California Secure Choice Retirement Savings Investment Board

Contribution and Escalation Analysis

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Assumptions



General Assumptions

Net Annual Investment Return	
Base Case 1	3%
Sensitivity 1	5%
Sensitivity 2	6.5%
Starting Age	25
Age of Retirement	65
Starting Hourly Wage	\$15
Hours Worked Per Year	2000
Starting Annual Compensation	\$30,000
Increase in Annual Compensation	1.0%

Scenario Specific Assumptions			
Scenario 1			
	Beginning Default Contribution	3%	
	Annual Escalation	1%	
	Maximum Default Contribution	8%	
Scenario 2			
	Beginning Default Contribution	5%	
	Annual Escalation	0.5%	
	Maximum Default Contribution	8%	
Scenario 3			
	Beginning Default Contribution	5%	
	Annual Escalation	1%	
	Maximum Default Contribution	8%	

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Summary of Results



Comparison of Overall Results: Base Case - Assuming 3% Net Investment Return				
	Scenario 1	Scenario 2	Scenario 3	
	3% Default 1% Escalation	5% Default 0.5% Escalation	5% Default 1% Escalation	
Payroll Contributions	\$116,340.12	\$117,697.54	\$119,088.54	
Earnings	\$95,219.35	\$98,282.61	\$101,107.14	
Total Funds Available At Retirement	\$211,559.46	\$215,980.15	\$220,195.68	
Contributions as % of Total Funds	54.99%	54.49%	54.08%	
Contributions compared to Scenario 1		\$1,357.42	\$2,748.42	
Earnings compared to Scenario 1		\$3,063.26	\$5,887.80	
		\$4,420.69	\$8,636.22	
Funds Available Compared to 1		2.09%	4.08%	

Comparison of Overall Results: Sensitivity 1 - Assuming 5% Net Investment Return			
	Scenario 1	Scenario 2	Scenario 3
	3% Default 1% Escalation	5% Default 0.5% Escalation	5% Default 1% Escalation
Payroll Contributions	\$116,340.12	\$117,697.54	\$119,088.54
Earnings	\$214,917.39	\$223,088.06	\$230,375.91
Total Funds Available At Retirement	\$331,257.51	\$340,785.60	\$349,464.45
Contributions as % of Total Funds	35.12%	34.54%	34.08%
Contributions compared to Scenario 1		\$1,357.42	\$2,748.42
Earnings compared to Scenario 1		\$8,170.66	\$15,458.52
		\$9,528.09	\$18,206.94
Funds Available Compared to 1		2.88%	5.50%

Comparison of Overall Results: Sensitivity 2 - Assuming 6.5% Net Investment Return			
	Scenario 1	Scenario 2	Scenario 3
	3% Default 1% Escalation	5% Default 0.5% Escalation	5% Default 1% Escalation
Payroll Contributions	\$116,340.12	\$117,697.54	\$119,088.54
Earnings	\$357,804.01	\$373,233.19	\$386,631.14
Total Funds Available At Retirement	\$474,144.13	\$490,930.73	\$505,719.68
Contributions as % of Total Funds	24.54%	23.97%	23.55%
Contributions compared to Scenario 1		\$1,357.42	\$2,748.42
Earnings compared to Scenario 1		\$15,429.17	\$28,827.12
		\$16,786.60	\$31,575.54
Funds Available Compared to 1		3.54%	6.66%

Summary of Results, continued



Annual Payroll Contributions				
Age	Year	Scenario 1	Scenario 2	Scenario 3
25	1	\$900.00	\$1,500.00	\$1,500.00
26	2	\$1,212.00	\$1,666.50	\$1,818.00
27	3	\$1,530.15	\$1,836.18	\$2,142.21
28	4	\$1,854.54	\$2,009.09	\$2,472.72
29	5	\$2,185.27	\$2,185.27	\$2,497.45
30	6	\$2,522.42	\$2,364.77	\$2,522.42
31	7	\$2,547.65	\$2,547.65	\$2,547.65
32 to 65	8 to 41	identical across Scenarios		

Monthly Payroll Contributions				
Age	Year	Scenario 1	Scenario 2	Scenario 3
25	1	\$75.00	\$125.00	\$125.00
26	2	\$101.00	\$138.88	\$151.50
27	3	\$127.51	\$153.02	\$178.52
28	4	\$154.55	\$167.42	\$206.06
29	5	\$182.11	\$182.11	\$208.12
30	6	\$210.20	\$197.06	\$210.20
31	7	\$212.30	\$212.30	\$212.30
32 to 65	8 to 41	identical across Scenarios		



General Assumptions				
Net Annual Investment Return	3%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

Default Contribution	Year 1	3%
	Year 2	4%
	Year 3	5%
	Year 4	6%
	Year 5	7%
	Year 6+	8%

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$900.00	\$900.00	\$13.50	\$913.50
26	2	\$913.50	\$1,212.00	\$2,125.50	\$45.59	\$2,171.09
27	3	\$2,171.09	\$1,530.15	\$3,701.24	\$88.08	\$3,789.32
28	4	\$3,789.32	\$1,854.54	\$5,643.86	\$141.50	\$5,785.36
29	5	\$5,785.36	\$2,185.27	\$7,970.63	\$206.34	\$8,176.97
30	6	\$8,176.97	\$2,522.42	\$10,699.39	\$283.15	\$10,982.54
31	7	\$10,982.54	\$2,547.65	\$13,530.19	\$367.69	\$13,897.88
32	8	\$13,897.88	\$2,573.12	\$16,471.00	\$455.53	\$16,926.53
33	9	\$16,926.53	\$2,598.86	\$19,525.39	\$546.78	\$20,072.17
34	10	\$20,072.17	\$2,624.84	\$22,697.01	\$641.54	\$23,338.55
35	11	\$23,338.55	\$2,651.09	\$25,989.64	\$739.92	\$26,729.57
36	12	\$26,729.57	\$2,677.60	\$29,407.17	\$842.05	\$30,249.22
37	13	\$30,249.22	\$2,704.38	\$32,953.60	\$948.04	\$33,901.65
38	14	\$33,901.65	\$2,731.42	\$36,633.07	\$1,058.02	\$37,691.09
39	15	\$37,691.09	\$2,758.74	\$40,449.83	\$1,172.11	\$41,621.94
40	16	\$41,621.94	\$2,786.33	\$44,408.27	\$1,290.45	\$45,698.72
41	17	\$45,698.72	\$2,814.19	\$48,512.91	\$1,413.17	\$49,926.08
42	18	\$49,926.08	\$2,842.33	\$52,768.41	\$1,540.42	\$54,308.83
43	19	\$54,308.83	\$2,870.75	\$57,179.59	\$1,672.33	\$58,851.91
44	20	\$58,851.91	\$2,899.46	\$61,751.37	\$1,809.05	\$63,560.42
45	21	\$63,560.42	\$2,928.46	\$66,488.88	\$1,950.74	\$68,439.62
46	22	\$68,439.62	\$2,957.74	\$71,397.36	\$2,097.55	\$73,494.91
47	23	\$73,494.91	\$2,987.32	\$76,482.23	\$2,249.66	\$78,731.89
48	24	\$78,731.89	\$3,017.19	\$81,749.08	\$2,407.21	\$84,156.29
49	25	\$84,156.29	\$3,047.36	\$87,203.66	\$2,570.40	\$89,774.06
50	26	\$89,774.06	\$3,077.84	\$92,851.89	\$2,739.39	\$95,591.28
51	27	\$95,591.28	\$3,108.62	\$98,699.90	\$2,914.37	\$101,614.27
52	28	\$101,614.27	\$3,139.70	\$104,753.97	\$3,095.52	\$107,849.49
53	29	\$107,849.49	\$3,171.10	\$111,020.59	\$3,283.05	\$114,303.64
54	30	\$114,303.64	\$3,202.81	\$117,506.45	\$3,477.15	\$120,983.60
55	31	\$120,983.60	\$3,234.84	\$124,218.44	\$3,678.03	\$127,896.47
56	32	\$127,896.47	\$3,267.19	\$131,163.65	\$3,885.90	\$135,049.56
57	33	\$135,049.56	\$3,299.86	\$138,349.41	\$4,100.98	\$142,450.40
58	34	\$142,450.40	\$3,332.86	\$145,783.25	\$4,323.50	\$150,106.76
59	35	\$150,106.76	\$3,366.18	\$153,472.94	\$4,553.70	\$158,026.64
60	36	\$158,026.64	\$3,399.85	\$161,426.49	\$4,791.80	\$166,218.28
61	37	\$166,218.28	\$3,433.85	\$169,652.13	\$5,038.06	\$174,690.18
62	38	\$174,690.18	\$3,468.18	\$178,158.37	\$5,292.73	\$183,451.10
63	39	\$183,451.10	\$3,502.87	\$186,953.96	\$5,556.08	\$192,510.04
64	40	\$192,510.04	\$3,537.89	\$196,047.93	\$5,828.37	\$201,876.30
65	41	\$201,876.30	\$3,573.27	\$205,449.57	\$6,109.89	\$211,559.46
		-	\$116,340.12		\$95,219.35	



General Assumptions			
Net Annual Investment Return	3%		
Starting Age	25		
Age of Retirement	65		
Starting Hourly Wage	\$15		
Hours Worked Per Year	2000		
Starting Annual Compensation	\$30,000		
Increase in Annual Compensation	1.0%		

Scenario-Specific Assumptions				
Default Contribution	Year 1	5%		
	Year 2	5.5%		
	Year 3	6.0%		
	Year 4	6.5%		
	Year 5	7.0%		
	Year 6	7.5%		
	Year 7+	8.0%		

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$1,500.00	\$1,500.00	\$22.50	\$1,522.50
26	2	\$1,522.50	\$1,666.50	\$3,189.00	\$70.67	\$3,259.67
27	3	\$3,259.67	\$1,836.18	\$5,095.85	\$125.33	\$5,221.19
28	4	\$5,221.19	\$2,009.09	\$7,230.27	\$186.77	\$7,417.04
29	5	\$7,417.04	\$2,185.27	\$9,602.31	\$255.29	\$9,857.60
30	6	\$9,857.60	\$2,364.77	\$12,222.38	\$331.20	\$12,553.58
31	7	\$12,553.58	\$2,547.65	\$15,101.22	\$414.82	\$15,516.05
32	8	\$15,516.05	\$2,573.12	\$18,089.17	\$504.08	\$18,593.25
33	9	\$18,593.25	\$2,598.86	\$21,192.10	\$596.78	\$21,788.89
34	10	\$21,788.89	\$2,624.84	\$24,413.73	\$693.04	\$25,106.77
35	11	\$25,106.77	\$2,651.09	\$27,757.86	\$792.97	\$28,550.83
36	12	\$28,550.83	\$2,677.60	\$31,228.44	\$896.69	\$32,125.12
37	13	\$32,125.12	\$2,704.38	\$34,829.50	\$1,004.32	\$35,833.82
38	14	\$35,833.82	\$2,731.42	\$38,565.25	\$1,115.99	\$39,681.23
39	15	\$39,681.23	\$2,758.74	\$42,439.97	\$1,231.82	\$43,671.79
40	16	\$43,671.79	\$2,786.33	\$46,458.12	\$1,351.95	\$47,810.06
41	17	\$47,810.06	\$2,814.19	\$50,624.25	\$1,476.51	\$52,100.77
42	18	\$52,100.77	\$2,842.33	\$54,943.10	\$1,605.66	\$56,548.76
43	19	\$56,548.76	\$2,870.75	\$59,419.51	\$1,739.52	\$61,159.03
44	20	\$61,159.03	\$2,899.46	\$64,058.50	\$1,878.26	\$65,936.76
45	21	\$65,936.76	\$2,928.46	\$68,865.21	\$2,022.03	\$70,887.24
46	22	\$70,887.24	\$2,957.74	\$73,844.99	\$2,170.98	\$76,015.97
47	23	\$76,015.97	\$2,987.32	\$79,003.29	\$2,325.29	\$81,328.58
48	24	\$81,328.58	\$3,017.19	\$84,345.77	\$2,485.12	\$86,830.88
49	25	\$86,830.88	\$3,047.36	\$89,878.25	\$2,650.64	\$92,528.88
50	26	\$92,528.88	\$3,077.84	\$95,606.72	\$2,822.03	\$98,428.75
51	27	\$98,428.75	\$3,108.62	\$101,537.37	\$2,999.49	\$104,536.86
52	28	\$104,536.86	\$3,139.70	\$107,676.56	\$3,183.20	\$110,859.76
53	29	\$110,859.76	\$3,171.10	\$114,030.86	\$3,373.36	\$117,404.22
54	30	\$117,404.22	\$3,202.81	\$120,607.03	\$3,570.17	\$124,177.20
55	31	\$124,177.20	\$3,234.84	\$127,412.04	\$3,773.84	\$131,185.87
56	32	\$131,185.87	\$3,267.19	\$134,453.06	\$3,984.58	\$138,437.64
57	33	\$138,437.64	\$3,299.86	\$141,737.50	\$4,202.63	\$145,940.13
58	34	\$145,940.13	\$3,332.86	\$149,272.98	\$4,428.20	\$153,701.18
59	35	\$153,701.18	\$3,366.18	\$157,067.37	\$4,661.53	\$161,728.89
60	36	\$161,728.89	\$3,399.85	\$165,128.74	\$4,902.86	\$170,031.61
61	37	\$170,031.61	\$3,433.85	\$173,465.45	\$5,152.46	\$178,617.91
62	38	\$178,617.91	\$3,468.18	\$182,086.09	\$5,410.56	\$187,496.65
63	39	\$187,496.65	\$3,502.87	\$190,999.52	\$5,677.44	\$196,676.96
64	40	\$196,676.96	\$3,537.89	\$200,214.85	\$5,953.38	\$206,168.23
65	41	\$206,168.23	\$3,573.27	\$209,741.50	\$6,238.65	\$215,980.15
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\$117,697.54

\$98,282.61



General Assumptions	General Assumptions				
Net Annual Investment Return	3%				
Starting Age	25				
Age of Retirement	65				
Starting Hourly Wage	\$15				
Hours Worked Per Year	2000				
Starting Annual Compensation	\$30,000				
Increase in Annual Compensation	1.0%				

Scenario-Specific Assumptions				
Default Contribution	Year 1	5%		
	Year 2	6%		
	Year 3	7%		
	Year 4+	8%		

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$1,500.00	\$1,500.00	\$22.50	\$1,522.50
26	2	\$1,522.50	\$1,818.00	\$3,340.50	\$72.95	\$3,413.45
27	3	\$3,413.45	\$2,142.21	\$5,555.66	\$134.54	\$5,690.19
28	4	\$5,690.19	\$2,472.72	\$8,162.91	\$207.80	\$8,370.71
29	5	\$8,370.71	\$2,497.45	\$10,868.16	\$288.58	\$11,156.74
30	6	\$11,156.74	\$2,522.42	\$13,679.17	\$372.54	\$14,051.71
31	7	\$14,051.71	\$2,547.65	\$16,599.35	\$459.77	\$17,059.12
32	8	\$17,059.12	\$2,573.12	\$19,632.25	\$550.37	\$20,182.62
33	9	\$20,182.62	\$2,598.86	\$22,781.47	\$644.46	\$23,425.93
34	10	\$23,425.93	\$2,624.84	\$26,050.78	\$742.15	\$26,792.93
35	11	\$26,792.93	\$2,651.09	\$29,444.02	\$843.55	\$30,287.58
36	12	\$30,287.58	\$2,677.60	\$32,965.18	\$948.79	\$33,913.97
37	13	\$33,913.97	\$2,704.38	\$36,618.35	\$1,057.98	\$37,676.34
38	14	\$37,676.34	\$2,731.42	\$40,407.76	\$1,171.26	\$41,579.02
39	15	\$41,579.02	\$2,758.74	\$44,337.76	\$1,288.75	\$45,626.51
40	16	\$45,626.51	\$2,786.33	\$48,412.84	\$1,410.59	\$49,823.43
41	17	\$49,823.43	\$2,814.19	\$52,637.62	\$1,536.92	\$54,174.53
42	18	\$54,174.53	\$2,842.33	\$57,016.86	\$1,667.87	\$58,684.73
43	19	\$58,684.73	\$2,870.75	\$61,555.49	\$1,803.60	\$63,359.09
44	20	\$63,359.09	\$2,899.46	\$66,258.55	\$1,944.26	\$68,202.82
45	21	\$68,202.82	\$2,928.46	\$71,131.27	\$2,090.01	\$73,221.28
46	22	\$73,221.28	\$2,957.74	\$76,179.02	\$2,241.00	\$78,420.03
47	23	\$78,420.03	\$2,987.32	\$81,407.35	\$2,397.41	\$83,804.76
48	24	\$83,804.76	\$3,017.19	\$86,821.95	\$2,559.40	\$89,381.35
49	25	\$89,381.35	\$3,047.36	\$92,428.71	\$2,727.15	\$95,155.86
50	26	\$95,155.86	\$3,077.84	\$98,233.70	\$2,900.84	\$101,134.54
51	27	\$101,134.54	\$3,108.62	\$104,243.16	\$3,080.67	\$107,323.82
52	28	\$107,323.82	\$3,139.70	\$110,463.53	\$3,266.81	\$113,730.34
53	29	\$113,730.34	\$3,171.10	\$116,901.43	\$3,459.48	\$120,360.91
54	30	\$120,360.91	\$3,202.81	\$123,563.72	\$3,658.87	\$127,222.59
55	31	\$127,222.59	\$3,234.84	\$130,457.43	\$3,865.20	\$134,322.63
56	32	\$134,322.63	\$3,267.19	\$137,589.81	\$4,078.69	\$141,668.50
57	33	\$141,668.50	\$3,299.86	\$144,968.36	\$4,299.55	\$149,267.91
58	34	\$149,267.91	\$3,332.86	\$152,600.77	\$4,528.03	\$157,128.80
59	35	\$157,128.80	\$3,366.18	\$160,494.98	\$4,764.36	\$165,259.34
60	36	\$165,259.34	\$3,399.85	\$168,659.18	\$5,008.78	\$173,667.96
61	37	\$173,667.96	\$3,433.85	\$177,101.81	\$5,261.55	\$182,363.35
62	38	\$182,363.35	\$3,468.18	\$185,831.54	\$5,522.92	\$191,354.46
63	39	\$191,354.46	\$3,502.87	\$194,857.33	\$5,793.18	\$200,650.50
64	40	\$200,650.50	\$3,537.89	\$204,188.40	\$6,072.58	\$210,260.98
65	41	\$210,260.98	\$3,573.27	\$213,834.25	\$6,361.43	\$220,195.68
		-	\$119,088.54		\$101,107.14	

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General Assumptions	General Assumptions				
Net Annual Investment Return	5%				
Starting Age	25				
Age of Retirement	65				
Starting Hourly Wage	\$15				
Hours Worked Per Year	2000				
Starting Annual Compensation	\$30,000				
Increase in Annual Compensation	1.0%				

Scenario-Specific Assumptions				
Default Contribution	Year 1	3%		
	Year 2	4%		
	Year 3	5%		
	Year 4	6%		
	Year 5	7%		
	Year 6+	8%		

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$900.00	\$900.00	\$22.50	\$922.50
26	2	\$922.50	\$1,212.00	\$2,134.50	\$76.43	\$2,210.93
27	3	\$2,210.93	\$1,530.15	\$3,741.08	\$148.80	\$3,889.88
28	4	\$3,889.88	\$1,854.54	\$5,744.42	\$240.86	\$5,985.27
29	5	\$5,985.27	\$2,185.27	\$8,170.54	\$353.90	\$8,524.44
30	6	\$8,524.44	\$2,522.42	\$11,046.86	\$489.28	\$11,536.14
31	7	\$11,536.14	\$2,547.65	\$14,083.79	\$640.50	\$14,724.29
32	8	\$14,724.29	\$2,573.12	\$17,297.42	\$800.54	\$18,097.96
33	9	\$18,097.96	\$2,598.86	\$20,696.81	\$969.87	\$21,666.68
34	10	\$21,666.68	\$2,624.84	\$24,291.53	\$1,148.96	\$25,440.48
35	11	\$25,440.48	\$2,651.09	\$28,091.58	\$1,338.30	\$29,429.88
36	12	\$29,429.88	\$2,677.60	\$32,107.48	\$1,538.43	\$33,645.92
37	13	\$33,645.92	\$2,704.38	\$36,350.30	\$1,749.91	\$38,100.20
38	14	\$38,100.20	\$2,731.42	\$40,831.63	\$1,973.30	\$42,804.92
39	15	\$42,804.92	\$2,758.74	\$45,563.66	\$2,209.21	\$47,772.87
40	16	\$47,772.87	\$2,786.33	\$50,559.20	\$2,458.30	\$53,017.50
41	17	\$53,017.50	\$2,814.19	\$55,831.69	\$2,721.23	\$58,552.92
42	18	\$58,552.92	\$2,842.33	\$61,395.25	\$2,998.70	\$64,393.96
43	19	\$64,393.96	\$2,870.75	\$67,264.71	\$3,291.47	\$70,556.18
44	20	\$70,556.18	\$2,899.46	\$73,455.64	\$3,600.30	\$77,055.93
45	21	\$77,055.93	\$2,928.46	\$79,984.39	\$3,926.01	\$83,910.40
46	22	\$83,910.40	\$2,957.74	\$86,868.14	\$4,269.46	\$91,137.60
47	23	\$91,137.60	\$2,987.32	\$94,124.92	\$4,631.56	\$98,756.48
48	24	\$98,756.48	\$3,017.19	\$101,773.67	\$5,013.25	\$106,786.93
49	25	\$106,786.93	\$3,047.36	\$109,834.29	\$5,415.53	\$115,249.82
50	26	\$115,249.82	\$3,077.84	\$118,327.66	\$5,839.44	\$124,167.09
51	27	\$124,167.09	\$3,108.62	\$127,275.71	\$6,286.07	\$133,561.78
52	28	\$133,561.78	\$3,139.70	\$136,701.48	\$6,756.58	\$143,458.06
53	29	\$143,458.06	\$3,171.10	\$146,629.16	\$7,252.18	\$153,881.34
54	30	\$153,881.34	\$3,202.81	\$157,084.15	\$7,774.14	\$164,858.29
55	31	\$164,858.29	\$3,234.84	\$168,093.13	\$8,323.79	\$176,416.91
56	32	\$176,416.91	\$3,267.19	\$179,684.10	\$8,902.53	\$188,586.62
57	33	\$188,586.62	\$3,299.86	\$191,886.48	\$9,511.83	\$201,398.31
58	34	\$201,398.31	\$3,332.86	\$204,731.16	\$10,153.24	\$214,884.40
59	35	\$214,884.40	\$3,366.18	\$218,250.59	\$10,828.37	\$229,078.96
60	36	\$229,078.96	\$3,399.85	\$232,478.81	\$11,538.94	\$244,017.75
61	37	\$244,017.75	\$3,433.85	\$247,451.60	\$12,286.73	\$259,738.33
62	38	\$259,738.33	\$3,468.18	\$263,206.51	\$13,073.62	\$276,280.13
63	39	\$276,280.13	\$3,502.87	\$279,783.00	\$13,901.58	\$293,684.58
64	40	\$293,684.58	\$3,537.89	\$297,222.47	\$14,772.68	\$311,995.15
65	41	\$311,995.15	\$3,573.27	\$315,568.42	\$15,689.09	\$331,257.51
			6116 240 12		6214 017 20	

\$116,340.12

\$214,917.39



General Assumptions				
Net Annual Investment Return	5%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

Default Contribution	Year 1	5%			
	Year 2	5.5%			
	Year 3	6.0%			
	Year 4	6.5%			
	Year 5	7.0%			
	Year 6	7.5%			
	Year 7+	8.0%			

Age Year Beginning Balance Contributions Net Balance Return Ending Balance 25 1 50.00 \$1,500.00 \$1,500.00 \$1,500.00 \$37,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$1,537,50 \$5,577,20 \$1,537,50 \$5,577,60 \$5,577,60 \$5,577,60 \$5,577,60 \$5,577,60 \$5,577,60 \$5,547,60 \$5,248,62 \$2,000,236 </th <th></th> <th></th> <th></th> <th></th> <th></th> <th>Net Investment</th> <th></th>						Net Investment	
25 1 50.00 \$1,500.00 \$31,500.00 \$37,50 \$1,537,50 26 2 \$1,537,50 \$1,666,50 \$3,204.00 \$111854 \$3,322,54 27 3 \$5,320,75 \$2,009,09 \$7,379,84 \$318,76 \$7,698,60 29 5 \$7,698,60 \$2,185,27 \$2,983,87 \$439,55 \$10,323,43 30 6 \$10,323,43 \$2,344,77 \$12,688,20 \$575,29 \$13,233,49 31 7 \$13,263,49 \$2,547,65 \$15,811,14 \$77,688,60 \$22,606,31 32 8 \$16,538,01 \$2,573,12 \$19,111,13 \$891,23 \$20,002,36 33 9 \$20,002,36 \$2,588,66 \$22,01,15 \$1,248,49 \$27,540,09 34 10 \$23,666,31 \$2,624,44 \$2,62,115 \$1,448,49 \$27,540,09 35 11 \$27,540,09 \$2,61,10 \$30,191,18 \$1,448,28 \$31,63,46 36 12 \$31,363,46 \$2,677,60	Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
26 2 51,537.50 51,66.50 53,204.00 5118.54 53,322.54 27 3 53,322.54 51,86.65 53,20.05 53,307.55 28 4 55,370.75 52,009.09 57,379.84 5318.76 57,698.60 29 5 57,698.60 52,185.27 59,883.87 5439.55 510,323.43 30 6 510,232.43 52,374.75 515,811.14 5726.87 515,538.01 31 7 513,638.01 52,573.12 519,111.13 5891.23 500,002.36 33 9 52,002.25 52,651.09 53,1248.94 52,754.09 34 10 52,666.31 52,677.60 534,312.07 51,648.66 535,960.73 37 13 535,00.73 52,714.34 533,651.18 52,094.82 545,357.00 38 14 540,530.76 52,784.74 548,157.48 52,365.13 53,236.82 55,853.17 39 15 545,357.00 52,787.33 533,346.457	25	1	\$0.00	\$1,500.00	\$1,500.00	\$37.50	\$1,537.50
27 3 \$3,322.54 \$1,86.18 \$5,158.72 \$212.03 \$5,370.75 28 4 \$5,370.75 \$2,009.09 \$7,798.4 \$311.876 \$7,698.60 29 5 \$7,698.60 \$2,185.27 \$9,883.87 \$439.55 \$510,323.43 30 6 \$10,323.43 \$2,547.65 \$15,811.14 \$77.687 \$115,538.01 32 8 \$16,538.01 \$2,547.65 \$15,811.14 \$77.687 \$15,638.01 33 9 \$20,002.36 \$2,589.86 \$22,601.22 \$1,065.09 \$23,666.31 34 10 \$23,666.31 \$2,674.84 \$26,291.15 \$1,448.42 \$31,664.46 37 13 \$35,960.73 \$2,707.438 \$38,665.11 \$1,468.65 \$59,607.75 38 14 \$40,530.76 \$2,718.74 \$48,115.74 \$2,236.82 \$40,530.76 39 15 \$45,357.00 \$2,788.74 \$48,115.74 \$2,336.82 \$50,452.56 40 16 \$50,452.56 \$2,766.33 \$32,388.99 \$2,992.29 \$55,831.17 41 17 <td>26</td> <td>2</td> <td>\$1,537.50</td> <td>\$1,666.50</td> <td>\$3,204.00</td> <td>\$118.54</td> <td>\$3,322.54</td>	26	2	\$1,537.50	\$1,666.50	\$3,204.00	\$118.54	\$3,322.54
28 4 \$5,370.75 \$2,009.09 \$7,379.84 \$318.76 \$7,698.60 29 5 \$7,698.60 \$21,185.27 \$9,883.87 \$439.56 \$10,323.43 30 6 \$10,323.43 \$2,547.65 \$15,811.14 \$72.637 \$15,538.01 31 7 \$3,263.49 \$2,547.65 \$15,811.14 \$72.637 \$16,538.01 33 9 \$20,002.36 \$2,598.86 \$22,601.22 \$1,085.09 \$23,666.31 34 10 \$23,666.31 \$2,61.09 \$30,191.18 \$1,448.28 \$31,634.46 36 12 \$31,634.46 \$2,677.60 \$34,312.07 \$1,648.66 \$35,900.73 37 13 \$35,590.73 \$2,731.42 \$43,262.18 \$2,094.82 \$45,357.00 38 14 \$40,530.76 \$2,781.74 \$43,152.74 \$2,336.82 \$50,452.56 39 15 \$54,537.00 \$2,786.73 \$53,328.89 \$2,592.29 \$55,831.17 41 17 \$55,831.17 \$2,8	27	3	\$3,322.54	\$1,836.18	\$5,158.72	\$212.03	\$5,370.75
29 5 \$7,698.60 \$2,185.27 \$9,883.87 \$439.56 \$10,323.43 30 6 \$10,323.43 \$2,364.77 \$12,688.20 \$575.29 \$13,263.49 31 7 \$13,263.49 \$2,547.65 \$15,158.11.14 \$726.87 \$16,538.01 32 8 \$16,538.01 \$2,573.12 \$19,111.13 \$891.23 \$20,002.36 33 9 \$20,002.36 \$2,598.86 \$22,01.22 \$1,065.09 \$23,666.31 34 10 \$23,666.31 \$2,624.84 \$26,291.15 \$1,248.94 \$27,540.09 35 11 \$27,540.09 \$2,651.09 \$2,019.18 \$1,443.28 \$31,644.6 36 12 \$31,634.46 \$2,077.60 \$34,12.07 \$1,648.66 \$35,900.73 38 14 \$40,530.76 \$2,714.2 \$43,262.18 \$2,094.82 \$45,357.00 39 15 \$45,357.00 \$2,784.74 \$43,236.82 \$50,452.56 40 16 \$50,452.56 \$2,786.33 \$5	28	4	\$5,370.75	\$2,009.09	\$7,379.84	\$318.76	\$7,698.60
30 6 \$10,323,43 \$2,364,77 \$12,688,20 \$575,29 \$13,263,49 31 7 \$13,263,49 \$2,547,65 \$15,811,14 \$726,87 \$516,538,01 32 8 \$16,538,01 \$2,573,12 \$19,111,13 \$891,23 \$20,002,36 33 9 \$20,002,36 \$2,598,86 \$22,601,22 \$1,065,09 \$23,666,31 34 10 \$23,666,31 \$2,624,84 \$26,291,15 \$1,48,94 \$27,540,09 35 11 \$27,540,09 \$2,651,09 \$31,011,18 \$1,443,28 \$31,634,46 36 12 \$31,634,46 \$2,677,60 \$34,312,07 \$1,648,66 \$35,900,73 37 13 \$35,590,73 \$2,731,42 \$43,262,18 \$2,094,82 \$45,357,00 38 14 \$40,530,76 \$2,788,74 \$43,262,18 \$2,094,82 \$45,357,00 39 15 \$45,357,00 \$2,786,33 \$53,288,93 \$2,292,29 \$55,831,17 41 17 \$55,831,17	29	5	\$7,698.60	\$2,185.27	\$9,883.87	\$439.56	\$10,323.43
31 7 \$13,263.49 \$2,547.65 \$15,811.14 \$726.87 \$16,538.01 32 8 \$16,538.01 \$2,573.12 \$19,111.13 \$891.23 \$20,002.36 33 9 \$20,002.36 \$2,598.86 \$22,601.22 \$1,065.09 \$23,666.31 34 10 \$23,666.31 \$2,624.84 \$26,291.15 \$1,443.28 \$31,644.66 36 12 \$31,634.46 \$2,677.60 \$34,312.07 \$1,648.66 \$35,960.73 37 13 \$35,960.73 \$2,704.38 \$38,665.11 \$1,865.65 \$40,530.76 38 14 \$40,530.76 \$2,714.2 \$43,262.18 \$2,094.82 \$55,370.0 39 15 \$45,357.00 \$2,788.74 \$48,115.74 \$2,336.82 \$50,452.56 40 16 \$50,452.56 \$2,706.33 \$53,238.89 \$2,92.99 \$55,831.17 41 17 \$55,831.17 \$2,842.33 \$66,453.36 \$2,280.19 \$51,67.27 42 18 \$61,507.27 \$2,82.43 \$66,453.36 \$3,464.57 \$73,813.35 43	30	6	\$10,323.43	\$2,364.77	\$12,688.20	\$575.29	\$13,263.49
32 8 \$16,538.01 \$2,573.12 \$19,11.13 \$891.23 \$20,002.36 33 9 \$20,002.36 \$2,598.36 \$52,601.12 \$1,065.09 \$23,666.31 34 10 \$22,566.31 \$2,624.84 \$26,291.15 \$1,248.94 \$27,540.09 35 11 \$27,540.09 \$2,651.09 \$30,191.18 \$1,443.28 \$31,634.46 36 12 \$31,534.46 \$2,677.60 \$34,312.07 \$1,648.66 \$35,90.73 37 13 \$53,5960.73 \$2,774.38 \$33,665.11 \$1,865.65 \$40,050.07.61 38 14 \$40,530.76 \$2,713.42 \$43,262.18 \$2,094.82 \$45,357.00 39 15 \$45,357.00 \$2,783.74 \$48,115.74 \$2,368.21 \$50,452.56 40 16 \$50,452.56 \$2,786.33 \$53,238.89 \$2,592.29 \$55,81.17 41 17 \$55,831.17 \$2,842.33 \$64,349.61 \$3,146.42 \$67,496.03 42 180,507.27 \$2,842.3	31	7	\$13,263.49	\$2,547.65	\$15,811.14	\$726.87	\$16,538.01
33 9 \$20,002.36 \$2,598.86 \$22,01.22 \$1,055.09 \$23,666.31 34 10 \$23,666.31 \$2,624.84 \$26,201.22 \$1,055.09 \$23,663.11 35 11 \$27,540.09 \$2,651.09 \$30,191.18 \$1,443.28 \$31,634.46 36 12 \$31,634.46 \$2,677.60 \$33,312.07 \$1,648.66 \$35,960.73 37 13 \$35,960.73 \$2,704.38 \$33,665.11 \$1,865.65 \$40,530.76 38 14 \$40,530.76 \$2,711.42 \$43,162.18 \$2,094.82 \$45,357.00 39 15 \$45,357.00 \$2,758.74 \$443,162.18 \$2,366.82 \$50,452.56 40 16 \$50,452.56 \$2,786.33 \$53,238.89 \$2,592.29 \$55,831.17 41 17 \$55,831.17 \$2,842.33 \$64,349.61 \$3,146.42 \$67,496.03 43 19 \$67,496.03 \$2,877.75 \$70,366.78 \$3,446.57 \$73,813.35 44 20 \$73,813.35 \$2,899.46 \$76,712.81 \$3,763.15 \$80,075.97 45<	32	8	\$16,538.01	\$2,573.12	\$19,111.13	\$891.23	\$20,002.36
34 10 \$23,666.31 \$2,624.84 \$26,291.15 \$1,248.94 \$27,540.09 35 11 \$27,540.09 \$30,191.18 \$1,443.28 \$31,634.46 36 12 \$31,634.46 \$2,677.60 \$34,312.07 \$1,648.66 \$35,560.73 37 13 \$35,960.73 \$2,714.2 \$43,262.18 \$2,094.82 \$45,357.00 39 15 \$54,537.00 \$2,787.4 \$48,115.74 \$2,336.82 \$50,452.56 40 16 \$50,452.56 \$2,766.33 \$53,238.89 \$2,592.29 \$55,831.17 41 17 \$55,831.17 \$2,842.33 \$64,349.61 \$31,464.42 \$67,746.03 42 18 \$61,507.27 \$2,842.33 \$64,349.61 \$3,146.42 \$67,7496.03 43 19 \$67,496.03 \$2,870.75 \$70,366.78 \$3,446.57 \$73,813.35 44 20 \$73,813.35 \$2,282.46 \$83,404.42 \$4,097.01 \$87,501.43 45 21 \$80,475.97 \$2,282.46 \$83,404.42 \$4,097.01 \$87,501.43 46 22	33	9	\$20,002.36	\$2,598.86	\$22,601.22	\$1,065.09	\$23,666.31
3511 $527,540.09$ $52,651.09$ $530,191.18$ $51,443.28$ $531,634.46$ 3612 $531,634.46$ $52,677.60$ $534,312.07$ $51,648.66$ $535,960.73$ 3713 $535,960.73$ $52,704.38$ $538,665.11$ $51,685.65$ $540,530.76$ 3814 $540,530.76$ $52,731.42$ $543,262.18$ $52,094.82$ $545,357.00$ 3915 $545,357.00$ $52,788.74$ $484,115.74$ $52,356.82$ $550,452.56$ 4016 $550,452.56$ $52,768.33$ $532,328.99$ $52,229$ $555,831.17$ 4117 $555,831.17$ $52,842.33$ $564,349.61$ $53,146.42$ $567,496.03$ 4319 $567,496.03$ $52,870.75$ $570,366.78$ $53,446.57$ $573,813.35$ 4420 $573,813.35$ $52,899.46$ $576,712.81$ $53,763.15$ $580,475.97$ 4521 $580,475.97$ $52,287.32$ $597,595.11$ $53,406.57$ 570.143 4622 $87,501.43$ $52,987.32$ $597,995.51$ $54,420.09$ $5102,715.60$ 4824 $5102,715.60$ $53,017.19$ $5105,732.79$ $55,211.21$ $5110,944.00$ 4925 $5110,944.00$ $53,047.36$ $513,991.36$ $55,623.38$ $5119,614.75$ 5026 $5119,614.75$ $53,0277$ $53,108.62$ $513,858.88$ $56,515.23$ $5138,751.11$ 5127 $5128,750.27$ $53,108.62$ $513,858.88$ $56,515.23$ $5138,574.11$ <t< td=""><td>34</td><td>10</td><td>\$23,666.31</td><td>\$2,624.84</td><td>\$26,291.15</td><td>\$1,248.94</td><td>\$27,540.09</td></t<>	34	10	\$23,666.31	\$2,624.84	\$26,291.15	\$1,248.94	\$27,540.09
3612\$31,634.46\$2,677.60\$34,312.07\$1,648.66\$35,960.733713\$35,960.73\$2,704.38\$38,6651.11\$1,865.65\$40,530.763814\$40,530.76\$2,711.42\$43,262.18\$2,048.22\$50,452.564016\$50,452.56\$2,786.33\$53,238.99\$2,592.29\$55,831.174117\$55,831.17\$2,814.19\$58,645.36\$2,861.91\$61,507.274218\$61,507.27\$2,284.23\$64,349.61\$3,146.42\$67,496.034319\$67,496.03\$2,870.75\$70,366.78\$3,446.57\$73,813.354420\$73,813.35\$2,298.46\$63,107.18\$3,763.15\$80,475.974521\$80,475.97\$2,928.46\$83,404.42\$40,070.11\$87,501.434622\$87,501.43\$2,957.74\$90,459.17\$4,449.02\$94,908.194723\$94,908.19\$2,987.32\$97,895.51\$4,820.09\$102,715.604824\$102,715.60\$3,017.19\$105,732.79\$5,211.21\$110,944.004925\$110,944.00\$3,047.36\$113,991.36\$5,623.38\$119,614.755026\$119,614.75\$3,077.84\$122,692.58\$6,057.68\$128,750.275127\$128,570.27\$3,108.62\$131,897.57\$8,039.42\$170,429.165329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,	35	11	\$27,540.09	\$2,651.09	\$30,191.18	\$1,443.28	\$31,634.46
3713\$35,960.73\$2,704.38\$38,665.11\$1,865.65\$40,530.763814\$40,530.76\$2,731.42\$43,262.18\$2,094.82\$45,357.003915\$45,357.00\$2,781.74\$48,115.74\$2,336.82\$50,452.564016\$50,452.56\$2,786.73\$53,238.89\$2,592.29\$55,831.174117\$55,831.17\$2,841.19\$58,645.36\$2,861.91\$61,507.274218\$61,507.27\$2,842.33\$64,349.61\$3,146.42\$67,496.034319\$67,496.03\$2,2870.75\$70,366.78\$3,446.57\$73,813.354420\$73,813.35\$2,289.46\$76,712.81\$3,763.15\$80,475.974521\$80,475.97\$2,928.46\$34,04.42\$4,097.01\$87,501.434622\$87,501.43\$2,957.74\$90,495.17\$4,480.09\$102,715.604824\$102,715.60\$3,017.19\$103,732.79\$5,211.21\$110,944.004925\$110,944.00\$3,047.36\$113,913.66\$5,623.38\$119,614.755026\$119,614.75\$3,077.84\$122,692.58\$6,057.68\$128,750.275127\$128,750.27\$3,108.62\$131,858.88\$6,515.23\$138,374.115228\$138,374.11\$3,139.70\$141,513.81\$6,097.20\$148,511.015329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159	36	12	\$31,634.46	\$2,677.60	\$34,312.07	\$1,648.66	\$35,960.73
3814\$40,530.76\$2,731.42\$43,262.18\$2,094.82\$45,357.003915\$45,357.00\$2,758.74\$48,115.74\$2,336.82\$50,452.564016\$50,452.56\$2,766.33\$53,238.89\$2,592.29\$55,831.174117\$55,831.17\$2,814.19\$58,645.36\$2,861.91\$61,507.274218\$61,507.27\$2,842.33\$64,349.61\$3,146.57\$73,813.554319\$67,496.03\$2,870.75\$70,366.78\$3,446.57\$73,813.554420\$73,813.35\$2,299.46\$83,404.42\$4,097.01\$87,501.434622\$87,501.43\$2,957.74\$90,499.17\$4,449.02\$94,908.194723\$94,908.19\$2,987.32\$97,895.51\$4,820.09\$102,715.604824\$102,715.60\$3,017.19\$105,732.79\$5,211.21\$110,944.004925\$110,944.00\$3,047.36\$113,991.36\$5,623.38\$119,614.755026\$119,614.75\$3,077.84\$12,692.58\$6,057.68\$128,750.275127\$128,750.27\$3,108.62\$131,858.88\$6,515.23\$138,374.115228\$138,374.11\$3,129.70\$144,513.81\$6,097.20\$148,511.015329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,186.94\$3,202.81\$10,425.99\$3,482.50\$170,429.165531\$15	37	13	\$35,960.73	\$2,704.38	\$38,665.11	\$1,865.65	\$40,530.76
3915\$45,357.00\$2,758.74\$48,115.74\$2,336.82\$50,452.564016\$50,452.56\$2,768.33\$53,238.89\$2,592.29\$55,831.174117\$55,831.17\$2,814.19\$58,645.36\$2,861.91\$61,507.274218\$61,507.27\$2,842.33\$64,349.61\$3,146.42\$67,496.034319\$67,496.03\$2,870.75\$70,366.78\$3,446.57\$73,813.354420\$73,813.35\$2,899.46\$76,712.81\$3,763.15\$80,475.974521\$80,475.97\$2,928.46\$83,404.42\$4,097.01\$87,501.434622\$87,501.43\$2,957.74\$90,459.17\$4,449.02\$94,908.194723\$94,908.19\$2,987.32\$97,895.51\$4,820.09\$102,715.604824\$102,715.60\$3,017.19\$105,732.79\$5,211.21\$110,944.004925\$110,944.00\$3,047.36\$112,991.36\$5,623.38\$119,614.755026\$119,614.75\$3,077.84\$122,692.58\$6,057.68\$122,8750.275127\$128,750.27\$3,108.62\$131,858.88\$6,515.23\$138,374.115228\$138,374.11\$3,139.70\$144,513.81\$6,097.20\$148,511.015329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,186.94\$3,202.81\$162,389.75\$8,03.94.2\$170,429.165531 <td< td=""><td>38</td><td>14</td><td>\$40,530.76</td><td>\$2,731.42</td><td>\$43,262.18</td><td>\$2,094.82</td><td>\$45,357.00</td></td<>	38	14	\$40,530.76	\$2,731.42	\$43,262.18	\$2,094.82	\$45,357.00
4016 $\$0,452.56$ $\$2,786.33$ $\$53,238.89$ $\$2,592.29$ $\$55,831.17$ 4117 $\$55,831.17$ $\$2,814.19$ $\$8,645.36$ $$2,861.91$ $\$61,507.27$ 4218 $\$61,507.27$ $\$2,842.33$ $\$64,349.61$ $\$3,146.42$ $\$67,496.03$ 4319 $\$67,496.03$ $$2,870.75$ $\$70,366.78$ $\$3,446.57$ $\$73,813.35$ 4420 $\$73,813.35$ $$2,899.46$ $\$76,712.81$ $\$3,763.15$ $\$80,475.97$ 4521 $\$80,475.97$ $\$2,2957.74$ $\$90,459.17$ $\$4,490.02$ $\$94,908.19$ 4723 $\$4,908.19$ $\$2,987.32$ $\$97,895.51$ $\$4,820.09$ $\$102,715.60$ 4824 $\$102,715.60$ $\$3,017.19$ $\$105,732.79$ $\$5,211.21$ $\$110,944.00$ 4925 $\$10,961.475$ $\$3,077.84$ $$122,692.58$ $\$6,657.68$ $$128,750.27$ 5127 $$128,750.27$ $$3,108.62$ $$132,858.88$ $$6,515.23$ $$138,374.11$ 5228 $$138,374.11$ $$3,139.70$ $$144,513.81$ $$6,997.20$ $$148,511.01$ 5329 $$148,511.01$ $$3,120.81$ $$163,893.75$ $$8,039.42$ $$170,429.16$ 5430 $$159,186.94$ $$3,202.81$ $$163,893.75$ $$8,039.42$ $$170,429.16$ 5531 $$170,429.16$ $$3,234.84$ $$173,664.00$ $$8,602.33$ $$182,266.33$ 5632 $$182,266.33$ $$3,267.19$ $$185,533.52$ $$9,918.90$ $$207,847.29$	39	15	\$45,357.00	\$2,758.74	\$48,115.74	\$2,336.82	\$50,452.56
41 17 \$55,831.17 \$2,814.19 \$58,645.36 \$2,861.91 \$61,507.27 42 18 \$61,507.27 \$2,842.33 \$64,349.61 \$3,146.42 \$67,496.03 43 19 \$67,496.03 \$2,870.75 \$70,366.78 \$3,446.57 \$73,813.35 44 20 \$73,813.35 \$2,897.75 \$70,366.78 \$3,446.57 \$73,813.35 45 21 \$80,475.97 \$2,928.46 \$83,404.42 \$4,097.01 \$87,501.43 46 22 \$87,501.43 \$2,957.74 \$90,459.17 \$4,449.02 \$94,908.19 47 23 \$94,908.19 \$2,987.32 \$97,895.51 \$4,820.09 \$102,715.60 48 24 \$102,715.60 \$3,017.19 \$105,732.79 \$5,211.21 \$110,944.00 49 25 \$110,944.00 \$3,047.36 \$113,991.36 \$5,623.38 \$119,614.75 50 26 \$119,614.75 \$3,077.84 \$122,692.58 \$6,057.68 \$128,750.27 51 27 \$138,374.11 \$3,139.70 \$141,513.81 \$6,997.20 \$148,511.01	40	16	\$50,452.56	\$2,786.33	\$53,238.89	\$2,592.29	\$55,831.17
4218 $$61,507,27$ $$2,842.33$ $$64,349.61$ $$3,146.42$ $$67,496.03$ 4319 $$67,496.03$ $$2,870.75$ $$70,366.78$ $$3,446.57$ $$73,813.35$ 4420 $$73,813.35$ $$2,899.46$ $$76,712.81$ $$3,763.15$ $$80,475.97$ 4521 $$80,475.97$ $$2,292.46$ $$83,404.42$ $$4,097.01$ $$87,501.43$ 4622 $$87,501.43$ $$2,957.74$ $$90,459.17$ $$4,449.02$ $$94,908.19$ 4723 $$94,908.19$ $$2,987.32$ $$97,895.51$ $$4,820.09$ $$102,715.60$ 4824 $$102,715.60$ $$3,017.19$ $$105,732.79$ $$5,211.21$ $$110,944.00$ 4925 $$110,964.00$ $$3,047.36$ $$113,991.36$ $$5,623.38$ $$119,614.75$ 5026 $$119,614.75$ $$3,077.84$ $$122,692.58$ $$6,057.68$ $$128,750.27$ 5127 $$128,750.27$ $$3,108.62$ $$113,858.88$ $$6,515.23$ $$138,374.11$ 5228 $$138,374.11$ $$3,139.70$ $$141,513.81$ $$6,997.20$ $$148,511.01$ 5329 $$148,511.01$ $$3,171.10$ $$115,622.11$ $$7,504.83$ $$159,186.94$ 5430 $$159,186.94$ $$3,202.81$ $$162,389.75$ $$8,039.42$ $$170,429.16$ 5531 $$170,429.16$ $$3,234.84$ $$173,664.00$ $$8,602.33$ $$182,266.33$ 5632 $$128,266.33$ $$3,3267.19$ $$185,533.52$ $$9,188.92$ $$207,847.29$ <td>41</td> <td>17</td> <td>\$55,831.17</td> <td>\$2,814.19</td> <td>\$58,645.36</td> <td>\$2,861.91</td> <td>\$61,507.27</td>	41	17	\$55,831.17	\$2,814.19	\$58,645.36	\$2,861.91	\$61,507.27
43 19 \$67,496.03 \$2,870.75 \$70,366.78 \$3,446.57 \$73,813.35 44 20 \$73,813.35 \$2,899.46 \$76,712.81 \$3,763.15 \$80,475.97 45 21 \$80,475.97 \$2,928.46 \$83,404.42 \$4,097.01 \$87,501.43 46 22 \$87,501.43 \$2,957.74 \$90,459.17 \$4,449.02 \$94,908.19 47 23 \$94,908.19 \$2,957.74 \$97,895.51 \$4,820.09 \$102,715.60 48 24 \$102,715.60 \$3,017.19 \$105,732.79 \$5,211.21 \$110,944.00 49 25 \$110,944.00 \$3,047.36 \$113,991.36 \$5,623.38 \$119,614.75 50 26 \$119,614.75 \$3,077.84 \$122,692.58 \$6,057.68 \$128,750.27 51 27 \$128,750.27 \$3,108.62 \$131,858.88 \$6,515.23 \$138,374.11 52 28 \$138,374.11 \$3,139.70 \$141,513.81 \$6,697.20 \$148,511.01 53 29 \$148,511.01 \$3,171.10 \$15,62,383 \$159,186.94 \$12,262.33 \$1	42	18	\$61,507.27	\$2,842.33	\$64,349.61	\$3,146.42	\$67,496.03
4420 $\$73,813.35$ $\$2,899.46$ $\$76,712.81$ $\$3,763.15$ $\$80,475.97$ 4521 $\$80,475.97$ $\$2,928.46$ $\$83,404.42$ $\$4,097.01$ $\$87,501.43$ 4622 $\$87,501.43$ $\$2,957.74$ $\$90,499.17$ $\$4,449.02$ $\$94,908.19$ 4723 $\$94,908.19$ $\$2,987.32$ $\$97,895.51$ $\$4,449.02$ $\$94,908.19$ 4824 $\$102,715.60$ $\$3,017.19$ $\$105,732.79$ $\$5,211.21$ $\$110,944.00$ 4925 $\$110,944.00$ $\$3,047.36$ $\$113,991.36$ $\$5,623.38$ $\$119,614.75$ 5026 $\$119,614.75$ $\$3,077.84$ $\$122,692.58$ $\$6,057.68$ $\$128,750.27$ 5127 $\$128,750.27$ $\$3,108.62$ $\$13,858.88$ $\$6,515.23$ $\$138,374.11$ 5228 $\$138,374.11$ $\$3,139.70$ $\$14,513.81$ $\$6,997.20$ $\$148,511.01$ 5329 $\$148,511.01$ $\$3,171.10$ $\$15,168.211$ $\$7,504.83$ $\$159,186.94$ 5430 $\$159,186.94$ $\$3,202.81$ $\$173,664.00$ $\$8,602.33$ $$182,266.33$ 5632 $\$182,266.33$ $\$3,267.19$ $\$185,533.52$ $\$9,195.00$ $$194,728.51$ 5733 $$194,728.51$ $$3,299.86$ $$198,028.37$ $$9,818.92$ $$207,847.29$ 5834 $$207,847.29$ $$3,332.86$ $$211,80.15$ $$10,475.69$ $$223,088.66$ 6036 $$223,618.896$ $$3,39.85$ $$223,93.85$ $$223,028.20$ $$11,894.44$ <	43	19	\$67,496.03	\$2,870.75	\$70,366.78	\$3,446.57	\$73,813.35
4521 $\$80,475.97$ $\$2,928.46$ $\$83,404.42$ $\$4,097.01$ $\$87,501.43$ 4622 $\$87,501.43$ $\$2,957.74$ $\$90,459.17$ $\$4,449.02$ $\$94,908.19$ 4723 $\$94,908.19$ $\$2,987.32$ $\$7,895.51$ $\$4,480.09$ $\$102,715.60$ 4824 $\$102,715.60$ $\$3,047.36$ $\$113,991.36$ $\$5,523.38$ $\$110,944.00$ 4925 $\$110,944.00$ $\$3,047.36$ $\$113,991.36$ $\$5,623.38$ $\$110,614.75$ 5026 $\$119,614.75$ $\$3,077.84$ $\$122,692.88$ $\$6,697.68$ $\$128,750.27$ 5127 $\$128,750.27$ $\$3,108.62$ $\$13,858.88$ $\$6,515.23$ $\$138,374.11$ 5228 $\$138,374.11$ $\$3,139.70$ $\$141,513.81$ $\$6,997.20$ $\$148,511.01$ 5329 $\$148,511.01$ $\$3,171.10$ $\$151,682.11$ $$7,704.83$ $$159,186.94$ 5430 $\$159,186.94$ $\$3,202.81$ $\$162,389.75$ $\$8,039.42$ $$170,429.16$ 5531 $\$170,429.16$ $\$3,234.84$ $\$173,664.00$ $\$8,602.33$ $\$182,266.33$ 5632 $\$182,266.33$ $\$3,267.19$ $\$185,533.52$ $\$9,195.00$ $$194,728.51$ 5733 $\$194,728.51$ $\$3,299.86$ $$219,028.37$ $\$9,818.92$ $$207,847.29$ 5834 $$207,847.29$ $\$3,332.86$ $$212,020.202$ $$11,166.95$ $$223,618.96$ 6036 $$225,188.26$ $$239,988$ $$225,022.02$ $$11,166.95$ $$223,618.96$	44	20	\$73,813.35	\$2,899.46	\$76,712.81	\$3,763.15	\$80,475.97
46 22 \$87,501.43 \$2,957.74 \$90,459.17 \$4,449.02 \$94,908.19 47 23 \$94,908.19 \$2,987.32 \$97,895.51 \$4,820.09 \$102,715.60 48 24 \$102,715.60 \$3,017.19 \$105,732.79 \$5,211.21 \$110,944.00 49 25 \$110,944.00 \$3,047.36 \$113,991.36 \$5,623.38 \$119,614.75 50 26 \$119,614.75 \$3,077.84 \$122,692.58 \$6,657.68 \$128,750.27 51 27 \$128,750.27 \$3,108.62 \$131,858.88 \$6,515.23 \$138,374.11 52 28 \$138,374.11 \$3,197.70 \$144,513.81 \$6,997.20 \$144,851.01 53 29 \$148,511.01 \$3,171.10 \$151,682.11 \$7,504.83 \$159,186.94 54 30 \$159,186.94 \$3,202.81 \$162,389.75 \$8,039.42 \$170,429.16 55 31 \$170,429.16 \$3,234.84 \$173,664.00 \$8,602.33 \$182,266.33 56 32	45	21	\$80,475.97	\$2,928.46	\$83,404.42	\$4,097.01	\$87,501.43
4723 $\$94,908.19$ $\$2,987.32$ $\$97,895.51$ $\$4,820.09$ $\$102,715.60$ 4824 $\$102,715.60$ $\$3,017.19$ $\$105,732.79$ $\$5,211.21$ $\$110,944.00$ 4925 $\$110,944.00$ $\$3,047.36$ $\$113,991.36$ $\$5,623.38$ $\$119,614.75$ 5026 $\$119,614.75$ $\$3,077.84$ $\$122,692.58$ $\$6,657.68$ $\$128,750.27$ 5127 $\$128,750.27$ $\$3,108.62$ $\$131,858.88$ $\$6,515.23$ $\$138,374.11$ 5228 $\$138,374.11$ $\$3,139.70$ $\$141,513.81$ $6,997.20$ $\$148,511.01$ 5329 $\$148,511.01$ $\$3,171.10$ $\$151,682.11$ $$7,504.83$ $\$159,186.94$ 5430 $\$159,186.94$ $\$3,202.81$ $\$162,389.75$ $\$8,039.42$ $\$170,429.16$ 5531 $\$170,429.16$ $\$3,234.84$ $\$173,664.00$ $\$8,602.33$ $\$182,266.33$ 5632 $\$182,266.33$ $\$3,267.19$ $\$185,533.52$ $$9,194,728.51$ 5733 $\$194,728.51$ $\$3,299.86$ $\$198,028.37$ $$9,818.92$ $$2207,847.29$ 5834 $$207,847.29$ $\$3,332.86$ $$211,180.15$ $$10,475.69$ $$221,655.83$ 5935 $$221,655.83$ $$3,306.18$ $$225,022.02$ $$11,166.95$ $$236,188.96$ 6036 $$236,188.96$ $$3,399.85$ $$239,588.81$ $$11,894.44$ $$251,483.26$ 6137 $$221,655.83$ $$3,350.87$ $$288,013.72$ $$13,465.56$ $$284,510.85$ <td>46</td> <td>22</td> <td>\$87,501.43</td> <td>\$2,957.74</td> <td>\$90,459.17</td> <td>\$4,449.02</td> <td>\$94,908.19</td>	46	22	\$87,501.43	\$2,957.74	\$90,459.17	\$4,449.02	\$94,908.19
48 24 \$102,715.60 \$3,017.19 \$105,732.79 \$5,211.21 \$110,944.00 49 25 \$110,944.00 \$3,047.36 \$113,991.36 \$5,623.38 \$119,614.75 50 26 \$119,614.75 \$3,077.84 \$122,692.58 \$6,057.68 \$128,750.27 51 27 \$128,750.27 \$3,108.62 \$131,858.88 \$6,515.23 \$138,374.11 52 28 \$138,374.11 \$3,139.70 \$141,513.81 \$6,997.20 \$148,511.01 53 29 \$148,511.01 \$3,171.10 \$151,682.11 \$7,504.83 \$159,186.94 54 30 \$159,186.94 \$3,202.81 \$162,389.75 \$8,039.42 \$170,429.16 55 31 \$170,429.16 \$3,224.84 \$173,664.00 \$8,602.33 \$182,266.33 56 32 \$182,266.33 \$3,267.19 \$185,533.52 \$9,195.00 \$194,728.51 57 33 \$194,728.51 \$3,299.86 \$198,028.37 \$9,818.92 \$207,847.29 58 34 \$207,847.29 \$3,332.86 \$211,180.15 \$10,475.69 \$221,655.83 <td>47</td> <td>23</td> <td>\$94,908.19</td> <td>\$2,987.32</td> <td>\$97,895.51</td> <td>\$4,820.09</td> <td>\$102,715.60</td>	47	23	\$94,908.19	\$2,987.32	\$97,895.51	\$4,820.09	\$102,715.60
4925\$110,944.00\$3,047.36\$113,991.36\$5,623.38\$119,614.755026\$119,614.75\$3,077.84\$122,692.58\$6,057.68\$128,750.275127\$128,750.27\$3,108.62\$131,858.88\$6,515.23\$138,374.115228\$138,374.11\$3,139.70\$141,513.81\$6,997.20\$148,511.015329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,186.94\$3,202.81\$162,389.75\$8,039.42\$170,429.165531\$170,429.16\$3,234.84\$173,664.00\$8,602.33\$182,266.335632\$182,266.33\$3,267.19\$185,533.52\$9,195.00\$194,728.515733\$194,728.51\$3,299.86\$198,028.37\$9,818.92\$207,847.295834\$207,847.29\$3,332.86\$211,180.15\$10,475.69\$221,655.835935\$221,655.83\$3,396.18\$225,02.02\$11,166.95\$236,188.966036\$236,188.96\$3,399.85\$239,588.81\$11,894.44\$251,483.266137\$251,483.26\$3,333.85\$223,058.81\$11,894.44\$257,77.116238\$267,577.11\$3,468.18\$271,045.29\$13,465.56\$284,510.856339\$284,510.85\$3,50.87\$288,013.72\$13,465.56\$284,510.856440\$302,326.83\$3,537.89\$305,864.73\$15,204.79\$321,069.52<	48	24	\$102,715.60	\$3,017.19	\$105,732.79	\$5,211.21	\$110,944.00
5026 $$119,614.75$ $$3,077.84$ $$122,692.58$ $$6,057.68$ $$128,750.27$ 5127 $$128,750.27$ $$3,108.62$ $$131,858.88$ $$6,515.23$ $$138,374.11$ 5228 $$138,374.11$ $$3,139.70$ $$141,513.81$ $$6,997.20$ $$148,511.01$ 5329 $$148,511.01$ $$3,171.10$ $$151,682.11$ $$7,504.83$ $$159,186.94$ 5430 $$159,186.94$ $$3,202.81$ $$162,389.75$ $$8,039.42$ $$170,429.16$ 5531 $$170,429.16$ $$3,234.84$ $$173,664.00$ $$8,602.33$ $$182,266.33$ 5632 $$182,266.33$ $$3,267.19$ $$185,533.52$ $$9,195.00$ $$194,728.51$ 5733 $$194,728.51$ $$3,299.86$ $$198,028.37$ $$9,818.92$ $$207,847.29$ 5834 $$207,847.29$ $$3,332.86$ $$211,180.15$ $$10,475.69$ $$221,655.83$ 5935 $$221,655.83$ $$3,39.85$ $$223,9588.81$ $$11,894.44$ $$251,483.26$ 6036 $$236,188.96$ $$3,399.85$ $$223,9588.81$ $$11,894.44$ $$251,483.26$ 6137 $$251,483.26$ $$3,399.85$ $$223,9588.81$ $$11,894.44$ $$251,483.26$ 6339 $$284,510.85$ $$3,502.87$ $$288,013.72$ $$13,465.56$ $$284,510.85$ 6339 $$284,510.85$ $$3,502.87$ $$288,013.72$ $$14,313.11$ $$302,326.83$ 6440 $$302,326.83$ $$3,537.89$ $$305,864.73$ $$15,204.79$	49	25	\$110,944.00	\$3,047.36	\$113,991.36	\$5,623.38	\$119,614.75
5127 $\$128,750.27$ $\$3,108.62$ $\$131,858.88$ $\$6,515.23$ $\$138,374.11$ 5228 $\$138,374.11$ $\$3,139.70$ $\$141,513.81$ $\$6,997.20$ $\$148,511.01$ 5329 $\$148,511.01$ $\$3,171.10$ $\$151,682.11$ $\$7,504.83$ $\$159,186.94$ 5430 $\$159,186.94$ $\$3,202.81$ $\$162,389.75$ $\$8,039.42$ $\$170,429.16$ 5531 $\$170,429.16$ $\$3,234.84$ $\$173,664.00$ $\$8,602.33$ $\$182,266.33$ 5632 $\$182,266.33$ $\$3,267.19$ $\$185,533.52$ $\$9,195.00$ $\$194,728.51$ 5733 $\$194,728.51$ $\$3,299.86$ $\$198,028.37$ $\$9,818.92$ $$207,847.29$ 5834 $$207,847.29$ $\$3,332.86$ $$211,180.15$ $$10,475.69$ $$221,655.83$ 5935 $$221,655.83$ $\$3,398.5$ $$223,9588.81$ $$11,894.44$ $$251,483.26$ 6036 $$236,188.96$ $$3,399.85$ $$239,588.81$ $$11,894.44$ $$251,483.26$ 6137 $$251,483.26$ $$3,433.85$ $$225,022.02$ $$11,166.95$ $$236,188.96$ 6238 $$267,577.11$ $$3,468.18$ $$271,045.29$ $$13,465.56$ $$284,510.85$ 6339 $$284,510.85$ $$3,502.87$ $$288,013.72$ $$14,313.11$ $$302,326.83$ 6440 $$302,326.83$ $$3,537.89$ $$305,864.73$ $$15,204.79$ $$321,069.52$ $$117,697.54$ $$321,069.52$ $$3,573.27$ $$324,642.79$ $$16,142.81$ <	50	26	\$119,614.75	\$3,077.84	\$122,692.58	\$6,057.68	\$128,750.27
5228\$138,374.11\$3,139.70\$141,513.81\$6,997.20\$148,511.015329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,186.94\$3,202.81\$162,389.75\$8,039.42\$170,429.165531\$170,429.16\$3,234.84\$173,664.00\$8,602.33\$182,266.335632\$182,266.33\$3,267.19\$185,533.52\$9,195.00\$194,728.515733\$194,728.51\$3,299.86\$198,028.37\$9,818.92\$207,847.295834\$207,847.29\$3,332.86\$211,180.15\$10,475.69\$221,655.835935\$221,655.83\$3,366.18\$225,022.02\$11,166.95\$236,188.966036\$236,188.96\$3,399.85\$239,588.81\$11,894.44\$251,483.266137\$251,483.26\$3,433.85\$254,917.10\$12,660.01\$267,577.116238\$267,577.11\$3,468.18\$271,045.29\$13,465.56\$284,510.856339\$284,510.85\$3,502.87\$288,013.72\$14,313.11\$302,326.836440\$302,326.83\$3,537.89\$305,864.73\$15,204.79\$321,069.526541\$321,069.52\$3,573.27\$324,642.79\$16,142.81\$340,785.60\$117,697.54\$223,088.06\$233,088.66\$233,088.66\$233,088.66\$233,088.66	51	27	\$128,750.27	\$3,108.62	\$131,858.88	\$6,515.23	\$138,374.11
5329\$148,511.01\$3,171.10\$151,682.11\$7,504.83\$159,186.945430\$159,186.94\$3,202.81\$162,389.75\$8,039.42\$170,429.165531\$170,429.16\$3,234.84\$173,664.00\$8,602.33\$182,266.335632\$182,266.33\$3,267.19\$185,533.52\$9,195.00\$194,728.515733\$194,728.51\$3,299.86\$198,028.37\$9,818.92\$207,847.295834\$207,847.29\$3,332.86\$211,180.15\$10,475.69\$221,655.835935\$221,655.83\$3,366.18\$225,022.02\$11,166.95\$236,188.966036\$236,188.96\$3,399.85\$239,588.81\$11,894.44\$251,483.266137\$251,483.26\$3,433.85\$254,917.10\$12,660.01\$267,577.116238\$267,577.11\$3,468.18\$271,045.29\$13,465.56\$284,510.856339\$284,510.85\$3,502.87\$288,013.72\$14,313.11\$302,326.836440\$302,326.83\$3,537.89\$305,864.73\$15,204.79\$321,069.52\$117,697.54\$23,088.06\$340,785.60\$340,785.60\$340,785.60	52	28	\$138,374.11	\$3,139.70	\$141,513.81	\$6,997.20	\$148,511.01
5430\$159,186.94\$3,202.81\$162,389.75\$8,039.42\$170,429.165531\$170,429.16\$3,234.84\$173,664.00\$8,602.33\$182,266.335632\$182,266.33\$3,267.19\$185,533.52\$9,195.00\$194,728.515733\$194,728.51\$3,299.86\$198,028.37\$9,818.92\$207,847.295834\$207,847.29\$3,332.86\$211,180.15\$10,475.69\$221,655.835935\$221,655.83\$3,366.18\$225,022.02\$11,166.95\$236,188.966036\$236,188.96\$3,399.85\$239,588.81\$11,894.44\$251,483.266137\$251,483.26\$3,433.85\$254,917.10\$12,660.01\$267,577.116238\$267,577.11\$3,468.18\$271,045.29\$13,465.56\$284,510.856339\$284,510.85\$3,502.87\$288,013.72\$14,313.11\$302,326.836440\$302,326.83\$3,537.89\$305,864.73\$15,204.79\$321,069.52\$117,697.54\$223,088.06	53	29	\$148,511.01	\$3,171.10	\$151,682.11	\$7,504.83	\$159,186.94
55 31 \$170,429.16 \$3,234.84 \$173,664.00 \$8,602.33 \$182,266.33 56 32 \$182,266.33 \$3,267.19 \$185,533.52 \$9,195.00 \$194,728.51 57 33 \$194,728.51 \$3,299.86 \$198,028.37 \$9,818.92 \$207,847.29 58 34 \$207,847.29 \$3,332.86 \$211,180.15 \$10,475.69 \$221,655.83 59 35 \$221,655.83 \$3,366.18 \$225,022.02 \$11,166.95 \$236,188.96 60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$28,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 \$117,697.54 \$223,088.06 \$340,785.60 \$340,785.60 \$340,785.60 \$340,785.60 <td>54</td> <td>30</td> <td>\$159,186.94</td> <td>\$3,202.81</td> <td>\$162,389.75</td> <td>\$8,039.42</td> <td>\$170,429.16</td>	54	30	\$159,186.94	\$3,202.81	\$162,389.75	\$8,039.42	\$170,429.16
56 32 \$182,266.33 \$3,267.19 \$185,533.52 \$9,195.00 \$194,728.51 57 33 \$194,728.51 \$3,299.86 \$198,028.37 \$9,818.92 \$207,847.29 58 34 \$207,847.29 \$3,332.86 \$211,180.15 \$10,475.69 \$221,655.83 59 35 \$221,655.83 \$3,366.18 \$225,022.02 \$11,166.95 \$236,188.96 60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 \$117,697.54 \$223,088.06 \$340,785.60 \$340,785.60 \$340,785.60 \$340,785.60	55	31	\$170,429.16	\$3,234.84	\$173,664.00	\$8,602.33	\$182,266.33
57 33 \$194,728.51 \$3,299.86 \$198,028.37 \$9,818.92 \$207,847.29 58 34 \$207,847.29 \$3,332.86 \$211,180.15 \$10,475.69 \$221,655.83 59 35 \$221,655.83 \$3,366.18 \$225,022.02 \$11,166.95 \$236,188.96 60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 5117,697.54 \$223,088.06 \$340,785.60 \$340,785.60 \$340,785.60	56	32	\$182,266.33	\$3,267.19	\$185,533.52	\$9,195.00	\$194,728.51
58 34 \$207,847.29 \$3,332.86 \$211,180.15 \$10,475.69 \$221,655.83 59 35 \$221,655.83 \$3,366.18 \$225,022.02 \$11,166.95 \$236,188.96 60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60	57	33	\$194,728.51	\$3,299.86	\$198,028.37	\$9,818.92	\$207,847.29
59 35 \$221,655.83 \$3,366.18 \$225,022.02 \$11,166.95 \$236,188.96 60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60	58	34	\$207,847.29	\$3,332.86	\$211,180.15	\$10,475.69	\$221,655.83
60 36 \$236,188.96 \$3,399.85 \$239,588.81 \$11,894.44 \$251,483.26 61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$223,088.06 \$117,697.54 \$223,088.06 \$340,785.60	59	35	\$221,655.83	\$3,366.18	\$225,022.02	\$11,166.95	\$236,188.96
61 37 \$251,483.26 \$3,433.85 \$254,917.10 \$12,660.01 \$267,577.11 62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$223,088.06 \$203,088.06 \$340,785.60 \$340,785.60 \$340,785.60	60	36	\$236,188.96	\$3,399.85	\$239,588.81	\$11,894.44	\$251,483.26
62 38 \$267,577.11 \$3,468.18 \$271,045.29 \$13,465.56 \$284,510.85 63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$230,88.06 \$340,785.60 \$340,785.60 \$340,785.60	61	37	\$251,483.26	\$3,433.85	\$254,917.10	\$12,660.01	\$267,577.11
63 39 \$284,510.85 \$3,502.87 \$288,013.72 \$14,313.11 \$302,326.83 64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$223,088.06	62	38	\$267,577.11	\$3,468.18	\$271,045.29	\$13,465.56	\$284,510.85
64 40 \$302,326.83 \$3,537.89 \$305,864.73 \$15,204.79 \$321,069.52 65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$223,088.06	63	39	\$284,510.85	\$3,502.87	\$288,013.72	\$14,313.11	\$302,326.83
65 41 \$321,069.52 \$3,573.27 \$324,642.79 \$16,142.81 \$340,785.60 \$117,697.54 \$223,088.06	64	40	\$302,326.83	\$3,537.89	\$305,864.73	\$15,204.79	\$321,069.52
\$117,697.54 \$223,088.06	65	41	\$321.069.52	\$3.573.27	\$324.642.79	\$16.142.81	\$340,785.60
				\$117,697.54		\$223,088.06	



General Assumptions				
Net Annual Investment Return	5%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

		Scenario-Specific Assumptions				
Default Contribution	Year 1	5%				
	Year 2	6%				
	Year 3	7%				
	Year 4+	8%				

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$1,500.00	\$1,500.00	\$37.50	\$1,537.50
26	2	\$1,537.50	\$1,818.00	\$3,355.50	\$122.33	\$3,477.83
27	3	\$3,477.83	\$2,142.21	\$5,620.04	\$227.45	\$5,847.48
28	4	\$5,847.48	\$2,472.72	\$8,320.20	\$354.19	\$8,674.40
29	5	\$8,674.40	\$2,497.45	\$11,171.85	\$496.16	\$11,668.00
30	6	\$11,668.00	\$2,522.42	\$14,190.43	\$646.46	\$14,836.89
31	7	\$14,836.89	\$2,547.65	\$17,384.53	\$805.54	\$18,190.07
32	8	\$18,190.07	\$2,573.12	\$20,763.20	\$973.83	\$21,737.03
33	9	\$21,737.03	\$2,598.86	\$24,335.88	\$1,151.82	\$25,487.71
34	10	\$25,487.71	\$2,624.84	\$28,112.55	\$1,340.01	\$29,452.56
35	11	\$29,452.56	\$2,651.09	\$32,103.65	\$1,538.91	\$33,642.56
36	12	\$33,642.56	\$2,677.60	\$36,320.16	\$1,749.07	\$38,069.23
37	13	\$38,069.23	\$2,704.38	\$40,773.61	\$1,971.07	\$42,744.68
38	14	\$42,744.68	\$2,731.42	\$45,476.10	\$2,205.52	\$47,681.62
39	15	\$47,681.62	\$2,758.74	\$50,440.36	\$2,453.05	\$52,893.41
40	16	\$52,893.41	\$2,786.33	\$55,679.73	\$2,714.33	\$58,394.06
41	17	\$58,394.06	\$2,814.19	\$61,208.25	\$2,990.06	\$64,198.31
42	18	\$64,198.31	\$2,842.33	\$67,040.64	\$3,280.97	\$70,321.61
43	19	\$70,321.61	\$2,870.75	\$73,192.37	\$3,587.85	\$76,780.22
44	20	\$76,780.22	\$2,899.46	\$79,679.68	\$3,911.50	\$83,591.18
45	21	\$83,591.18	\$2,928.46	\$86,519.63	\$4,252.77	\$90,772.40
46	22	\$90,772.40	\$2,957.74	\$93,730.14	\$4,612.56	\$98,342.71
47	23	\$98,342.71	\$2,987.32	\$101,330.02	\$4,991.82	\$106,321.84
48	24	\$106,321.84	\$3,017.19	\$109,339.03	\$5,391.52	\$114,730.56
49	25	\$114,730.56	\$3,047.36	\$117,777.92	\$5,812.71	\$123,590.63
50	26	\$123,590.63	\$3,077.84	\$126,668.47	\$6,256.48	\$132,924.95
51	27	\$132,924.95	\$3,108.62	\$136,033.56	\$6,723.96	\$142,757.52
52	28	\$142,757.52	\$3,139.70	\$145,897.22	\$7,216.37	\$153,113.59
53	29	\$153,113.59	\$3,171.10	\$156,284.69	\$7,734.96	\$164,019.65
54	30	\$164,019.65	\$3,202.81	\$167,222.46	\$8,281.05	\$175,503.51
55	31	\$175,503.51	\$3,234.84	\$178,738.35	\$8,856.05	\$187,594.39
56	32	\$187,594.39	\$3,267.19	\$190,861.58	\$9,461.40	\$200,322.98
57	33	\$200,322.98	\$3,299.86	\$203,622.84	\$10,098.65	\$213,721.48
58	34	\$213,721.48	\$3,332.86	\$217,054.34	\$10,769.40	\$227,823.73
59	35	\$227,823.73	\$3,366.18	\$231,189.92	\$11,475.34	\$242,665.26
60	36	\$242,665.26	\$3,399.85	\$246,065.11	\$12,218.26	\$258,283.37
61	37	\$258,283.37	\$3,433.85	\$261,717.21	\$13,000.01	\$274,717.23
62	38	\$274,717.23	\$3,468.18	\$278,185.41	\$13,822.57	\$292,007.98
63	39	\$292,007.98	\$3,502.87	\$295,510.84	\$14,687.97	\$310,198.81
64	40	\$310,198.81	\$3,537.89	\$313,736.71	\$15,598.39	\$329,335.09
65	41	\$329,335.09	\$3,573.27	\$332,908.37	\$16,556.09	\$349,464.45
		-	\$119,088.54		\$230,375.91	



General Assumptions				
Net Annual Investment Return	6.5%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

Scenario-Specific Assumptions			
Default Contribution	Year 1	3%	
	Year 2	4%	
	Year 3	5%	
	Year 4	6%	
	Year 5	7%	
	Year 6+	8%	

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$900.00	\$900.00	\$29.25	\$929.25
26	2	\$929.25	\$1,212.00	\$2,141.25	\$99.79	\$2,241.04
27	3	\$2,241.04	\$1,530.15	\$3,771.19	\$195.40	\$3,966.59
28	4	\$3,966.59	\$1,854.54	\$5,821.13	\$318.10	\$6,139.23
29	5	\$6,139.23	\$2,185.27	\$8,324.50	\$470.07	\$8,794.57
30	6	\$8,794.57	\$2,522.42	\$11,317.00	\$653.63	\$11,970.62
31	7	\$11,970.62	\$2,547.65	\$14,518.27	\$860.89	\$15,379.16
32	8	\$15,379.16	\$2,573.12	\$17,952.28	\$1,083.27	\$19,035.56
33	9	\$19,035.56	\$2,598.86	\$21,634.41	\$1,321.77	\$22,956.19
34	10	\$22,956.19	\$2,624.84	\$25,581.03	\$1,577.46	\$27,158.49
35	11	\$27,158.49	\$2,651.09	\$29,809.58	\$1,851.46	\$31,661.04
36	12	\$31,661.04	\$2,677.60	\$34,338.65	\$2,144.99	\$36,483.64
37	13	\$36,483.64	\$2,704.38	\$39,188.02	\$2,459.33	\$41,647.35
38	14	\$41,647.35	\$2,731.42	\$44,378.77	\$2,795.85	\$47,174.62
39	15	\$47,174.62	\$2,758.74	\$49,933.36	\$3,156.01	\$53,089.37
40	16	\$53,089.37	\$2,786.33	\$55,875.69	\$3,541.36	\$59,417.06
41	17	\$59,417.06	\$2,814.19	\$62,231.25	\$3,953.57	\$66,184.82
42	18	\$66,184.82	\$2,842.33	\$69,027.15	\$4,394.39	\$73,421.54
43	19	\$73,421.54	\$2,870.75	\$76,292.29	\$4,865.70	\$81,157.99
44	20	\$81,157.99	\$2,899.46	\$84,057.45	\$5,369.50	\$89,426.95
45	21	\$89,426.95	\$2,928.46	\$92,355.41	\$5,907.93	\$98,263.34
46	22	\$98,263.34	\$2,957.74	\$101,221.08	\$6,483.24	\$107,704.32
47	23	\$107,704.32	\$2,987.32	\$110,691.64	\$7,097.87	\$117,789.51
48	24	\$117,789.51	\$3,017.19	\$120,806.70	\$7,754.38	\$128,561.07
49	25	\$128,561.07	\$3,047.36	\$131,608.44	\$8,455.51	\$140,063.95
50	26	\$140,063.95	\$3,077.84	\$143,141.78	\$9,204.19	\$152,345.97
51	27	\$152,345.97	\$3,108.62	\$155,454.58	\$10,003.52	\$165,458.10
52	28	\$165,458.10	\$3,139.70	\$168,597.80	\$10,856.82	\$179,454.62
53	29	\$179,454.62	\$3,171.10	\$182,625.72	\$11,767.61	\$194,393.33
54	30	\$194,393.33	\$3,202.81	\$197,596.14	\$12,739.66	\$210,335.80
55	31	\$210,335.80	\$3,234.84	\$213,570.63	\$13,776.96	\$227,347.59
56	32	\$227,347.59	\$3,267.19	\$230,614.78	\$14,883.78	\$245,498.56
57	33	\$245,498.56	\$3,299.86	\$248,798.41	\$16,064.65	\$264,863.07
58	34	\$264,863.07	\$3,332.86	\$268,195.92	\$17,324.42	\$285,520.34
59	35	\$285,520.34	\$3,366.18	\$288,886.52	\$18,668.22	\$307,554.75
60	36	\$307,554.75	\$3,399.85	\$310,954.59	\$20,101.55	\$331,056.15
61	37	\$331,056.15	\$3,433.85	\$334,489.99	\$21,630.25	\$356,120.24
62	38	\$356,120.24	\$3,468.18	\$359,588.43	\$23,260.53	\$382,848.96
63	39	\$382,848.96	\$3,502.87	\$386,351.82	\$24,999.03	\$411,350.85
64	40	\$411,350.85	\$3,537.89	\$414,888.74	\$26,852.79	\$441,741.53
65	41	\$441,741.53	\$3,573.27	\$445,314.80	\$28,829.33	\$474,144.13
		-	\$116,340.12	-	\$357,804.01	

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General Assumptions				
Net Annual Investment Return	6.5%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

Scenario-Specific Assumptions			
Default Contribution	Year 1	5%	
	Year 2	5.5%	
	Year 3	6.0%	
	Year 4	6.5%	
	Year 5	7.0%	
	Year 6	7.5%	
	Year 7+	8.0%	

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$1,500.00	\$1,500.00	\$48.75	\$1,548.75
26	2	\$1,548.75	\$1,666.50	\$3,215.25	\$154.83	\$3,370.08
27	3	\$3,370.08	\$1,836.18	\$5,206.26	\$278.73	\$5 <i>,</i> 484.99
28	4	\$5,484.99	\$2,009.09	\$7,494.08	\$421.82	\$7,915.90
29	5	\$7,915.90	\$2,185.27	\$10,101.17	\$585.55	\$10,686.72
30	6	\$10,686.72	\$2,364.77	\$13,051.49	\$771.49	\$13,822.99
31	7	\$13,822.99	\$2,547.65	\$16,370.63	\$981.29	\$17,351.93
32	8	\$17,351.93	\$2,573.12	\$19,925.05	\$1,211.50	\$21,136.55
33	9	\$21,136.55	\$2,598.86	\$23,735.41	\$1,458.34	\$25,193.75
34	10	\$25,193.75	\$2,624.84	\$27,818.59	\$1,722.90	\$29,541.49
35	11	\$29,541.49	\$2,651.09	\$32,192.59	\$2,006.36	\$34,198.94
36	12	\$34,198.94	\$2,677.60	\$36,876.55	\$2,309.95	\$39,186.50
37	13	\$39,186.50	\$2,704.38	\$41,890.88	\$2,635.01	\$44,525.90
38	14	\$44,525.90	\$2,731.42	\$47,257.32	\$2,982.95	\$50,240.28
39	15	\$50,240.28	\$2,758.74	\$52,999.01	\$3,355.28	\$56,354.29
40	16	\$56,354.29	\$2,786.33	\$59,140.62	\$3,753.58	\$62,894.20
41	17	\$62,894.20	\$2,814.19	\$65,708.39	\$4,179.58	\$69,887.97
42	18	\$69,887.97	\$2,842.33	\$72,730.30	\$4,635.09	\$77,365.40
43	19	\$77,365.40	\$2,870.75	\$80,236.15	\$5,122.05	\$85,358.20
44	20	\$85,358.20	\$2,899.46	\$88,257.66	\$5,642.52	\$93,900.18
45	21	\$93,900.18	\$2,928.46	\$96,828.64	\$6,198.69	\$103,027.32
46	22	\$103,027.32	\$2,957.74	\$105,985.06	\$6,792.90	\$112,777.96
47	23	\$112,777.96	\$2,987.32	\$115,765.28	\$7,427.66	\$123,192.94
48	24	\$123,192.94	\$3,017.19	\$126,210.13	\$8,105.60	\$134,315.73
49	25	\$134,315.73	\$3,047.36	\$137,363.09	\$8,829.56	\$146,192.65
50	26	\$146,192.65	\$3,077.84	\$149,270.49	\$9,602.55	\$158,873.04
51	27	\$158,873.04	\$3,108.62	\$161,981.66	\$10,427.78	\$172,409.44
52	28	\$172,409.44	\$3,139.70	\$175,549.14	\$11,308.65	\$186,857.79
53	29	\$186,857.79	\$3,171.10	\$190,028.89	\$12,248.82	\$202,277.71
54	30	\$202,277.71	\$3,202.81	\$205,480.52	\$13,252.14	\$218,732.66
55	31	\$218,732.66	\$3,234.84	\$221,967.50	\$14,322.75	\$236,290.25
56	32	\$236,290.25	\$3,267.19	\$239,557.44	\$15,465.05	\$255,022.49
57	33	\$255,022.49	\$3,299.86	\$258,322.34	\$16,683.71	\$275,006.05
58	34	\$275,006.05	\$3,332.86	\$278,338.91	\$17,983.71	\$296,322.62
59	35	\$296,322.62	\$3,366.18	\$299,688.80	\$19,370.37	\$319,059.17
60	36	\$319,059.17	\$3,399.85	\$322,459.02	\$20,849.34	\$343,308.36
61	37	\$343,308.36	\$3,433.85	\$346,742.21	\$22,426.64	\$369,168.85
62	38	\$369,168.85	\$3,468.18	\$372,637.03	\$24,108.69	\$396,745.72
63	39	\$396,745.72	\$3,502.87	\$400,248.59	\$25,902.32	\$426,150.91
64	40	\$426,150.91	\$3,537.89	\$429,688.80	\$27,814.79	\$457,503.59
65	41	\$457,503.59	\$3,573.27	\$461,076.86	\$29,853.86	\$490,930.73
		-	\$117,697.54		\$373,233.19	



General Assumptions				
Net Annual Investment Return	6.5%			
Starting Age	25			
Age of Retirement	65			
Starting Hourly Wage	\$15			
Hours Worked Per Year	2000			
Starting Annual Compensation	\$30,000			
Increase in Annual Compensation	1.0%			

Scenario-Specific Assumptions				
Default Contribution	Year 1	5%		
	Year 2	6%		
	Year 3	7%		
	Year 4+	8%		

					Net Investment	
Age	Year	Beginning Balance	Contributions	Net Balance	Return	Ending Balance
25	1	\$0.00	\$1,500.00	\$1,500.00	\$48.75	\$1,548.75
26	2	\$1,548.75	\$1,818.00	\$3,366.75	\$159.75	\$3,526.50
27	3	\$3,526.50	\$2,142.21	\$5,668.71	\$298.84	\$5,967.56
28	4	\$5,967.56	\$2,472.72	\$8,440.28	\$468.25	\$8,908.54
29	5	\$8,908.54	\$2,497.45	\$11,405.99	\$660.22	\$12,066.21
30	6	\$12,066.21	\$2,522.42	\$14,588.63	\$866.28	\$15,454.91
31	7	\$15,454.91	\$2,547.65	\$18,002.56	\$1,087.37	\$19,089.93
32	8	\$19,089.93	\$2,573.12	\$21,663.05	\$1,324.47	\$22,987.53
33	9	\$22,987.53	\$2,598.86	\$25,586.38	\$1,578.65	\$27,165.03
34	10	\$27,165.03	\$2,624.84	\$29,789.88	\$1,851.03	\$31,640.91
35	11	\$31,640.91	\$2,651.09	\$34,292.01	\$2,142.82	\$36,434.83
36	12	\$36,434.83	\$2,677.60	\$39,112.43	\$2,455.29	\$41,567.72
37	13	\$41,567.72	\$2,704.38	\$44,272.10	\$2,789.79	\$47,061.89
38	14	\$47,061.89	\$2,731.42	\$49,793.31	\$3,147.79	\$52,941.11
39	15	\$52,941.11	\$2,758.74	\$55,699.85	\$3,530.83	\$59,230.68
40	16	\$59,230.68	\$2,786.33	\$62,017.00	\$3 <i>,</i> 940.55	\$65,957.55
41	17	\$65,957.55	\$2,814.19	\$68,771.74	\$4,378.70	\$73,150.44
42	18	\$73,150.44	\$2,842.33	\$75,992.77	\$4,847.15	\$80,839.93
43	19	\$80,839.93	\$2,870.75	\$83,710.68	\$5 <i>,</i> 347.89	\$89,058.58
44	20	\$89,058.58	\$2,899.46	\$91,958.04	\$5 <i>,</i> 883.04	\$97,841.08
45	21	\$97,841.08	\$2,928.46	\$100,769.54	\$6 <i>,</i> 454.85	\$107,224.38
46	22	\$107,224.38	\$2,957.74	\$110,182.12	\$7,065.71	\$117,247.83
47	23	\$117,247.83	\$2,987.32	\$120,235.15	\$7,718.20	\$127,953.35
48	24	\$127,953.35	\$3,017.19	\$130,970.54	\$8,415.03	\$139,385.57
49	25	\$139,385.57	\$3,047.36	\$142,432.93	\$9,159.10	\$151,592.03
50	26	\$151,592.03	\$3,077.84	\$154,669.87	\$9 <i>,</i> 953.51	\$164,623.38
51	27	\$164,623.38	\$3,108.62	\$167,731.99	\$10,801.55	\$178,533.54
52	28	\$178,533.54	\$3,139.70	\$181,673.24	\$11,706.72	\$193,379.97
53	29	\$193,379.97	\$3,171.10	\$196,551.06	\$12,672.76	\$209,223.82
54	30	\$209,223.82	\$3,202.81	\$212,426.63	\$13,703.64	\$226,130.27
55	31	\$226,130.27	\$3,234.84	\$229,365.11	\$14,803.60	\$244,168.71
56	32	\$244,168.71	\$3,267.19	\$247,435.89	\$15,977.15	\$263,413.04
57	33	\$263,413.04	\$3,299.86	\$266,712.90	\$17,229.09	\$283,941.99
58	34	\$283,941.99	\$3,332.86	\$287,274.85	\$18,564.55	\$305,839.40
59	35	\$305,839.40	\$3,366.18	\$309,205.58	\$19,988.96	\$329,194.54
60	36	\$329,194.54	\$3,399.85	\$332,594.39	\$21,508.14	\$354,102.53
61	37	\$354,102.53	\$3,433.85	\$357,536.38	\$23,128.26	\$380,664.64
62	38	\$380,664.64	\$3,468.18	\$384,132.82	\$24,855.92	\$408,988.74
63	39	\$408,988.74	\$3,502.87	\$412,491.61	\$26,698.11	\$439,189.72
64	40	\$439,189.72	\$3,537.89	\$442,727.61	\$28,662.31	\$471,389.93
65	41	\$471,389.93	\$3,573.27	\$474,963.20	\$30,756.48	\$505,719.68
			\$119,088.54		\$386,631.14	_