



### **Voluntary Long Term Disability Insurance**

Standard Insurance Company has developed this document to provide you with information about the optional insurance coverage you may select through Spurger Independent School District. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with your human resources representative.

### **Employer Plan Effective Date**

A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary LTD coverage can become effective. This level of participation has been agreed upon by Spurger Independent School District and The Standard.

### **Eligibility**

To become insured, you must be:

- A regular employee of Spurger Independent School District, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- Actively at work at least 20 hours each week
- A citizen or resident of the United States or Canada

### **Employee Coverage Effective Date**

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period (check with your human resources representative)
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

### **Benefit Amount**

You may select a monthly benefit amount in \$100 increments from \$200 to \$7,500; based on the tables and guidelines presented in the Rates section of these Coverage Highlights. The monthly benefit amount must not exceed 66 2/3 percent of your monthly earnings.

Benefits are payable for non-occupational disabilities only. Occupational disabilities are not covered.

Plan Maximum Monthly Benefit: 66 2/3 percent of predisability earnings

Plan Minimum Monthly Benefit: 25 percent of your LTD benefit before reduction by deductible income

**Benefit Waiting Period and Maximum Benefit Period**

The benefit waiting period is the period of time that you must be continuously disabled before benefits become payable. Benefits are not payable during the benefit waiting period. The maximum benefit period is the period for which benefits are payable. The benefit waiting period and maximum benefit period associated with your plan options are shown below:

<u>Option</u>	<u>Accidental Injury</u>	<u>Other Disability</u>	<u>Maximum Benefit Period</u>
1	0 days	7 days	3 Years for Sickness & To Age 65 for Accident
2	14 days	14 days	3 Years for Sickness & To Age 65 for Accident
3	30 days	30 days	3 Years for Sickness & To Age 65 for Accident
4	90 days	90 days	3 Years for Sickness & To Age 65 for Accident

**Options 1-4: Maximum Benefit Period of 3 years for Sickness**

If you become disabled before age 64, LTD benefits may continue during disability for 3 years. If you become disabled at age 64 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

**Options 1-4: Maximum Benefit Period To Age 65 for Accident**

If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

**First Day Hospital Benefit**

With this benefit, if an insured employee is hospital confined for at least four hours, is admitted as an inpatient and is charged room and board during the benefit waiting period, the benefit waiting period will be satisfied. Benefits become payable on the date of hospitalization; the maximum benefit period also begins on that date. This feature is included only on LTD plans with benefit waiting periods of 30 days or less.

**Preexisting Condition Exclusion**

A general description of the preexisting condition exclusion is included in the Group Voluntary Long Term Disability Insurance for Educators and Administrators brochure. If you have questions, please check with your human resources representative.

Preexisting Condition Period: The 90-day period just before your insurance becomes effective

Exclusion Period: 12 months

### Preexisting Condition Waiver

If your insurance has been in force for 12 months or more, for the first 90 days of disability after the benefit waiting period, the Preexisting Condition provision will not be applied to an increase in your benefit amount. After 90 days of benefits, the Preexisting Condition provision will apply to increases of more than \$300. The Preexisting Condition Provision applies immediately if you:

- Decrease your Benefit Waiting Period by more than one level; or
- Increase your Maximum Benefit Period

If your insurance has been in force for less than 12 months and your disability is found to be a Preexisting Condition, you may be eligible for up to 90 days of benefits if you are disabled and meet all applicable policy provisions. If the Benefit Waiting Period you elect under this policy is less than the Benefit Waiting Period you were insured for under the Prior Plan, your benefits will begin on the later of these two plans.

If a disability is deemed to be a Preexisting Condition, benefits are payable under your prior elections, if any.

### Own Occupation Period

For the plan's definition of disability, as described in your brochure, the own occupation period is the first 24 months for which LTD benefits are paid.

### Any Occupation Period

The any occupation period begins at the end of the own occupation period and continues until the end of the maximum benefit period.

### Other LTD Features

- **Employee Assistance Program (EAP)** – This program offers support, guidance and resources that can help an employee resolve personal issues and meet life's challenges.
- **Family Care Expense Adjustment** – Disabled employees faced with the added expense of family care when returning to work may receive combined income from LTD benefits and work earnings in excess of 100 percent of indexed predisability earnings during the first 12 months immediately after a disabled employee's return to work.
- **Special Dismemberment Provision** – If an employee suffers a loss as a result of an accident, the employee will be considered disabled for the applicable Minimum Benefit Period and can extend beyond the end of the Maximum Benefit Period
- **Reasonable Accommodation Expense Benefit** – Subject to The Standard's prior approval, this benefit allows us to pay up to \$25,000 of an employer's expenses toward work-site modifications that result in a disabled employee's return to work.
- **Survivor Benefit** – A Survivor Benefit may also be payable. This benefit can help to address a family's financial need in the event of the employee's death.
- **Return to Work (RTW) Incentive** – The Standard's RTW Incentive is one of the most comprehensive in the employee benefits history. For the first 12 months after returning to work, the employee's LTD benefit will not be reduced by work earnings until work earnings plus the LTD benefit exceed 100 percent of predisability earnings. After that period, only 50 percent of work earnings are deducted.
- **Rehabilitation Plan Provision** – Subject to The Standard's prior approval, rehabilitation incentives may include training and education expense, family (child and elder) care expenses, and job-related and job search expenses.

### When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

### Rates

Employees can select a monthly LTD benefit ranging from a minimum of \$200 to a maximum amount based on how much they earn. Referencing the appropriate attached charts, follow these steps to find the monthly cost for your desired level of monthly LTD benefit and benefit waiting period:

1. Find the maximum LTD benefit by locating the amount of your earnings in either the Annual Earnings or Monthly Earnings column. The LTD benefit amount shown associated with these earnings is the maximum amount you can receive. If your earnings fall between two amounts, you must select the lower amount.
2. Select the desired monthly LTD benefit between the minimum of \$200 and the determined maximum amount, making sure not to exceed the maximum for your earnings.
3. In the same row, select the desired benefit waiting period to see the monthly cost for that selection.

If you have questions regarding how to determine your monthly LTD benefit, the benefit waiting period, or the premium payment of your desired benefit, please contact your human resources representative.

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

Option 1

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
3,600	300	200	\$5.34	5.44	5.28	4.36	3.90	4.50	5.60	7.08	9.38	12.56	14.12
5,400	450	300	\$8.01	8.16	7.92	6.54	5.85	6.75	8.40	10.62	14.07	18.84	21.18
7,200	600	400	\$10.68	10.88	10.56	8.72	7.80	9.00	11.20	14.16	18.76	25.12	28.24
9,000	750	500	\$13.35	13.60	13.20	10.90	9.75	11.25	14.00	17.70	23.45	31.4	35.3
10,800	900	600	\$16.02	16.32	15.84	13.08	11.70	13.50	16.80	21.24	28.14	37.68	42.36
12,600	1,050	700	\$18.69	19.04	18.48	15.26	13.65	15.75	19.60	24.78	32.83	43.96	49.42
14,400	1,200	800	\$21.36	21.76	21.12	17.44	15.60	18.00	22.40	28.32	37.52	50.24	56.48
16,200	1,350	900	\$24.03	24.48	23.76	19.62	17.55	20.25	25.20	31.86	42.21	56.52	63.54
18,000	1,500	1,000	\$26.70	27.20	26.40	21.80	19.50	22.50	28.00	35.40	46.90	62.8	70.6
19,800	1,650	1,100	\$29.37	29.92	29.04	23.98	21.45	24.75	30.80	38.94	51.59	69.08	77.66
21,600	1,800	1,200	\$32.04	32.64	31.68	26.16	23.40	27.00	33.60	42.48	56.28	75.36	84.72
23,400	1,950	1,300	\$34.71	35.36	34.32	28.34	25.35	29.25	36.40	46.02	60.97	81.64	91.78
25,200	2,100	1,400	\$37.38	38.08	36.96	30.52	27.30	31.50	39.20	49.56	65.66	87.92	98.84
27,000	2,250	1,500	\$40.05	40.80	39.60	32.70	29.25	33.75	42.00	53.10	70.35	94.2	105.9
28,800	2,400	1,600	\$42.72	43.52	42.24	34.88	31.20	36.00	44.80	56.64	75.04	100.48	112.96
30,600	2,550	1,700	\$45.39	46.24	44.88	37.06	33.15	38.25	47.60	60.18	79.73	106.76	120.02
32,400	2,700	1,800	\$48.06	48.96	47.52	39.24	35.10	40.50	50.40	63.72	84.42	113.04	127.08
34,200	2,850	1,900	\$50.73	51.68	50.16	41.42	37.05	42.75	53.20	67.26	89.11	119.32	134.14
36,000	3,000	2,000	\$53.40	54.40	52.80	43.60	39.00	45.00	56.00	70.80	93.80	125.6	141.2
37,800	3,150	2,100	\$56.07	57.12	55.44	45.78	40.95	47.25	58.80	74.34	98.49	131.88	148.26
39,600	3,300	2,200	\$58.74	59.84	58.08	47.96	42.90	49.50	61.60	77.88	103.18	138.16	155.32
41,400	3,450	2,300	\$61.41	62.56	60.72	50.14	44.85	51.75	64.40	81.42	107.87	144.44	162.38
43,200	3,600	2,400	\$64.08	65.28	63.36	52.32	46.80	54.00	67.20	84.96	112.56	150.72	169.44
45,000	3,750	2,500	\$66.75	68.00	66.00	54.50	48.75	56.25	70.00	88.50	117.25	157	176.5
46,800	3,900	2,600	\$69.42	70.72	68.64	56.68	50.70	58.50	72.80	92.04	121.94	163.28	183.56
48,600	4,050	2,700	\$72.09	73.44	71.28	58.86	52.65	60.75	75.60	95.58	126.63	169.56	190.62
50,400	4,200	2,800	\$74.76	76.16	73.92	61.04	54.60	63.00	78.40	99.12	131.32	175.84	197.68
52,200	4,350	2,900	\$77.43	78.88	76.56	63.22	56.55	65.25	81.20	102.66	136.01	182.12	204.74
54,000	4,500	3,000	\$80.10	81.60	79.20	65.40	58.50	67.50	84.00	106.20	140.70	188.4	211.8
55,800	4,650	3,100	\$82.77	84.32	81.84	67.58	60.45	69.75	86.80	109.74	145.39	194.68	218.86
57,600	4,800	3,200	\$85.44	87.04	84.48	69.76	62.40	72.00	89.60	113.28	150.08	200.96	225.92
59,400	4,950	3,300	\$88.11	89.76	87.12	71.94	64.35	74.25	92.40	116.82	154.77	207.24	232.98
61,200	5,100	3,400	\$90.78	92.48	89.76	74.12	66.30	76.50	95.20	120.36	159.46	213.52	240.04
63,000	5,250	3,500	\$93.45	95.20	92.40	76.30	68.25	78.75	98.00	123.90	164.15	219.8	247.1
64,800	5,400	3,600	\$96.12	97.92	95.04	78.48	70.20	81.00	100.80	127.44	168.84	226.08	254.16
66,600	5,550	3,700	\$98.79	100.64	97.68	80.66	72.15	83.25	103.60	130.98	173.53	232.36	261.22
68,400	5,700	3,800	\$101.46	103.36	100.32	82.84	74.10	85.50	106.40	134.52	178.22	238.64	268.28
70,200	5,850	3,900	\$104.13	106.08	102.96	85.02	76.05	87.75	109.20	138.06	182.91	244.92	275.34
72,000	6,000	4,000	\$106.80	108.80	105.60	87.20	78.00	90.00	112.00	141.60	187.60	251.2	282.4
73,800	6,150	4,100	\$109.47	111.52	108.24	89.38	79.95	92.25	114.80	145.14	192.29	257.48	289.46
75,600	6,300	4,200	\$112.14	114.24	110.88	91.56	81.90	94.50	117.60	148.68	196.98	263.76	296.52
77,400	6,450	4,300	\$114.81	116.96	113.52	93.74	83.85	96.75	120.40	152.22	201.67	270.04	303.58
79,200	6,600	4,400	\$117.48	119.68	116.16	95.92	85.80	99.00	123.20	155.76	206.36	276.32	310.64
81,000	6,750	4,500	\$120.15	122.40	118.80	98.10	87.75	101.25	126.00	159.30	211.05	282.6	317.7
82,800	6,900	4,600	\$122.82	125.12	121.44	100.28	89.70	103.50	128.80	162.84	215.74	288.88	324.76
84,600	7,050	4,700	\$125.49	127.84	124.08	102.46	91.65	105.75	131.60	166.38	220.43	295.16	331.82
86,400	7,200	4,800	\$128.16	130.56	126.72	104.64	93.60	108.00	134.40	169.92	225.12	301.44	338.88
88,200	7,350	4,900	\$130.83	133.28	129.36	106.82	95.55	110.25	137.20	173.46	229.81	307.72	345.94
90,000	7,500	5,000	\$133.50	136.00	132.00	109.00	97.50	112.50	140.00	177.00	234.50	314	353

Option 1 (Continued)

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
91,800	7,650	5,100	\$136.17	138.72	134.64	111.18	99.45	114.75	142.80	180.54	239.19	320.28	360.06
93,600	7,800	5,200	\$138.84	141.44	137.28	113.36	101.40	117.00	145.60	184.08	243.88	326.56	367.12
95,400	7,950	5,300	\$141.51	144.16	139.92	115.54	103.35	119.25	148.40	187.62	248.57	332.84	374.18
97,200	8,100	5,400	\$144.18	146.88	142.56	117.72	105.30	121.50	151.20	191.16	253.26	339.12	381.24
99,000	8,250	5,500	\$146.85	149.60	145.20	119.90	107.25	123.75	154.00	194.70	257.95	345.4	388.3
100,800	8,400	5,600	\$149.52	152.32	147.84	122.08	109.20	126.00	156.80	198.24	262.64	351.68	395.36
102,600	8,550	5,700	\$152.19	155.04	150.48	124.26	111.15	128.25	159.60	201.78	267.33	357.96	402.42
104,400	8,700	5,800	\$154.86	157.76	153.12	126.44	113.10	130.50	162.40	205.32	272.02	364.24	409.48
106,200	8,850	5,900	\$157.53	160.48	155.76	128.62	115.05	132.75	165.20	208.86	276.71	370.52	416.54
108,000	9,000	6,000	\$160.20	163.20	158.40	130.80	117.00	135.00	168.00	212.40	281.40	376.8	423.6
109,800	9,150	6,100	\$162.87	165.92	161.04	132.98	118.95	137.25	170.80	215.94	286.09	383.08	430.66
111,600	9,300	6,200	\$165.54	168.64	163.68	135.16	120.90	139.50	173.60	219.48	290.78	389.36	437.72
113,400	9,450	6,300	\$168.21	171.36	166.32	137.34	122.85	141.75	176.40	223.02	295.47	395.64	444.78
115,200	9,600	6,400	\$170.88	174.08	168.96	139.52	124.80	144.00	179.20	226.56	300.16	401.92	451.84
117,000	9,750	6,500	\$173.55	176.80	171.60	141.70	126.75	146.25	182.00	230.10	304.85	408.2	458.9
118,800	9,900	6,600	\$176.22	179.52	174.24	143.88	128.70	148.50	184.80	233.64	309.54	414.48	465.96
120,600	10,050	6,700	\$178.89	182.24	176.88	146.06	130.65	150.75	187.60	237.18	314.23	420.76	473.02
122,400	10,200	6,800	\$181.56	184.96	179.52	148.24	132.60	153.00	190.40	240.72	318.92	427.04	480.08
124,200	10,350	6,900	\$184.23	187.68	182.16	150.42	134.55	155.25	193.20	244.26	323.61	433.32	487.14
126,000	10,500	7,000	\$186.90	190.40	184.80	152.60	136.50	157.50	196.00	247.80	328.30	439.6	494.2
127,800	10,650	7,100	\$189.57	193.12	187.44	154.78	138.45	159.75	198.80	251.34	332.99	445.88	501.26
129,600	10,800	7,200	\$192.24	195.84	190.08	156.96	140.40	162.00	201.60	254.88	337.68	452.16	508.32
131,400	10,950	7,300	\$194.91	198.56	192.72	159.14	142.35	164.25	204.40	258.42	342.37	458.44	515.38
133,200	11,100	7,400	\$197.58	201.28	195.36	161.32	144.30	166.50	207.20	261.96	347.06	464.72	522.44
135,000	11,250	7,500	\$200.25	204.00	198.00	163.50	146.25	168.75	210.00	265.50	351.75	471	529.5

Option 2

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
3,600	300	200	3.96	4.06	3.98	3.34	3.08	3.70	4.76	6.20	8.46	11.40	12.72
5,400	450	300	5.94	6.09	5.97	5.01	4.62	5.55	7.14	9.30	12.69	17.10	19.08
7,200	600	400	7.92	8.12	7.96	6.68	6.16	7.40	9.52	12.40	16.92	22.80	25.44
9,000	750	500	9.90	10.15	9.95	8.35	7.70	9.25	11.90	15.50	21.15	28.50	31.80
10,800	900	600	11.88	12.18	11.94	10.02	9.24	11.10	14.28	18.60	25.38	34.20	38.16
12,600	1,050	700	13.86	14.21	13.93	11.69	10.78	12.95	16.66	21.70	29.61	39.90	44.52
14,400	1,200	800	15.84	16.24	15.92	13.36	12.32	14.80	19.04	24.80	33.84	45.60	50.88
16,200	1,350	900	17.82	18.27	17.91	15.03	13.86	16.65	21.42	27.90	38.07	51.30	57.24
18,000	1,500	1,000	19.80	20.30	19.90	16.70	15.40	18.50	23.80	31.00	42.30	57.00	63.60
19,800	1,650	1,100	21.78	22.33	21.89	18.37	16.94	20.35	26.18	34.10	46.53	62.70	69.96
21,600	1,800	1,200	23.76	24.36	23.88	20.04	18.48	22.20	28.56	37.20	50.76	68.40	76.32
23,400	1,950	1,300	25.74	26.39	25.87	21.71	20.02	24.05	30.94	40.30	54.99	74.10	82.68
25,200	2,100	1,400	27.72	28.42	27.86	23.38	21.56	25.90	33.32	43.40	59.22	79.80	89.04
27,000	2,250	1,500	29.70	30.45	29.85	25.05	23.10	27.75	35.70	46.50	63.45	85.50	95.40
28,800	2,400	1,600	31.68	32.48	31.84	26.72	24.64	29.60	38.08	49.60	67.68	91.20	101.76
30,600	2,550	1,700	33.66	34.51	33.83	28.39	26.18	31.45	40.46	52.70	71.91	96.90	108.12
32,400	2,700	1,800	35.64	36.54	35.82	30.06	27.72	33.30	42.84	55.80	76.14	102.60	114.48
34,200	2,850	1,900	37.62	38.57	37.81	31.73	29.26	35.15	45.22	58.90	80.37	108.30	120.84
36,000	3,000	2,000	39.60	40.60	39.80	33.40	30.80	37.00	47.60	62.00	84.60	114.00	127.20
37,800	3,150	2,100	41.58	42.63	41.79	35.07	32.34	38.85	49.98	65.10	88.83	119.70	133.56
39,600	3,300	2,200	43.56	44.66	43.78	36.74	33.88	40.70	52.36	68.20	93.06	125.40	139.92
41,400	3,450	2,300	45.54	46.69	45.77	38.41	35.42	42.55	54.74	71.30	97.29	131.10	146.28
43,200	3,600	2,400	47.52	48.72	47.76	40.08	36.96	44.40	57.12	74.40	101.52	136.80	152.64
45,000	3,750	2,500	49.50	50.75	49.75	41.75	38.50	46.25	59.50	77.50	105.75	142.50	159.00
46,800	3,900	2,600	51.48	52.78	51.74	43.42	40.04	48.10	61.88	80.60	109.98	148.20	165.36
48,600	4,050	2,700	53.46	54.81	53.73	45.09	41.58	49.95	64.26	83.70	114.21	153.90	171.72
50,400	4,200	2,800	55.44	56.84	55.72	46.76	43.12	51.80	66.64	86.80	118.44	159.60	178.08
52,200	4,350	2,900	57.42	58.87	57.71	48.43	44.66	53.65	69.02	89.90	122.67	165.30	184.44
54,000	4,500	3,000	59.40	60.90	59.70	50.10	46.20	55.50	71.40	93.00	126.90	171.00	190.80
55,800	4,650	3,100	61.38	62.93	61.69	51.77	47.74	57.35	73.78	96.10	131.13	176.70	197.16
57,600	4,800	3,200	63.36	64.96	63.68	53.44	49.28	59.20	76.16	99.20	135.36	182.40	203.52
59,400	4,950	3,300	65.34	66.99	65.67	55.11	50.82	61.05	78.54	102.30	139.59	188.10	209.88
61,200	5,100	3,400	67.32	69.02	67.66	56.78	52.36	62.90	80.92	105.40	143.82	193.80	216.24
63,000	5,250	3,500	69.30	71.05	69.65	58.45	53.90	64.75	83.30	108.50	148.05	199.50	222.60
64,800	5,400	3,600	71.28	73.08	71.64	60.12	55.44	66.60	85.68	111.60	152.28	205.20	228.96
66,600	5,550	3,700	73.26	75.11	73.63	61.79	56.98	68.45	88.06	114.70	156.51	210.90	235.32
68,400	5,700	3,800	75.24	77.14	75.62	63.46	58.52	70.30	90.44	117.80	160.74	216.60	241.68
70,200	5,850	3,900	77.22	79.17	77.61	65.13	60.06	72.15	92.82	120.90	164.97	222.30	248.04
72,000	6,000	4,000	79.20	81.20	79.60	66.80	61.60	74.00	95.20	124.00	169.20	228.00	254.40
73,800	6,150	4,100	81.18	83.23	81.59	68.47	63.14	75.85	97.58	127.10	173.43	233.70	260.76
75,600	6,300	4,200	83.16	85.26	83.58	70.14	64.68	77.70	99.96	130.20	177.66	239.40	267.12
77,400	6,450	4,300	85.14	87.29	85.57	71.81	66.22	79.55	102.34	133.30	181.89	245.10	273.48
79,200	6,600	4,400	87.12	89.32	87.56	73.48	67.76	81.40	104.72	136.40	186.12	250.80	279.84
81,000	6,750	4,500	89.10	91.35	89.55	75.15	69.30	83.25	107.10	139.50	190.35	256.50	286.20
82,800	6,900	4,600	91.08	93.38	91.54	76.82	70.84	85.10	109.48	142.60	194.58	262.20	292.56
84,600	7,050	4,700	93.06	95.41	93.53	78.49	72.38	86.95	111.86	145.70	198.81	267.90	298.92
86,400	7,200	4,800	95.04	97.44	95.52	80.16	73.92	88.80	114.24	148.80	203.04	273.60	305.28
88,200	7,350	4,900	97.02	99.47	97.51	81.83	75.46	90.65	116.62	151.90	207.27	279.30	311.64
90,000	7,500	5,000	99.00	101.50	99.50	83.50	77.00	92.50	119.00	155.00	211.50	285.00	318.00

Option 2 (Continued)

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
91,800	7,650	5,100	100.98	103.53	101.49	85.17	78.54	94.35	121.38	158.10	215.73	290.70	324.36
93,600	7,800	5,200	102.96	105.56	103.48	86.84	80.08	96.20	123.76	161.20	219.96	296.40	330.72
95,400	7,950	5,300	104.94	107.59	105.47	88.51	81.62	98.05	126.14	164.30	224.19	302.10	337.08
97,200	8,100	5,400	106.92	109.62	107.46	90.18	83.16	99.90	128.52	167.40	228.42	307.80	343.44
99,000	8,250	5,500	108.90	111.65	109.45	91.85	84.70	101.75	130.90	170.50	232.65	313.50	349.80
100,800	8,400	5,600	110.88	113.68	111.44	93.52	86.24	103.60	133.28	173.60	236.88	319.20	356.16
102,600	8,550	5,700	112.86	115.71	113.43	95.19	87.78	105.45	135.66	176.70	241.11	324.90	362.52
104,400	8,700	5,800	114.84	117.74	115.42	96.86	89.32	107.30	138.04	179.80	245.34	330.60	368.88
106,200	8,850	5,900	116.82	119.77	117.41	98.53	90.86	109.15	140.42	182.90	249.57	336.30	375.24
108,000	9,000	6,000	118.80	121.80	119.40	100.20	92.40	111.00	142.80	186.00	253.80	342.00	381.60
109,800	9,150	6,100	120.78	123.83	121.39	101.87	93.94	112.85	145.18	189.10	258.03	347.70	387.96
111,600	9,300	6,200	122.76	125.86	123.38	103.54	95.48	114.70	147.56	192.20	262.26	353.40	394.32
113,400	9,450	6,300	124.74	127.89	125.37	105.21	97.02	116.55	149.94	195.30	266.49	359.10	400.68
115,200	9,600	6,400	126.72	129.92	127.36	106.88	98.56	118.40	152.32	198.40	270.72	364.80	407.04
117,000	9,750	6,500	128.70	131.95	129.35	108.55	100.10	120.25	154.70	201.50	274.95	370.50	413.40
118,800	9,900	6,600	130.68	133.98	131.34	110.22	101.64	122.10	157.08	204.60	279.18	376.20	419.76
120,600	10,050	6,700	132.66	136.01	133.33	111.89	103.18	123.95	159.46	207.70	283.41	381.90	426.12
122,400	10,200	6,800	134.64	138.04	135.32	113.56	104.72	125.80	161.84	210.80	287.64	387.60	432.48
124,200	10,350	6,900	136.62	140.07	137.31	115.23	106.26	127.65	164.22	213.90	291.87	393.30	438.84
126,000	10,500	7,000	138.60	142.10	139.30	116.90	107.80	129.50	166.60	217.00	296.10	399.00	445.20
127,800	10,650	7,100	140.58	144.13	141.29	118.57	109.34	131.35	168.98	220.10	300.33	404.70	451.56
129,600	10,800	7,200	142.56	146.16	143.28	120.24	110.88	133.20	171.36	223.20	304.56	410.40	457.92
131,400	10,950	7,300	144.54	148.19	145.27	121.91	112.42	135.05	173.74	226.30	308.79	416.10	464.28
133,200	11,100	7,400	146.52	150.22	147.26	123.58	113.96	136.90	176.12	229.40	313.02	421.80	470.64
135,000	11,250	7,500	148.50	152.25	149.25	125.25	115.50	138.75	178.50	232.50	317.25	427.50	477.00



Option 3

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
3,600	300	200	1.48	2.02	2.44	2.44	2.48	3.22	4.28	5.74	8.08	12.06	14.42
5,400	450	300	2.22	3.03	3.66	3.66	3.72	4.83	6.42	8.61	12.12	18.09	21.63
7,200	600	400	2.96	4.04	4.88	4.88	4.96	6.44	8.56	11.48	16.16	24.12	28.84
9,000	750	500	3.70	5.05	6.10	6.10	6.20	8.05	10.70	14.35	20.20	30.15	36.05
10,800	900	600	4.44	6.06	7.32	7.32	7.44	9.66	12.84	17.22	24.24	36.18	43.26
12,600	1,050	700	5.18	7.07	8.54	8.54	8.68	11.27	14.98	20.09	28.28	42.21	50.47
14,400	1,200	800	5.92	8.08	9.76	9.76	9.92	12.88	17.12	22.96	32.32	48.24	57.68
16,200	1,350	900	6.66	9.09	10.98	10.98	11.16	14.49	19.26	25.83	36.36	54.27	64.89
18,000	1,500	1,000	7.40	10.10	12.20	12.20	12.40	16.10	21.40	28.70	40.40	60.3	72.1
19,800	1,650	1,100	8.14	11.11	13.42	13.42	13.64	17.71	23.54	31.57	44.44	66.33	79.31
21,600	1,800	1,200	8.88	12.12	14.64	14.64	14.88	19.32	25.68	34.44	48.48	72.36	86.52
23,400	1,950	1,300	9.62	13.13	15.86	15.86	16.12	20.93	27.82	37.31	52.52	78.39	93.73
25,200	2,100	1,400	10.36	14.14	17.08	17.08	17.36	22.54	29.96	40.18	56.56	84.42	100.94
27,000	2,250	1,500	11.10	15.15	18.30	18.30	18.60	24.15	32.10	43.05	60.60	90.45	108.15
28,800	2,400	1,600	11.84	16.16	19.52	19.52	19.84	25.76	34.24	45.92	64.64	96.48	115.36
30,600	2,550	1,700	12.58	17.17	20.74	20.74	21.08	27.37	36.38	48.79	68.68	102.51	122.57
32,400	2,700	1,800	13.32	18.18	21.96	21.96	22.32	28.98	38.52	51.66	72.72	108.54	129.78
34,200	2,850	1,900	14.06	19.19	23.18	23.18	23.56	30.59	40.66	54.53	76.76	114.57	136.99
36,000	3,000	2,000	14.80	20.20	24.40	24.40	24.80	32.20	42.80	57.40	80.80	120.6	144.2
37,800	3,150	2,100	15.54	21.21	25.62	25.62	26.04	33.81	44.94	60.27	84.84	126.63	151.41
39,600	3,300	2,200	16.28	22.22	26.84	26.84	27.28	35.42	47.08	63.14	88.88	132.66	158.62
41,400	3,450	2,300	17.02	23.23	28.06	28.06	28.52	37.03	49.22	66.01	92.92	138.69	165.83
43,200	3,600	2,400	17.76	24.24	29.28	29.28	29.76	38.64	51.36	68.88	96.96	144.72	173.04
45,000	3,750	2,500	18.50	25.25	30.50	30.50	31.00	40.25	53.50	71.75	101.00	150.75	180.25
46,800	3,900	2,600	19.24	26.26	31.72	31.72	32.24	41.86	55.64	74.62	105.04	156.78	187.46
48,600	4,050	2,700	19.98	27.27	32.94	32.94	33.48	43.47	57.78	77.49	109.08	162.81	194.67
50,400	4,200	2,800	20.72	28.28	34.16	34.16	34.72	45.08	59.92	80.36	113.12	168.84	201.88
52,200	4,350	2,900	21.46	29.29	35.38	35.38	35.96	46.69	62.06	83.23	117.16	174.87	209.09
54,000	4,500	3,000	22.20	30.30	36.60	36.60	37.20	48.30	64.20	86.10	121.20	180.9	216.3
55,800	4,650	3,100	22.94	31.31	37.82	37.82	38.44	49.91	66.34	88.97	125.24	186.93	223.51
57,600	4,800	3,200	23.68	32.32	39.04	39.04	39.68	51.52	68.48	91.84	129.28	192.96	230.72
59,400	4,950	3,300	24.42	33.33	40.26	40.26	40.92	53.13	70.62	94.71	133.32	198.99	237.93
61,200	5,100	3,400	25.16	34.34	41.48	41.48	42.16	54.74	72.76	97.58	137.36	205.02	245.14
63,000	5,250	3,500	25.90	35.35	42.70	42.70	43.40	56.35	74.90	100.45	141.40	211.05	252.35
64,800	5,400	3,600	26.64	36.36	43.92	43.92	44.64	57.96	77.04	103.32	145.44	217.08	259.56
66,600	5,550	3,700	27.38	37.37	45.14	45.14	45.88	59.57	79.18	106.19	149.48	223.11	266.77
68,400	5,700	3,800	28.12	38.38	46.36	46.36	47.12	61.18	81.32	109.06	153.52	229.14	273.98
70,200	5,850	3,900	28.86	39.39	47.58	47.58	48.36	62.79	83.46	111.93	157.56	235.17	281.19
72,000	6,000	4,000	29.60	40.40	48.80	48.80	49.60	64.40	85.60	114.80	161.60	241.2	288.4
73,800	6,150	4,100	30.34	41.41	50.02	50.02	50.84	66.01	87.74	117.67	165.64	247.23	295.61
75,600	6,300	4,200	31.08	42.42	51.24	51.24	52.08	67.62	89.88	120.54	169.68	253.26	302.82
77,400	6,450	4,300	31.82	43.43	52.46	52.46	53.32	69.23	92.02	123.41	173.72	259.29	310.03
79,200	6,600	4,400	32.56	44.44	53.68	53.68	54.56	70.84	94.16	126.28	177.76	265.32	317.24
81,000	6,750	4,500	33.30	45.45	54.90	54.90	55.80	72.45	96.30	129.15	181.80	271.35	324.45
82,800	6,900	4,600	34.04	46.46	56.12	56.12	57.04	74.06	98.44	132.02	185.84	277.38	331.66
84,600	7,050	4,700	34.78	47.47	57.34	57.34	58.28	75.67	100.58	134.89	189.88	283.41	338.87
86,400	7,200	4,800	35.52	48.48	58.56	58.56	59.52	77.28	102.72	137.76	193.92	289.44	346.08
88,200	7,350	4,900	36.26	49.49	59.78	59.78	60.76	78.89	104.86	140.63	197.96	295.47	353.29
90,000	7,500	5,000	37.00	50.50	61.00	61.00	62.00	80.50	107.00	143.50	202.00	301.5	360.5

Option 3 (Continued)

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
91,800	7,650	5,100	37.74	51.51	62.22	62.22	63.24	82.11	109.14	146.37	206.04	307.53	367.71
93,600	7,800	5,200	38.48	52.52	63.44	63.44	64.48	83.72	111.28	149.24	210.08	313.56	374.92
95,400	7,950	5,300	39.22	53.53	64.66	64.66	65.72	85.33	113.42	152.11	214.12	319.59	382.13
97,200	8,100	5,400	39.96	54.54	65.88	65.88	66.96	86.94	115.56	154.98	218.16	325.62	389.34
99,000	8,250	5,500	40.70	55.55	67.10	67.10	68.20	88.55	117.70	157.85	222.20	331.65	396.55
100,800	8,400	5,600	41.44	56.56	68.32	68.32	69.44	90.16	119.84	160.72	226.24	337.68	403.76
102,600	8,550	5,700	42.18	57.57	69.54	69.54	70.68	91.77	121.98	163.59	230.28	343.71	410.97
104,400	8,700	5,800	42.92	58.58	70.76	70.76	71.92	93.38	124.12	166.46	234.32	349.74	418.18
106,200	8,850	5,900	43.66	59.59	71.98	71.98	73.16	94.99	126.26	169.33	238.36	355.77	425.39
108,000	9,000	6,000	44.40	60.60	73.20	73.20	74.40	96.60	128.40	172.20	242.40	361.8	432.6
109,800	9,150	6,100	45.14	61.61	74.42	74.42	75.64	98.21	130.54	175.07	246.44	367.83	439.81
111,600	9,300	6,200	45.88	62.62	75.64	75.64	76.88	99.82	132.68	177.94	250.48	373.86	447.02
113,400	9,450	6,300	46.62	63.63	76.86	76.86	78.12	101.43	134.82	180.81	254.52	379.89	454.23
115,200	9,600	6,400	47.36	64.64	78.08	78.08	79.36	103.04	136.96	183.68	258.56	385.92	461.44
117,000	9,750	6,500	48.10	65.65	79.30	79.30	80.60	104.65	139.10	186.55	262.60	391.95	468.65
118,800	9,900	6,600	48.84	66.66	80.52	80.52	81.84	106.26	141.24	189.42	266.64	397.98	475.86
120,600	10,050	6,700	49.58	67.67	81.74	81.74	83.08	107.87	143.38	192.29	270.68	404.01	483.07
122,400	10,200	6,800	50.32	68.68	82.96	82.96	84.32	109.48	145.52	195.16	274.72	410.04	490.28
124,200	10,350	6,900	51.06	69.69	84.18	84.18	85.56	111.09	147.66	198.03	278.76	416.07	497.49
126,000	10,500	7,000	51.80	70.70	85.40	85.40	86.80	112.70	149.80	200.90	282.80	422.1	504.7
127,800	10,650	7,100	52.54	71.71	86.62	86.62	88.04	114.31	151.94	203.77	286.84	428.13	511.91
129,600	10,800	7,200	53.28	72.72	87.84	87.84	89.28	115.92	154.08	206.64	290.88	434.16	519.12
131,400	10,950	7,300	54.02	73.73	89.06	89.06	90.52	117.53	156.22	209.51	294.92	440.19	526.33
133,200	11,100	7,400	54.76	74.74	90.28	90.28	91.76	119.14	158.36	212.38	298.96	446.22	533.54
135,000	11,250	7,500	55.50	75.75	91.50	91.50	93.00	120.75	160.50	215.25	303.00	452.25	540.75

Option 4

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
3,600	300	200	0.38	0.50	0.70	0.90	1.06	1.38	1.80	2.34	3.42	5.56	6.54
5,400	450	300	0.57	0.75	1.05	1.35	1.59	2.07	2.70	3.51	5.13	8.34	9.81
7,200	600	400	0.76	1.00	1.40	1.80	2.12	2.76	3.60	4.68	6.84	11.12	13.08
9,000	750	500	0.95	1.25	1.75	2.25	2.65	3.45	4.50	5.85	8.55	13.90	16.35
10,800	900	600	1.14	1.50	2.10	2.70	3.18	4.14	5.40	7.02	10.26	16.68	19.62
12,600	1,050	700	1.33	1.75	2.45	3.15	3.71	4.83	6.30	8.19	11.97	19.46	22.89
14,400	1,200	800	1.52	2.00	2.80	3.60	4.24	5.52	7.20	9.36	13.68	22.24	26.16
16,200	1,350	900	1.71	2.25	3.15	4.05	4.77	6.21	8.10	10.53	15.39	25.02	29.43
18,000	1,500	1,000	1.90	2.50	3.50	4.50	5.30	6.90	9.00	11.70	17.10	27.80	32.70
19,800	1,650	1,100	2.09	2.75	3.85	4.95	5.83	7.59	9.90	12.87	18.81	30.58	35.97
21,600	1,800	1,200	2.28	3.00	4.20	5.40	6.36	8.28	10.80	14.04	20.52	33.36	39.24
23,400	1,950	1,300	2.47	3.25	4.55	5.85	6.89	8.97	11.70	15.21	22.23	36.14	42.51
25,200	2,100	1,400	2.66	3.50	4.90	6.30	7.42	9.66	12.60	16.38	23.94	38.92	45.78
27,000	2,250	1,500	2.85	3.75	5.25	6.75	7.95	10.35	13.50	17.55	25.65	41.70	49.05
28,800	2,400	1,600	3.04	4.00	5.60	7.20	8.48	11.04	14.40	18.72	27.36	44.48	52.32
30,600	2,550	1,700	3.23	4.25	5.95	7.65	9.01	11.73	15.30	19.89	29.07	47.26	55.59
32,400	2,700	1,800	3.42	4.50	6.30	8.10	9.54	12.42	16.20	21.06	30.78	50.04	58.86
34,200	2,850	1,900	3.61	4.75	6.65	8.55	10.07	13.11	17.10	22.23	32.49	52.82	62.13
36,000	3,000	2,000	3.80	5.00	7.00	9.00	10.60	13.80	18.00	23.40	34.20	55.60	65.40
37,800	3,150	2,100	3.99	5.25	7.35	9.45	11.13	14.49	18.90	24.57	35.91	58.38	68.67
39,600	3,300	2,200	4.18	5.50	7.70	9.90	11.66	15.18	19.80	25.74	37.62	61.16	71.94
41,400	3,450	2,300	4.37	5.75	8.05	10.35	12.19	15.87	20.70	26.91	39.33	63.94	75.21
43,200	3,600	2,400	4.56	6.00	8.40	10.80	12.72	16.56	21.60	28.08	41.04	66.72	78.48
45,000	3,750	2,500	4.75	6.25	8.75	11.25	13.25	17.25	22.50	29.25	42.75	69.50	81.75
46,800	3,900	2,600	4.94	6.50	9.10	11.70	13.78	17.94	23.40	30.42	44.46	72.28	85.02
48,600	4,050	2,700	5.13	6.75	9.45	12.15	14.31	18.63	24.30	31.59	46.17	75.06	88.29
50,400	4,200	2,800	5.32	7.00	9.80	12.60	14.84	19.32	25.20	32.76	47.88	77.84	91.56
52,200	4,350	2,900	5.51	7.25	10.15	13.05	15.37	20.01	26.10	33.93	49.59	80.62	94.83
54,000	4,500	3,000	5.70	7.50	10.50	13.50	15.90	20.70	27.00	35.10	51.30	83.40	98.10
55,800	4,650	3,100	5.89	7.75	10.85	13.95	16.43	21.39	27.90	36.27	53.01	86.18	101.37
57,600	4,800	3,200	6.08	8.00	11.20	14.40	16.96	22.08	28.80	37.44	54.72	88.96	104.64
59,400	4,950	3,300	6.27	8.25	11.55	14.85	17.49	22.77	29.70	38.61	56.43	91.74	107.91
61,200	5,100	3,400	6.46	8.50	11.90	15.30	18.02	23.46	30.60	39.78	58.14	94.52	111.18
63,000	5,250	3,500	6.65	8.75	12.25	15.75	18.55	24.15	31.50	40.95	59.85	97.30	114.45
64,800	5,400	3,600	6.84	9.00	12.60	16.20	19.08	24.84	32.40	42.12	61.56	100.08	117.72
66,600	5,550	3,700	7.03	9.25	12.95	16.65	19.61	25.53	33.30	43.29	63.27	102.86	120.99
68,400	5,700	3,800	7.22	9.50	13.30	17.10	20.14	26.22	34.20	44.46	64.98	105.64	124.26
70,200	5,850	3,900	7.41	9.75	13.65	17.55	20.67	26.91	35.10	45.63	66.69	108.42	127.53
72,000	6,000	4,000	7.60	10.00	14.00	18.00	21.20	27.60	36.00	46.80	68.40	111.20	130.80
73,800	6,150	4,100	7.79	10.25	14.35	18.45	21.73	28.29	36.90	47.97	70.11	113.98	134.07
75,600	6,300	4,200	7.98	10.50	14.70	18.90	22.26	28.98	37.80	49.14	71.82	116.76	137.34
77,400	6,450	4,300	8.17	10.75	15.05	19.35	22.79	29.67	38.70	50.31	73.53	119.54	140.61
79,200	6,600	4,400	8.36	11.00	15.40	19.80	23.32	30.36	39.60	51.48	75.24	122.32	143.88
81,000	6,750	4,500	8.55	11.25	15.75	20.25	23.85	31.05	40.50	52.65	76.95	125.10	147.15
82,800	6,900	4,600	8.74	11.50	16.10	20.70	24.38	31.74	41.40	53.82	78.66	127.88	150.42
84,600	7,050	4,700	8.93	11.75	16.45	21.15	24.91	32.43	42.30	54.99	80.37	130.66	153.69
86,400	7,200	4,800	9.12	12.00	16.80	21.60	25.44	33.12	43.20	56.16	82.08	133.44	156.96
88,200	7,350	4,900	9.31	12.25	17.15	22.05	25.97	33.81	44.10	57.33	83.79	136.22	160.23
90,000	7,500	5,000	9.50	12.50	17.50	22.50	26.50	34.50	45.00	58.50	85.50	139.00	163.50

Option 4 (Continued)

Annual Earnings	Monthly Earnings	Monthly Benefit	Age 15-24	Age 25-29	Age 30-34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70+
91,800	7,650	5,100	9.69	12.75	17.85	22.95	27.03	35.19	45.90	59.67	87.21	141.78	166.77
93,600	7,800	5,200	9.88	13.00	18.20	23.40	27.56	35.88	46.80	60.84	88.92	144.56	170.04
95,400	7,950	5,300	10.07	13.25	18.55	23.85	28.09	36.57	47.70	62.01	90.63	147.34	173.31
97,200	8,100	5,400	10.26	13.50	18.90	24.30	28.62	37.26	48.60	63.18	92.34	150.12	176.58
99,000	8,250	5,500	10.45	13.75	19.25	24.75	29.15	37.95	49.50	64.35	94.05	152.90	179.85
100,800	8,400	5,600	10.64	14.00	19.60	25.20	29.68	38.64	50.40	65.52	95.76	155.68	183.12
102,600	8,550	5,700	10.83	14.25	19.95	25.65	30.21	39.33	51.30	66.69	97.47	158.46	186.39
104,400	8,700	5,800	11.02	14.50	20.30	26.10	30.74	40.02	52.20	67.86	99.18	161.24	189.66
106,200	8,850	5,900	11.21	14.75	20.65	26.55	31.27	40.71	53.10	69.03	100.89	164.02	192.93
108,000	9,000	6,000	11.40	15.00	21.00	27.00	31.80	41.40	54.00	70.20	102.60	166.80	196.20
109,800	9,150	6,100	11.59	15.25	21.35	27.45	32.33	42.09	54.90	71.37	104.31	169.58	199.47
111,600	9,300	6,200	11.78	15.50	21.70	27.90	32.86	42.78	55.80	72.54	106.02	172.36	202.74
113,400	9,450	6,300	11.97	15.75	22.05	28.35	33.39	43.47	56.70	73.71	107.73	175.14	206.01
115,200	9,600	6,400	12.16	16.00	22.40	28.80	33.92	44.16	57.60	74.88	109.44	177.92	209.28
117,000	9,750	6,500	12.35	16.25	22.75	29.25	34.45	44.85	58.50	76.05	111.15	180.70	212.55
118,800	9,900	6,600	12.54	16.50	23.10	29.70	34.98	45.54	59.40	77.22	112.86	183.48	215.82
120,600	10,050	6,700	12.73	16.75	23.45	30.15	35.51	46.23	60.30	78.39	114.57	186.26	219.09
122,400	10,200	6,800	12.92	17.00	23.80	30.60	36.04	46.92	61.20	79.56	116.28	189.04	222.36
124,200	10,350	6,900	13.11	17.25	24.15	31.05	36.57	47.61	62.10	80.73	117.99	191.82	225.63
126,000	10,500	7,000	13.30	17.50	24.50	31.50	37.10	48.30	63.00	81.90	119.70	194.60	228.90
127,800	10,650	7,100	13.49	17.75	24.85	31.95	37.63	48.99	63.90	83.07	121.41	197.38	232.17
129,600	10,800	7,200	13.68	18.00	25.20	32.40	38.16	49.68	64.80	84.24	123.12	200.16	235.44
131,400	10,950	7,300	13.87	18.25	25.55	32.85	38.69	50.37	65.70	85.41	124.83	202.94	238.71
133,200	11,100	7,400	14.06	18.50	25.90	33.30	39.22	51.06	66.60	86.58	126.54	205.72	241.98
135,000	11,250	7,500	14.25	18.75	26.25	33.75	39.75	51.75	67.50	87.75	128.25	208.50	245.25