

2023 Employee Basic Term Life/AD&D Coverage Calculation Examples

SALARY	MULTIPLIER	EQUALS	LEVELS OF COVERAGE	
			Basic Term Life	Basic AD&D
\$12,000.00	1.5	\$18,000.00	\$20,000	\$40,000
\$15,200.00	1.5	\$22,800.00	\$23,000	\$46,000
\$24,152.00	1.5	\$36,228.00	\$37,000	\$74,000
\$30,057.00	1.5	\$45,085.50	\$46,000	\$92,000
\$71,000.00	1.5	\$106,500.00	\$50,000	\$100,000

See next four pages for examples of monthly premium calculations.

BASIC TERM LIFE EMPLOYEE UNDER AGE 65			
Monthly Premium Rate Per \$1000 of Benefit:			\$0.152
Level of Coverage	Total Premium	State Pays	Employee Pays
\$5,000	\$0.760	\$0.760	-
\$6,000	\$0.912	\$0.912	-
\$7,000	\$1.064	\$1.064	-
\$8,000	\$1.216	\$1.216	-
\$9,000	\$1.368	\$1.368	-
\$10,000	\$1.520	\$1.520	-
\$11,000	\$1.672	\$1.672	-
\$12,000	\$1.824	\$1.824	-
\$13,000	\$1.976	\$1.976	-
\$14,000	\$2.128	\$2.128	-
\$15,000	\$2.280	\$2.280	-
\$16,000	\$2.432	\$2.432	-
\$17,000	\$2.584	\$2.584	-
\$18,000	\$2.736	\$2.736	-
\$19,000	\$2.888	\$2.888	-
\$20,000	\$3.040	\$3.040	-
\$21,000	\$3.192	\$3.040	\$0.152
\$22,000	\$3.344	\$3.040	\$0.304
\$23,000	\$3.496	\$3.040	\$0.456
\$24,000	\$3.648	\$3.040	\$0.608
\$25,000	\$3.800	\$3.040	\$0.760
\$26,000	\$3.952	\$3.040	\$0.912
\$27,000	\$4.104	\$3.040	\$1.064
\$28,000	\$4.256	\$3.040	\$1.216
\$29,000	\$4.408	\$3.040	\$1.368
\$30,000	\$4.560	\$3.040	\$1.520
\$31,000	\$4.712	\$3.040	\$1.672
\$32,000	\$4.864	\$3.040	\$1.824
\$33,000	\$5.016	\$3.040	\$1.976
\$34,000	\$5.168	\$3.040	\$2.128
\$35,000	\$5.320	\$3.040	\$2.280
\$36,000	\$5.472	\$3.040	\$2.432
\$37,000	\$5.624	\$3.040	\$2.584
\$38,000	\$5.776	\$3.040	\$2.736
\$39,000	\$5.928	\$3.040	\$2.888
\$40,000	\$6.080	\$3.040	\$3.040
\$41,000	\$6.232	\$3.040	\$3.192
\$42,000	\$6.384	\$3.040	\$3.344
\$43,000	\$6.536	\$3.040	\$3.496
\$44,000	\$6.688	\$3.040	\$3.648
\$45,000	\$6.840	\$3.040	\$3.800
\$46,000	\$6.992	\$3.040	\$3.952
\$47,000	\$7.144	\$3.040	\$4.104
\$48,000	\$7.296	\$3.040	\$4.256
\$49,000	\$7.448	\$3.040	\$4.408
\$50,000	\$7.600	\$3.040	\$4.560

BASIC AD&D EMPLOYEE UNDER AGE 65			
Monthly Premium Rate Per \$1000 of Benefit:			\$0.019
Level of Coverage	Total Premium	State Pays	Employee Pays
\$10,000	\$0.190	\$0.190	-
\$12,000	\$0.228	\$0.228	-
\$14,000	\$0.266	\$0.266	-
\$16,000	\$0.304	\$0.304	-
\$18,000	\$0.342	\$0.342	-
\$20,000	\$0.380	\$0.380	-
\$22,000	\$0.418	\$0.418	-
\$24,000	\$0.456	\$0.456	-
\$26,000	\$0.494	\$0.494	-
\$28,000	\$0.532	\$0.532	-
\$30,000	\$0.570	\$0.570	-
\$32,000	\$0.608	\$0.608	-
\$34,000	\$0.646	\$0.646	-
\$36,000	\$0.684	\$0.684	-
\$38,000	\$0.722	\$0.722	-
\$40,000	\$0.760	\$0.760	-
\$42,000	\$0.798	\$0.760	\$0.038
\$44,000	\$0.836	\$0.760	\$0.076
\$46,000	\$0.874	\$0.760	\$0.114
\$48,000	\$0.912	\$0.760	\$0.152
\$50,000	\$0.950	\$0.760	\$0.190
\$52,000	\$0.988	\$0.760	\$0.228
\$54,000	\$1.026	\$0.760	\$0.266
\$56,000	\$1.064	\$0.760	\$0.304
\$58,000	\$1.102	\$0.760	\$0.342
\$60,000	\$1.140	\$0.760	\$0.380
\$62,000	\$1.178	\$0.760	\$0.418
\$64,000	\$1.216	\$0.760	\$0.456
\$66,000	\$1.254	\$0.760	\$0.494
\$68,000	\$1.292	\$0.760	\$0.532
\$70,000	\$1.330	\$0.760	\$0.570
\$72,000	\$1.368	\$0.760	\$0.608
\$74,000	\$1.406	\$0.760	\$0.646
\$76,000	\$1.444	\$0.760	\$0.684
\$78,000	\$1.482	\$0.760	\$0.722
\$80,000	\$1.520	\$0.760	\$0.760
\$82,000	\$1.558	\$0.760	\$0.798
\$84,000	\$1.596	\$0.760	\$0.836
\$86,000	\$1.634	\$0.760	\$0.874
\$88,000	\$1.672	\$0.760	\$0.912
\$90,000	\$1.710	\$0.760	\$0.950
\$92,000	\$1.748	\$0.760	\$0.988
\$94,000	\$1.786	\$0.760	\$1.026
\$96,000	\$1.824	\$0.760	\$1.064
\$98,000	\$1.862	\$0.760	\$1.102
\$100,000	\$1.900	\$0.760	\$1.140

BASIC TERM LIFE BASIC AD&D EMPLOYEE UNDER AGE 65			
Monthly Premium Rate Per \$1000 of Benefit:			
Level of Coverage	Total Premium	State Pays	Employee Pays
\$5000 / \$10000	\$0.950	\$0.950	-
\$6000 / \$12000	\$1.140	\$1.140	-
\$7000 / \$14000	\$1.330	\$1.330	-
\$8000 / \$16000	\$1.520	\$1.520	-
\$9000 / \$18000	\$1.710	\$1.710	-
\$10000 / \$20000	\$1.900	\$1.900	-
\$11000 / \$22000	\$2.090	\$2.090	-
\$12000 / \$24000	\$2.280	\$2.280	-
\$13000 / \$26000	\$2.470	\$2.470	-
\$14000 / \$28000	\$2.660	\$2.660	-
\$15000 / \$30000	\$2.850	\$2.850	-
\$16000 / \$32000	\$3.040	\$3.040	-
\$17000 / \$34000	\$3.230	\$3.230	-
\$18000 / \$36000	\$3.420	\$3.420	-
\$19000 / \$38000	\$3.610	\$3.610	-
\$20000 / \$40000	\$3.800	\$3.800	-
\$21000 / \$42000	\$3.990	\$3.800	\$0.190
\$22000 / \$44000	\$4.180	\$3.800	\$0.380
\$23000 / \$46000	\$4.370	\$3.800	\$0.570
\$24000 / \$48000	\$4.560	\$3.800	\$0.760
\$25000 / \$50000	\$4.750	\$3.800	\$0.950
\$26000 / \$52000	\$4.940	\$3.800	\$1.140
\$27000 / \$54000	\$5.130	\$3.800	\$1.330
\$28000 / \$56000	\$5.320	\$3.800	\$1.520
\$29000 / \$58000	\$5.510	\$3.800	\$1.710
\$30000 / \$60000	\$5.700	\$3.800	\$1.900
\$31000 / \$62000	\$5.890	\$3.800	\$2.090
\$32000 / \$64000	\$6.080	\$3.800	\$2.280
\$33000 / \$66000	\$6.270	\$3.800	\$2.470
\$34000 / \$68000	\$6.460	\$3.800	\$2.660
\$35000 / \$70000	\$6.650	\$3.800	\$2.850
\$36000 / \$72000	\$6.840	\$3.800	\$3.040
\$37000 / \$74000	\$7.030	\$3.800	\$3.230
\$38000 / \$76000	\$7.220	\$3.800	\$3.420
\$39000 / \$78000	\$7.410	\$3.800	\$3.610
\$40000 / \$80000	\$7.600	\$3.800	\$3.800
\$41000 / \$82000	\$7.790	\$3.800	\$3.990
\$42000 / \$84000	\$7.980	\$3.800	\$4.180
\$43000 / \$86000	\$8.170	\$3.800	\$4.370
\$44000 / \$88000	\$8.360	\$3.800	\$4.560
\$45000 / \$90000	\$8.550	\$3.800	\$4.750
\$46000 / \$92000	\$8.740	\$3.800	\$4.940
\$47000 / \$94000	\$8.930	\$3.800	\$5.130
\$48000 / \$96000	\$9.120	\$3.800	\$5.320
\$49000 / \$98000	\$9.310	\$3.800	\$5.510
\$50000 / \$100000	\$9.500	\$3.800	\$5.700

**BASIC TERM LIFE
EMPLOYEE AGES 65-69 WITHOUT PERMAPLAN
EMPLOYEE AGES 65-69 WITH PERMAPLAN
65% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.152
Level of Coverage	Total Premium	State Pays	Employee Pays
\$3,250	\$0.494	\$0.494	-
\$3,900	\$0.593	\$0.593	-
\$4,550	\$0.692	\$0.692	-
\$5,200	\$0.790	\$0.790	-
\$5,850	\$0.889	\$0.889	-
\$6,500	\$0.988	\$0.988	-
\$7,150	\$1.087	\$1.087	-
\$7,800	\$1.186	\$1.186	-
\$8,450	\$1.284	\$1.284	-
\$9,100	\$1.383	\$1.383	-
\$9,750	\$1.482	\$1.482	-
\$10,400	\$1.581	\$1.581	-
\$11,050	\$1.680	\$1.680	-
\$11,700	\$1.778	\$1.778	-
\$12,350	\$1.877	\$1.877	-
\$13,000	\$1.976	\$1.976	-
\$13,650	\$2.075	\$1.976	\$0.099
\$14,300	\$2.174	\$1.976	\$0.198
\$14,950	\$2.272	\$1.976	\$0.296
\$15,600	\$2.371	\$1.976	\$0.395
\$16,250	\$2.470	\$1.976	\$0.494
\$16,900	\$2.569	\$1.976	\$0.593
\$17,550	\$2.668	\$1.976	\$0.692
\$18,200	\$2.766	\$1.976	\$0.790
\$18,850	\$2.865	\$1.976	\$0.889
\$19,500	\$2.964	\$1.976	\$0.988
\$20,150	\$3.063	\$1.976	\$1.087
\$20,800	\$3.162	\$1.976	\$1.186
\$21,450	\$3.260	\$1.976	\$1.284
\$22,100	\$3.359	\$1.976	\$1.383
\$22,750	\$3.458	\$1.976	\$1.482
\$23,400	\$3.557	\$1.976	\$1.581
\$24,050	\$3.656	\$1.976	\$1.680
\$24,700	\$3.754	\$1.976	\$1.778
\$25,350	\$3.853	\$1.976	\$1.877
\$26,000	\$3.952	\$1.976	\$1.976
\$26,650	\$4.051	\$1.976	\$2.075
\$27,300	\$4.150	\$1.976	\$2.174
\$27,950	\$4.248	\$1.976	\$2.272
\$28,600	\$4.347	\$1.976	\$2.371
\$29,250	\$4.446	\$1.976	\$2.470
\$29,900	\$4.545	\$1.976	\$2.569
\$30,550	\$4.644	\$1.976	\$2.668
\$31,200	\$4.742	\$1.976	\$2.766
\$31,850	\$4.841	\$1.976	\$2.865
\$32,500	\$4.940	\$1.976	\$2.964

**BASIC AD&D
EMPLOYEE AGES 65-69 WITHOUT PERMAPLAN
EMPLOYEE AGES 65-69 WITH PERMAPLAN
65% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.019
Level of Coverage	Total Premium	State Pays	Employee Pays
\$6,500	\$0.124	\$0.124	-
\$7,800	\$0.148	\$0.148	-
\$9,100	\$0.173	\$0.173	-
\$10,400	\$0.198	\$0.198	-
\$11,700	\$0.222	\$0.222	-
\$13,000	\$0.247	\$0.247	-
\$14,300	\$0.272	\$0.272	-
\$15,600	\$0.296	\$0.296	-
\$16,900	\$0.321	\$0.321	-
\$18,200	\$0.346	\$0.346	-
\$19,500	\$0.371	\$0.371	-
\$20,800	\$0.395	\$0.395	-
\$22,100	\$0.420	\$0.420	-
\$23,400	\$0.445	\$0.445	-
\$24,700	\$0.469	\$0.469	-
\$26,000	\$0.494	\$0.494	-
\$27,300	\$0.519	\$0.494	\$0.025
\$28,600	\$0.543	\$0.494	\$0.049
\$29,900	\$0.568	\$0.494	\$0.074
\$31,200	\$0.593	\$0.494	\$0.099
\$32,500	\$0.618	\$0.494	\$0.124
\$33,800	\$0.642	\$0.494	\$0.148
\$35,100	\$0.667	\$0.494	\$0.173
\$36,400	\$0.692	\$0.494	\$0.198
\$37,700	\$0.716	\$0.494	\$0.222
\$39,000	\$0.741	\$0.494	\$0.247
\$40,300	\$0.766	\$0.494	\$0.272
\$41,600	\$0.790	\$0.494	\$0.296
\$42,900	\$0.815	\$0.494	\$0.321
\$44,200	\$0.840	\$0.494	\$0.346
\$45,500	\$0.865	\$0.494	\$0.371
\$46,800	\$0.889	\$0.494	\$0.395
\$48,100	\$0.914	\$0.494	\$0.420
\$49,400	\$0.939	\$0.494	\$0.445
\$50,700	\$0.963	\$0.494	\$0.469
\$52,000	\$0.988	\$0.494	\$0.494
\$53,300	\$1.013	\$0.494	\$0.519
\$54,600	\$1.037	\$0.494	\$0.543
\$55,900	\$1.062	\$0.494	\$0.568
\$57,200	\$1.087	\$0.494	\$0.593
\$58,500	\$1.112	\$0.494	\$0.618
\$59,800	\$1.136	\$0.494	\$0.642
\$61,100	\$1.161	\$0.494	\$0.667
\$62,400	\$1.186	\$0.494	\$0.692
\$63,700	\$1.210	\$0.494	\$0.716
\$65,000	\$1.235	\$0.494	\$0.741

**BASIC TERM LIFE
EMPLOYEE AGES 70-74 WITHOUT PERMAPLAN
45% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.152
Level of Coverage	Total Premium	State Pays	Employee Pays
\$2,250	\$0.342	\$0.342	-
\$2,700	\$0.410	\$0.410	-
\$3,150	\$0.479	\$0.479	-
\$3,600	\$0.547	\$0.547	-
\$4,050	\$0.616	\$0.616	-
\$4,500	\$0.684	\$0.684	-
\$4,950	\$0.752	\$0.752	-
\$5,400	\$0.821	\$0.821	-
\$5,850	\$0.889	\$0.889	-
\$6,300	\$0.958	\$0.958	-
\$6,750	\$1.026	\$1.026	-
\$7,200	\$1.094	\$1.094	-
\$7,650	\$1.163	\$1.163	-
\$8,100	\$1.231	\$1.231	-
\$8,550	\$1.300	\$1.300	-
\$9,000	\$1.368	\$1.368	-
\$9,450	\$1.436	\$1.368	\$0.068
\$9,900	\$1.505	\$1.368	\$0.137
\$10,350	\$1.573	\$1.368	\$0.205
\$10,800	\$1.642	\$1.368	\$0.274
\$11,250	\$1.710	\$1.368	\$0.342
\$11,700	\$1.778	\$1.368	\$0.410
\$12,150	\$1.847	\$1.368	\$0.479
\$12,600	\$1.915	\$1.368	\$0.547
\$13,050	\$1.984	\$1.368	\$0.616
\$13,500	\$2.052	\$1.368	\$0.684
\$13,950	\$2.120	\$1.368	\$0.752
\$14,400	\$2.189	\$1.368	\$0.821
\$14,850	\$2.257	\$1.368	\$0.889
\$15,300	\$2.326	\$1.368	\$0.958
\$15,750	\$2.394	\$1.368	\$1.026
\$16,200	\$2.462	\$1.368	\$1.094
\$16,650	\$2.531	\$1.368	\$1.163
\$17,100	\$2.599	\$1.368	\$1.231
\$17,550	\$2.668	\$1.368	\$1.300
\$18,000	\$2.736	\$1.368	\$1.368
\$18,450	\$2.804	\$1.368	\$1.436
\$18,900	\$2.873	\$1.368	\$1.505
\$19,350	\$2.941	\$1.368	\$1.573
\$19,800	\$3.010	\$1.368	\$1.642
\$20,250	\$3.078	\$1.368	\$1.710
\$20,700	\$3.146	\$1.368	\$1.778
\$21,150	\$3.215	\$1.368	\$1.847
\$21,600	\$3.283	\$1.368	\$1.915
\$22,050	\$3.352	\$1.368	\$1.984
\$22,500	\$3.420	\$1.368	\$2.052

**BASIC AD&D
EMPLOYEE AGES 70-74 WITHOUT PERMAPLAN
45% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.019
Level of Coverage	Total Premium	State Pays	Employee Pays
\$4,500	\$0.086	\$0.086	-
\$5,400	\$0.103	\$0.103	-
\$6,300	\$0.120	\$0.120	-
\$7,200	\$0.137	\$0.137	-
\$8,100	\$0.154	\$0.154	-
\$9,000	\$0.171	\$0.171	-
\$9,900	\$0.188	\$0.188	-
\$10,800	\$0.205	\$0.205	-
\$11,700	\$0.222	\$0.222	-
\$12,600	\$0.239	\$0.239	-
\$13,500	\$0.257	\$0.257	-
\$14,400	\$0.274	\$0.274	-
\$15,300	\$0.291	\$0.291	-
\$16,200	\$0.308	\$0.308	-
\$17,100	\$0.325	\$0.325	-
\$18,000	\$0.342	\$0.342	-
\$18,900	\$0.359	\$0.342	\$0.017
\$19,800	\$0.376	\$0.342	\$0.034
\$20,700	\$0.393	\$0.342	\$0.051
\$21,600	\$0.410	\$0.342	\$0.068
\$22,500	\$0.428	\$0.342	\$0.086
\$23,400	\$0.445	\$0.342	\$0.103
\$24,300	\$0.462	\$0.342	\$0.120
\$25,200	\$0.479	\$0.342	\$0.137
\$26,100	\$0.496	\$0.342	\$0.154
\$27,000	\$0.513	\$0.342	\$0.171
\$27,900	\$0.530	\$0.342	\$0.188
\$28,800	\$0.547	\$0.342	\$0.205
\$29,700	\$0.564	\$0.342	\$0.222
\$30,600	\$0.581	\$0.342	\$0.239
\$31,500	\$0.599	\$0.342	\$0.257
\$32,400	\$0.616	\$0.342	\$0.274
\$33,300	\$0.633	\$0.342	\$0.291
\$34,200	\$0.650	\$0.342	\$0.308
\$35,100	\$0.667	\$0.342	\$0.325
\$36,000	\$0.684	\$0.342	\$0.342
\$36,900	\$0.701	\$0.342	\$0.359
\$37,800	\$0.718	\$0.342	\$0.376
\$38,700	\$0.735	\$0.342	\$0.393
\$39,600	\$0.752	\$0.342	\$0.410
\$40,500	\$0.770	\$0.342	\$0.428
\$41,400	\$0.787	\$0.342	\$0.445
\$42,300	\$0.804	\$0.342	\$0.462
\$43,200	\$0.821	\$0.342	\$0.479
\$44,100	\$0.838	\$0.342	\$0.496
\$45,000	\$0.855	\$0.342	\$0.513

**BASIC TERM LIFE
EMPLOYEE AGES 75+ WITHOUT PERMAPLAN
30% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.152
Level of Coverage	Total Premium	State Pays	Employee Pays
\$1,500	\$0.228	\$0.228	-
\$1,800	\$0.274	\$0.274	-
\$2,100	\$0.319	\$0.319	-
\$2,400	\$0.365	\$0.365	-
\$2,700	\$0.410	\$0.410	-
\$3,000	\$0.456	\$0.456	-
\$3,300	\$0.502	\$0.502	-
\$3,600	\$0.547	\$0.547	-
\$3,900	\$0.593	\$0.593	-
\$4,200	\$0.638	\$0.638	-
\$4,500	\$0.684	\$0.684	-
\$4,800	\$0.730	\$0.730	-
\$5,100	\$0.775	\$0.775	-
\$5,400	\$0.821	\$0.821	-
\$5,700	\$0.866	\$0.866	-
\$6,000	\$0.912	\$0.912	-
\$6,300	\$0.958	\$0.912	\$0.046
\$6,600	\$1.003	\$0.912	\$0.091
\$6,900	\$1.049	\$0.912	\$0.137
\$7,200	\$1.094	\$0.912	\$0.182
\$7,500	\$1.140	\$0.912	\$0.228
\$7,800	\$1.186	\$0.912	\$0.274
\$8,100	\$1.231	\$0.912	\$0.319
\$8,400	\$1.277	\$0.912	\$0.365
\$8,700	\$1.322	\$0.912	\$0.410
\$9,000	\$1.368	\$0.912	\$0.456
\$9,300	\$1.414	\$0.912	\$0.502
\$9,600	\$1.459	\$0.912	\$0.547
\$9,900	\$1.505	\$0.912	\$0.593
\$10,200	\$1.550	\$0.912	\$0.638
\$10,500	\$1.596	\$0.912	\$0.684
\$10,800	\$1.642	\$0.912	\$0.730
\$11,100	\$1.687	\$0.912	\$0.775
\$11,400	\$1.733	\$0.912	\$0.821
\$11,700	\$1.778	\$0.912	\$0.866
\$12,000	\$1.824	\$0.912	\$0.912
\$12,300	\$1.870	\$0.912	\$0.958
\$12,600	\$1.915	\$0.912	\$1.003
\$12,900	\$1.961	\$0.912	\$1.049
\$13,200	\$2.006	\$0.912	\$1.094
\$13,500	\$2.052	\$0.912	\$1.140
\$13,800	\$2.098	\$0.912	\$1.186
\$14,100	\$2.143	\$0.912	\$1.231
\$14,400	\$2.189	\$0.912	\$1.277
\$14,700	\$2.234	\$0.912	\$1.322
\$15,000	\$2.280	\$0.912	\$1.368

**BASIC AD&D
EMPLOYEE AGES 75+ WITHOUT PERMAPLAN
30% OF SCHEDULED AMOUNT**

Monthly Premium Rate Per \$1000 of Benefit:			\$0.019
Level of Coverage	Total Premium	State Pays	Employee Pays
\$3,000	\$0.057	\$0.057	-
\$3,600	\$0.068	\$0.068	-
\$4,200	\$0.080	\$0.080	-
\$4,800	\$0.091	\$0.091	-
\$5,400	\$0.103	\$0.103	-
\$6,000	\$0.114	\$0.114	-
\$6,600	\$0.125	\$0.125	-
\$7,200	\$0.137	\$0.137	-
\$7,800	\$0.148	\$0.148	-
\$8,400	\$0.160	\$0.160	-
\$9,000	\$0.171	\$0.171	-
\$9,600	\$0.182	\$0.182	-
\$10,200	\$0.194	\$0.194	-
\$10,800	\$0.205	\$0.205	-
\$11,400	\$0.217	\$0.217	-
\$12,000	\$0.228	\$0.228	-
\$12,600	\$0.239	\$0.228	\$0.011
\$13,200	\$0.251	\$0.228	\$0.023
\$13,800	\$0.262	\$0.228	\$0.034
\$14,400	\$0.274	\$0.228	\$0.046
\$15,000	\$0.285	\$0.228	\$0.057
\$15,600	\$0.296	\$0.228	\$0.068
\$16,200	\$0.308	\$0.228	\$0.080
\$16,800	\$0.319	\$0.228	\$0.091
\$17,400	\$0.331	\$0.228	\$0.103
\$18,000	\$0.342	\$0.228	\$0.114
\$18,600	\$0.353	\$0.228	\$0.125
\$19,200	\$0.365	\$0.228	\$0.137
\$19,800	\$0.376	\$0.228	\$0.148
\$20,400	\$0.388	\$0.228	\$0.160
\$21,000	\$0.399	\$0.228	\$0.171
\$21,600	\$0.410	\$0.228	\$0.182
\$22,200	\$0.422	\$0.228	\$0.194
\$22,800	\$0.433	\$0.228	\$0.205
\$23,400	\$0.445	\$0.228	\$0.217
\$24,000	\$0.456	\$0.228	\$0.228
\$24,600	\$0.467	\$0.228	\$0.239
\$25,200	\$0.479	\$0.228	\$0.251
\$25,800	\$0.490	\$0.228	\$0.262
\$26,400	\$0.502	\$0.228	\$0.274
\$27,000	\$0.513	\$0.228	\$0.285
\$27,600	\$0.524	\$0.228	\$0.296
\$28,200	\$0.536	\$0.228	\$0.308
\$28,800	\$0.547	\$0.228	\$0.319
\$29,400	\$0.559	\$0.228	\$0.331
\$30,000	\$0.570	\$0.228	\$0.342