 7.232 12,945 19,864 28,187 36,277 41,961 48,512 56,076 64,825 74,963 86,740 100,447 116,444 115,123 156,980 182,588 212,627 247,897 289,324 338,210	160,000 0.00% 167 737 2.0024 4.048 1.043 1.129 1.214 1.395 1.596 2.266 3.431 8.030 13.730 20,717 28,296 33.164 45,415 53,105 62,094 45,415 53,105 62,094 16,633 16,633 160,310 188,231 121,117 260,048 305,877 359,751 422,973	60 150,000 0.00% 4 4 13 1.574 2.061 2.572 3.384 4.350 1.051 1.232 1.436 1.054 4.671 9.289 15.087 21,522 25,648 30,502 36,218 42,954 60,271 71,353 84,465 99,988 118,379 140,168 165,991 196,554 222,643 275,181 325,084 383,339 451,127 529,522 620,049 724,168

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		Traditional ere the benefi	Portable it provided fro	RSP om the Tradit	ional and Po	rtable Plan ai	re equal, the	Traditional
Age at Hire Pay at Hire J&S	25 170,000 66.67%	30 170,000 66.67%	35 170,000 66.67%	40 170,000 66.67%	45 170,000 66.67%	50 170,000 66.67%	55 170,000 66.67%	60 170,000 66.67%
Years of Service 2	90	132	133	113	88	58	34	16
3	753	608	467	340	233	139	77	31
4 5	1,674 14,440	1,256 11,294	910 8,763	632 6,748	416 5,159	237 3,749	125 2,835	45 2,129
6	19,629	15,189	11,672	8,911	6,760	4,842	3,638	2,713
7 8	25,230 31,184	19,370 23,797	14,781 18,059	11,212 13,628	8,429 10,152	5,982 7,157	4,470 5,324	3,317 4,295
9	37,406	28,408	21,461	16,128	11,906	8,353	6,190	5,444
10 11	43,809 50,374	33,140 37,979	24,943 28,495	18,677 21,272	13,669 15,438	5,144 4,954	0	0
12	57,084	42,913	32,107	23,871	17,209	4,608	0	0
13 14	63,861 70,692	47,886 52,888	35,740 39,387	26,449 29,001	18,964 20,701	4,097 3,422	0 0	1,310 4,750
15	77,562	57,910	43,041	31,525	21,204	2,585	663	9,113
16 17	84,460 91,346	62,942 67,957	46,695 50,289	34,017 36,467	21,254 21,108	1,587 424	4,236 8,689	14,558 21,269
18	98,211	72,949	53,821	38,872	20,766	4,196	14,167	29,407
19	105,046	77,909	57,288	41,230	20,230	8,827	20,834	34,688
20 21	111,842 118,566	82,834 87,699	60,688 64,009	43,541 45,795	19,502 18,580	14,446 21,197	28,887 38,155	40,860 48,074
22	125,190	92,451	67,248	47,991	17,464	29,258	44,346	56,518
23 24	131,657 137,952	97,088 101,611	70,406 73,483	50,130 51,587	24,699 33,230	38,831 48,501	51,504 59,797	66,417 78,036
25	144,075	106,015	76,479	51,006	43,246	55,712	69,421	91,690
26	150,027	110,290	79,394	50,199	54,969	63,983	80,616	107,757
27 28	155,810 161,427	114,438 118,459	82,227 84,979	49,174 61,492	64,446 73,324	73,485 84,422	93,654 108,867	126,673 148,955
29	166,879	122,357	87,652	74,123	83,433	97,043	126,642	175,212
30 31	172,169 177,297	126,131 129,786	90,244 92,758	83,689 94,494	94,963 108,137	111,631 128,539	147,441 171,813	206,126 242,458
31	182,266	133,321	95,193	106,718	123,224	148,157	200,391	285,093
33	187,080	136,738	106,793	120,571	140,533	170,968	233,924	334,935
34 35	191,740 196,248	140,040 143,231	119,820 134,475	136,298 154,185	160,442 183,390	197,533 228,514	273,290 319,467	392,973 460,371
36	200,608	146,308	150,977	174,563	209,895	264,685	373,516	538,253
37 38	204,822 208,892	149,278 166,522	169,591 190,625	197,825 224,437	240,549 276,078	306,945 356,359	436,686 510,240	628,125 731,489
39	212,822	185,834	214,440	254,958	317,323	414,170	595,549	850,108
40	216,614	207,497	241,456	290,041	365,277	481,754	694,236	985,768
41 42	220,270 223,794	231,839 259,242	272,170 307,166	330,477 377,141	421,126 486,219	560,626 652,548	807,889 938,620	1,140,636 1,316,987
Age at Hire	25							
Pay at Hire J&S	25 170,000 0.00%	30 170,000 0.00%	35 170,000 0.00%	40 170,000 0.00%	45 170,000 0.00%	50 170,000 0.00%	55 170,000 0.00%	60 170,000 0.00%
J&S Years of Service	170,000 0.00%	170,000 0.00%	170,000 0.00%	170,000 0.00%	170,000 0.00%	170,000 0.00%	170,000 0.00%	170,000 0.00%
J&S	170,000	170,000	170,000	170,000	170,000	170,000	170,000	170,000
J&S Years of Service 2 3 4	170,000 0.00% 100 827 1,842	170,000 0.00% 145 670 1,382	170,000 0.00% 146 514 1,000	170,000 0.00% 125 373 696	170,000 0.00% 96 257 459	170,000 0.00% 63 153 262	170,000 0.00% 38 85 139	170,000 0.00% 18 34 50
J&S Years of Service 2 3 4 5	170,000 0.00% 100 827 1,842 15,893	170,000 0.00% 145 670 1,382 12,430	170,000 0.00% 146 514 1,000 9,644	170,000 0.00% 125 373 696 7,426	170,000 0.00% 96 257 459 5,678	170,000 0.00% 63 153 262 4,127	170,000 0.00% 38 85 139 3,121	170,000 0.00% 18 34 50 2,344
J&S Years of Service 2 3 4 5 6 7	170,000 0.00% 100 827 1,842 15,893 21,604 27,768	170,000 0.00% 145 670 1,382 12,430 16,717 21,319	170,000 0.00% 146 514 1,000 9,644 12,846 16,268	170,000 0.00% 125 373 696 7,426 9,808 12,340	170,000 0.00% 96 257 459 5,678 7,441 9,278	170,000 0.00% 63 153 262 4,127 5,329 6,584	170,000 0.00% 38 85 139 3,121 4,004 4,919	170,000 0.00% 18 34 50 2,344 2,987 3,651
J&S Years of Service 2 3 4 5 6 7 8	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745
J&S Years of Service 2 3 4 5 6 7	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473	170,000 0.00% 146 514 1,000 9,644 12,846 16,268	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043	170,000 0.00% 18 34 50 2,344 2,987 3,651
J&S Years of Service 2 3 4 5 6 7 8 9 10	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,039 1,051 1,232
J&S Years of Service 2 3 4 5 6 7 8 9 10	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507	170,000 0.00% 188 344 50 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978
J&S Years of Service 2 3 4 5 6 7 7 9 10 11 12 13 14 15	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735	170,000 0.00% 146 514 1,000 9,644 12,846 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 5,077 3,980	170,000 0.00% 18 34 50 2,344 2,98 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978 14,399
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,700 53,735 69,274 74,794	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,185 7,023 6,691 6,189 5,517 4,679 3,670	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,033 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653
J&S Years of Service 2 3 4 5 6 7 7 8 9 10 11 12 13 14 15 16 17 18	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 59,235	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,859	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 8,191	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,129 1,214 1,395 5077 3,980 8,358 13,785 20,440	170,000 0.00% 18 34 55 2.344 2.987 3.651 4,745 6.039 1.051 1.232 1.309 4.671 8.978 14,399 21,131 28,653
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,700 53,735 69,274 74,794	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,185 7,023 6,691 6,189 5,517 4,679 3,670	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,033 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 59,235 63,051 66,793 70,448	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,889 25,947 25,830 25,511 24,992 24,270	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 8,191 13,720 20,418 28,463	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711	170,000 0.00% 18 34 55 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,386 47,839 56,614
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,084 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349 59,235 63,051 66,793 70,448 74,413	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,897 3,670 8,191 13,720 20,418 28,463 38,072	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,889 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071	170,000 0.00% 18 34 50 2,344 2,988 3,651 4,745 6,035 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,044 40,386 47,839 56,614 66,949
J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 59,235 66,0793 70,448 74,013 77,490 80,876	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,889 25,511 24,992 24,270 23,347 31,803 41,786	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 3,670 20,418 28,463 38,072 47,635 55,508	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,661	170,000 0.00% 18 34 55 2,344 2,987 3,651 4,744 6,039 1,051 1,232 1,309 4,671 8,978 14,395 21,131 28,653 34,049 40,38 47,833 56,614 66,944 79,141
J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25	170,000 0.00% 100 827 1,842 21,5,893 21,604 27,768 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349 59,235 63,051 66,793 70,448 74,013 77,490 80,876 84,173	170,000 0.00% 125 373 696 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 57,690	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,947 25,859 25,947 24,270 23,347 31,803 41,786 53,531	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 3,517 4,679 3,670 8,191 13,720 20,418 28,463 38,072 47,635 55,008	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,033 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,388 47,839 56,614 66,949 79,141 93,544 110,559
J&S Years of Service 2 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 59,235 66,0793 70,448 74,013 77,490 80,876	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,889 25,511 24,992 24,270 23,347 31,803 41,786	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 3,670 20,418 28,463 38,072 47,635 55,508	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,661	170,000 0.00% 18 34 55 2,344 2,987 3,651 4,744 6,039 1,051 1,232 1,309 4,671 8,978 14,395 21,131 28,653 34,049 40,38 47,833 56,614 66,944 79,141
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 185,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 111,833 116,680 121,386 125,950 130,377	170,000 0.00% 146 514 1,000 9,644 12,846 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349 79,235 63,051 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,529	170,000 0.00% 125 373 696 67,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,643 59,690 59,888 59,100 72,516	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 3,517 4,679 3,670 8,191 13,720 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,399 94,936	170,000 0.00% 18 34 50 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,388 47,839 56,614 10,559 110,559
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 168,120 171,485 171,485 171,485 171,485 171,485 171,486 181,3668	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,525 101,752 106,855 111,833 116,680 121,386 125,950 130,373 134,666	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 53,349 59,235 63,051 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,552 96,470	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 55,173 57,463 59,690 59,888 59,100 72,516 82,212	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629	170,000 0.00% 63 153 262 4,127 5.329 6,584 7,876 7,023 6,691 6,189 5,517 4,679 3,670 8,191 13,720 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,939 129,724 151,804	170,000 0.00% 18 34 50 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,388 47,839 56,614 66,949 11,559 13,540 110,559 130,700 154,541 182,769 21,620
J&S Years of Service 2 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668 183,668 183,668 183,668 183,668	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 125,950 130,377 134,666 138,821 142,842	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349 59,235 63,051 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 59,690 72,516 82,212 93,266	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,238	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 3,577 4,679 3,670 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979 130,700 151,372	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,889 6,812 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,399 129,724 151,804 177,784 208,397	170,000 0.00% 18 34 55 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,388 47,839 56,614 10,559 110
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,085 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 171,485 177,668 183,668 183,668 183,668 183,668 183,668 183,668 183,668 184,991 195,133 200,603	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 111,833 116,680 121,386 125,950 130,375 111,838 125,950 130,376 131,876 131	170,000 0.00% 146 514 1,000 9,644 12,846 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,349 59,235 63,051 66,793 70,448 74,4113 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 104,769	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 55,173 57,463 59,690 59,888 59,100 72,516 82,212 93,206 105,694 119,902	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,910	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,185 7,023 6,691 13,720 20,418 28,463 38,072 24,7635 55,008 63,500 84,628 97,748 112,749 113,720 113,7	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,889 6,812 1,043 1,129 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,939 129,724 151,804 177,784 208,397 244,478	170,000 0.00% 18 34 50 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,044 40,386 47,839 56,614 93,540 110,559 130,700 154,541 182,766 216,205 225,753 302,426
J&S Years of Service 2 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 34 24 25 26 27 28 29 30 31 32 33 34	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668 183,668 189,489 195,133 200,603 205,900 211,020	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 125,950 130,377 134,666 138,821 142,842 146,732 150,440 154,129	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 104,769 117,980	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 59,690 72,516 82,212 93,206 105,694 119,902 136,095 154,587	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,1910 162,715 186,793	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979 130,700 20,3724 21,75,500 20,3724 21,75,500 20,3724 236,779	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 5077 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,939 129,724 151,804 177,784 208,397 244,478 287,028 287,028	170,000 0.00% 18 34 55 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,386 47,839 56,614 66,944 79,141 93,544 110,555 130,700 154,541 182,769 216,205 255,753 302,426 357,411 421,884 497,111
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 144 155 16 17 18 19 20 21 22 23 24 4 25 26 27 28 29 30 31 32 33 34 35	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 171,485 177,668 183,668 183,668 189,489 195,133 200,603 205,900 211,029 215,991	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 121,386 121,386 125,500 130,377 134,666 138,821 142,842 146,732 150,494 154,192 157,640	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 31,362 31,362 31,353 37,399 33,350 43,350 63,051 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 104,769 117,980 132,898 149,768	170,000 0.00% 125 373 696 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 55,173 57,463 59,690 59,888 59,100 72,516 82,212 93,206 105,694 119,902 136,095 154,587 175,741	170,000 0.00% 96 257 4599 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,910 162,715 186,793 214,717	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 3,670 8,191 13,720 20,418 28,463 38,072 47,635 55,000 73,300 84,628 97,748 112,979 130,700 151,372 20,3724 236,779 20,775 20,77	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,939 129,724 151,804 177,784 208,397 244,478 287,028 337,229 396,383	170,000 0.00% 18 34 50 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,386 47,839 56,614 10,559 130,700 154,541 182,766 216,203 255,753 302,422 357,411 421,884
J&S Years of Service 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 33	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668 183,668 189,489 195,133 200,603 205,900 211,020	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 125,950 130,377 134,666 138,821 142,842 146,732 150,440 154,129	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 104,769 117,980	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 59,690 72,516 82,212 93,206 105,694 119,902 136,095 154,587	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,1910 162,715 186,793	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979 130,700 20,3724 21,75,500 20,3724 21,75,500 20,3724 236,779	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 5077 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,939 129,724 151,804 177,784 208,397 244,478 287,028 287,028	170,000 0.00% 18 34 55 2,344 2,987 3,651 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,386 47,839 56,614 66,944 79,141 93,544 110,555 130,700 154,541 182,769 216,205 255,753 302,426 357,411 421,884 497,111
J&S Years of Service 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 24 25 26 27 28 29 30 30 31 32 33 34 35 36 37	170,000 0.00% 100 827 1,842 15,883 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668 183,668 183,668 189,489 195,133 200,603 205,900 211,029 215,991 220,790 225,428 225,907	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 125,950 130,377 134,666 138,821 142,842 146,732 150,494 154,129 157,640 161,028 164,295 183,968	170,000 0.00% 146 514 1,000 9,644 12,846 19,876 23,620 27,452 31,362 35,337 39,336 43,350 47,371 51,393 55,245 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 104,769 117,980 132,898 149,768 168,871 190,540 215,169	170,000 0.00% 125 373 696 67,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 59,690 72,516 82,212 93,206 105,694 119,902 136,095 154,587 175,741 199,983 227,823 259,861	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 22,784 24,672 25,859 25,547 25,830 25,511 24,992 24,270 23,347 31,803 41,786 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,910 162,715 186,793 214,717 247,180 284,944 328,970	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 3,517 4,679 3,670 8,191 13,720 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979 130,770 151,372 175,500 203,724 236,779 275,540 321,042 374,475 437,259	170,000 0.00% 38 85 139 3,121 4,004 4,919 5,859 6,812 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,071 59,634 69,617 81,279 94,936 110,78 110,7	170,000 0.00% 18 34 50 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,388 47,839 56,614 10,559 130,700 154,541 182,766 216,203 255,753 302,426 357,411 421,884 497,1111 584,610 685,765 802,537
J&S Years of Service 2 2 3 4 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 34 25 26 27 28 29 30 31 32 33 34 35 36 37	170,000 0.00% 100 827 1,842 15,893 21,604 27,768 34,322 41,168 48,216 55,442 62,827 70,286 77,804 85,365 92,957 100,536 108,092 115,614 123,093 130,494 137,785 144,903 151,829 158,568 165,120 171,485 177,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 183,669 171,668 171,66	170,000 0.00% 145 670 1,382 12,430 16,717 21,319 26,192 31,266 36,473 41,800 47,229 52,703 58,209 63,735 69,274 74,794 80,287 85,747 91,168 96,522 101,752 106,855 111,833 116,680 121,386 125,980 130,377 134,666 138,821 142,842 146,732 150,494 154,129 157,640 161,028 161,029 161,029 161,029 161,039 161	170,000 0.00% 146 514 1,000 9,644 12,846 16,268 19,876 23,620 27,452 31,362 35,337 39,336 47,371 51,393 55,349 59,235 66,793 70,448 74,013 77,490 80,876 84,173 87,381 90,499 93,529 96,470 99,323 102,089 117,980 117,980 112,898 149,768 168,876 119,640	170,000 0.00% 125 373 696 7,426 9,808 12,340 15,000 17,749 20,557 23,412 26,273 29,110 31,919 34,697 37,440 40,136 42,783 45,379 47,922 50,402 52,820 55,173 57,463 59,690 59,888 59,100 72,516 82,212 93,206 105,694 119,902 136,095 154,587 175,741 199,983 227,823 227,823	170,000 0.00% 96 257 459 5,678 7,441 9,278 11,173 13,104 15,045 16,992 18,941 20,872 22,784 24,672 25,859 25,947 25,830 25,511 24,992 24,270 23,347 31,836 53,531 63,346 72,407 82,765 94,629 108,239 123,885 141,910 162,715 186,793 214,717 247,180 284,944	170,000 0.00% 63 153 262 4,127 5,329 6,584 7,876 9,193 7,184 7,185 7,023 6,691 6,189 5,517 4,679 3,670 20,418 28,463 38,072 47,635 55,008 63,500 73,300 84,628 97,748 112,979 130,700 151,372 175,500 203,724 236,779 275,540 321,042 374,475	170,000 0.00% 38 85 1399 3,121 4,004 4,919 5,859 6,812 1,043 1,129 1,214 1,395 507 3,980 8,358 13,785 20,440 28,526 37,375 43,711 51,671 69,617 81,279 94,936 110,939 129,724 151,804 177,784 208,397 244,478 287,028 337,229 396,383 465,899	170,000 0.00% 18 34 55 2,344 2,987 3,651 4,745 6,039 1,051 1,232 1,309 4,671 8,978 14,399 21,131 28,653 34,049 40,386 47,839 56,614 66,944 79,141 93,546 110,559 130,700 154,541 182,769 216,203 255,753 302,426 357,411 421,884 497,111 584,610 685,765 802,537