Distribution Guide for the 457 & 401(k) Plans



New York City

Deferred Compensation Plan nycdcρ



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Deferred Compensation Plan

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Dear Participant:

We are pleased to present you with The New York City Deferred Compensation Plan Distribution Guide. The purpose of this guide is to provide you with information regarding your options for withdrawing funds from your Deferred Compensation Plan account. While this guide contains information on in-service withdrawals, it is largely dedicated to participants who are leaving or have left City service.

The Plan offers very flexible distribution options to help you decide how and when you would like to receive your money, ranging from taking a one-time partial payment to setting up long-term periodic payments that can be deposited directly into your checking account.

We have been honored to build a first class retirement program for you over the years which is nationally recognized as one of the best programs in the U.S. and has among the lowest total fees of any available plan. And with the addition of the Self-Directed Brokerage Option, participants have access to a host of investment funds outside the Plan. So, you can continue to enjoy the many benefits the Plan has to offer and leave your money in the Plan up until you reach age 70 1/2 when you must begin minimum distributions.

As you plan for your retirement, also consider consolidating your other retirement savings. Your rollover IRAs and your other employer defined contribution plans can be consolidated into the Deferred Compensation Plan. Keeping track of your retirement assets has never been easier! Let the low cost of the Plan's investments pay off for you.

This guide explains the variety of distribution choices available to you so that you can make an informed decision about what is best for your personal situation. We also encourage you to attend a Deferred Compensation Plan Retirement Seminar and to visit with a Plan Retirement Counselor. To schedule an appointment, please call (212) 306-7699 or register online at nyc.gov/deferredcomp.

Sincerely,

Georgette Gestely

Director

Table of Contents

In-Service Distributions	4
Purchase of Permissive Service Credits	
Emergency Withdrawal	
Small Account Withdrawal	
Withdrawals After Age 59 1/2 from the 401(k) Plan (pre-tax and Roth after-tax)	
Loans	
Participants' Frequently Asked Questions	5
Post-Service Distributions.	8
Distribution Planning	10
Rollovers	11
How to Take a Distribution	
Minimum Distribution Requirements	15
Beneficiaries	
Uniform Table	
Single Life Expectancy Table	
Joint Life Expectancy Table	19

Participant Distribution Form (Tear off)

If you have additional questions after reading this brochure, please contact the Deferred Compensation Plan's Client Service Department between the hours of 9 a.m. and 5 p.m., Monday through Friday, at (212) 306-7760.

We encourage you to attend a Deferred Compensation Plan Retirement Seminar or to visit with a Plan Retirement Counselor. To schedule an appointment, please call (212) 306-7699 or register online.

Online at nyc.gov/deferredcomp

Please Note: This booklet does not constitute the offering of investment, financial, tax or legal advice or other expert advice. The material contained in this booklet is for informational purposes only. You may wish to consult a professional financial planner, investment advisor, legal counsel or other expert before reaching any decisions. In addition, the material in this booklet is subject to the terms of the 401(k) Plan for Employees of the City of New York and Related Agencies and Instrumentalities and the Deferred Compensation Plan for Employees of the City of New York and Related Agencies and Instrumentalities and any other applicable federal, state and local laws and regulations. In the event of any conflict between the 401(k) Plan for Employees of the City of New York and Related Agencies and Instrumentalities or the Deferred Compensation Plan for Employees of the City of New York and Related Agencies and Instrumentalities and applicable laws or regulations, then the applicable laws and regulations shall govern. The New York City Deferred Compensation Plan Distribution Guide is provided to Plan participants in order to satisfy Section 402(f) of the Internal Revenue Code.

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Generally, you may not withdraw funds from the Deferred Compensation Plan while you are still employed by the City. However, there are certain exceptions which are described below.

Trustee to trustee transfers for the purpose of purchasing permissive service credits

457 Plan participants are eligible to use their 457 Deferred Compensation Plan accounts as a source of funding for the purchase of permissive service credits in their pension systems via trustee-to-trustee tax-free transfers. 457 Plan participants who want to purchase permissive service credits must contact their pension system directly to obtain a buyback statement to determine permissive service credit eligibility.

Once you receive your buyback information from your pension system, including the dollar amount, you will need to complete a Deferred Compensation Plan In-Service Distribution Form. Submit the In-Service Distribution Form, along with a copy of the buyback statement from your pension system, to the Deferred Compensation Plan's Administrative Office. Please contact the Plan's Administrative Office for an In-Service Distribution Form. Payment will be made directly to the pension system and not to the participant.

Emergency Withdrawal

In the event you experience circumstances requiring an immediate distribution from your deferred compensation account, you may apply for an emergency withdrawal. There are separate applications for the 457 Plan and the 401(k) Plan. (Please contact the Plan's Administrative Office to obtain the appropriate application.) The circumstances necessary to qualify for an emergency withdrawal are established by the Internal Revenue Service and the rules for 457 Plan withdrawals are different than the rules for the 401(k) Plan withdrawals. All decisions concerning what situations qualify are in the sole discretion of the Deferred Compensation Board.

Small Account Withdrawal

You may receive a full distribution from the 457 Plan prior to separation from City service only if all the following criteria are met:



- (1) the total account balance does not exceed \$5,000;
- (2) you have not deferred any compensation during the two-year period ending on the date of distribution; and
- (3) you have had no prior small account withdrawal.

Every January, the Plan identifies those participants who meet the criteria for a small account withdrawal. If you fall into this category, you will be notified that you may elect to receive your account in a lump sum distribution. You may rejoin the Plan at any time in the future.

Withdrawals after age 59 1/2 from the 401(k) Plan

401(k) Plan participants age 59 1/2 and older are eligible to take distributions, without penalty, from their 401(k) account while still working for the City. Roth 401(k) participants, in addition to meeting the age requirement, must have made their initial Roth contribution more than five years ago if they wish to take a distribution from their Roth 401(k) account tax-free and without penalty. To receive an in-service distribution, submit the attached Distribution Form indicating the distribution request is an "in-service 401(k) withdrawal."

Loans

Active employees may apply for a loan from their Deferred Compensation Plan accounts. Please refer to the Plan's Loan Guide for details and rules. Loans are available only for the pre-tax portion (not the Roth portion) of the 401(k) account. For active employees who are 401(k) Plan participants age 59 1/2 and older, an outstanding loan may be deemed as an in-service withdrawal. Such withdrawal will be subject to all applicable income taxes.

Frequently Asked Questions About Distributions

Do I have to decide how to distribute my entire account once I sever from City service?

No. There are no distribution election requirements upon severance* from City employment and participants can make distribution requests at any time by submitting a Distribution Form.

When will I become eligible to begin taking distributions, without a penalty, from my Deferred Compensation Plan account?

If you are a participant in the 457 Plan, you are eligible to begin distribution, without a penalty, upon severance* from City employment regardless of your age.

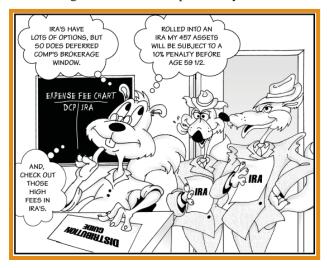
If you are a participant in the 401(k) Plan, you can begin distribution upon severance* from City employment. Any taxable distributions taken by a 401(k) Plan participant prior to age 59 1/2 will generally become subject to a 10% early withdrawal penalty. There are several exceptions to the 10% early withdrawal penalty, including, but not limited to, distributions (1) made to you after a separation from City service that occurred after you have attained age 55, (2) rolled over to an eligible retirement plan or an individual retirement account (an "IRA"), (3) made to your estate or beneficiaries after your death, (4) made in the event you become totally and permanently disabled, (5) used to pay deductible medical expenses, and (6) made pursuant to a qualified domestic relations order. Also, at age 59 1/2, you can begin taking withdrawals from the 401(k) Plan, without penalty, even if you are still working for the City.

Regarding distributions from the Roth 401(k), these can be taken tax-free and without penalty, provided you are age 59 1/2 or older, and your initial Roth contribution was made at least five tax years ago.

Am I able to roll over funds from other plans into my deferred compensation account?

Yes. You are able to aggregate all your before—tax contributions and earnings from other 401(k) plans, 403(b) plans, 401(a), 457 plans and rollover IRAs into the City's 401(k) Plan. The Roth 401(k) Plan will only accept rollovers from other Roth 401(k) plans. In addition, you can also roll over the taxable portion of your final pension payment/loan from

your defined benefit plan (NYCERS, Police Pension Fund, Fire Department Pension Fund, BERS, TRS) and eligible union annuity fund (403(a) programs) into the pre-tax portion of the 401(k) Plan. The 457 Plan can accept rollovers of before-tax contributions and earnings from other 457 plans only.



Can I roll over my deferred compensation account to another retirement plan or IRA?

Yes, you can. But, should you? We have been honored to build a first class retirement program for you over the years which is nationally recognized as one of the best programs in the U.S. and has among the lowest total fees of any available plan. So, you can continue to enjoy the many benefits the Plan has to offer and leave your money in the Plan up until you reach age 70 1/2 when you must begin minimum distributions.

Minimum required distributions and certain periodic payments are not "eligible rollover distributions" under either the 457 Plan or 401(k) Plan. (Refer to pages 13 and 15 for further explanation.)

Is there a specific time required by the Internal Revenue Service at which I must begin taking distribution?

Yes. You are required to begin taking certain minimum distributions from your deferred compensation account by your "required beginning date." Your "required beginning date" is April 1st of the calendar year following the later of the calendar year in which you attain age 70 1/2 or the calendar year in which you retire from City service.

^{*} Severence is defined as retirement or being off City payroll and does <u>not</u> include leaves of absence such as child care leave, sick leave, unpaid leave, military leave, etc. Distribution may commence no sooner than 60 days after severance from City service.

Are my distributions taxable?

Payments made directly to participants will be reported on Form 1099-R in the year when paid. Participants receiving distributions from the 457 Plan and the pre-tax portion of the 401(k) Plan are subject to mandatory federal tax withholding, as well as applicable state and local taxes. Qualified distributions from the Roth 401(k) are tax-free. If you are over age 59 1/2 and elect to receive distributions from your pre-tax account as periodic payments, you may be eligible for an annual \$20,000 exemption from New York State and New York City taxes. Distributions from the Roth 401(k) Plan are not subject to federal state or local taxes, and are without penalty, if the participant is age 59 1/2 or older and the initial Roth contribution was made at least five taxable years ago. Distribution of earnings from the Roth 401(k) Plan before age 59 1/2 or for a period shorter than five taxable years are subject to all applicable income taxes and penalties.

What if I have an outstanding Plan loan when I sever from City service?

Upon severance from City service, all Plan loans become immediately due and payable. The loan may be repaid by certified check, bank check or postal money order or you can authorize the Plan Administrator to classify the loan as a taxable event by completing a Loan Offset Form. Such withdrawal will be subject to all applicable income taxes.

Can the value of my account change while I am taking distributions?

Your deferred compensation account continues to have the opportunity to grow for as long as you have money in the 401(k) Plan or 457 Plan. The administrative fees will continue to be deducted from your account and any appreciation or depreciation will continue to be reflected in your account on a tax-favored basis.

Once I begin taking distributions, is my account frozen?

No. Taking distributions does not restrict you from moving your assets among the Plan's various investment options.

If I am currently receiving periodic payments, am I eligible to submit an additional distribution request for an amount certain and still maintain my periodic payment schedule?

Yes. You must submit a Participant Distribution Form indicating your request.

Is it generally advantageous to take a lump sum distribution from the 457 Plan or pre-tax portion of the 401(k) Plan and use the cash to purchase an annuity?

No. When you take a lump sum distribution, your entire deferred compensation account is includible as income in the year of the distribution, leaving less to invest in an annuity. Furthermore, the annuity may charge you set-up costs in addition to administrative fees.

Is it generally advantageous to take a lump sum distribution from the 457 Plan or pre-tax portion of the 401(k) Plan instead of periodic payments?

No. When you take a lump sum distribution, your entire deferred compensation account is includible as income in the year of the distribution. If you take periodic payments, you spread out your tax liability.

What is the priority for distributions from the Roth 401(k) Plan as compared to a Roth IRA?

If a participant takes a distribution from the Roth 401(k) Plan either before age 59 1/2 or before the 5-taxable-year period of participation has been completed, the earnings are subject to all applicable income taxes and penalties. The Roth 401(k) account will be distributed proportionally among contributions and earnings as opposed to a Roth IRA where distributions are first taken from contributions and then from earnings.

Can I get better returns if I move my money from the Deferred Compensation Plan to outside investments?

The performance of the Plan's funds is competitive with the performance of investments offered outside the Plan. In addition, the Plan's total asset size has allowed it to convert all its mutual funds to separate accounts, which means you may pay less in investment management fees than you would pay if you bought similar fund shares outside of the Plan. Remember, fees count. Every dollar paid in higher fees reduces your return by that dollar. Before you consider moving your money into any new plan or IRA, if applicable, where you may be paying higher individual retail rates, seek the advice of an independent financial planner or tax consultant and compare the applicable surrender fees, mortality and expense risk fees, administrative fees and investment management fees, as well as the initial investment requirements.

After I terminate City employment, should I take my money or leave it in the Plan?

	BENEFITS	CONSIDERATIONS
Leave assets in the 457 Plan or roll assets into the 457 Plan	 There is no tax penalty on withdrawals made before age 59 1/2 Extremely low investment management fees Quality investment options competitively chosen and independently reviewed regularly A Self-Directed Brokerage Option which allows participants to invest in any of over 11,000 mutual funds, including no-load/no-transaction fee funds Annual \$20,000 exemption from NYS and NYC taxes on most withdrawals after age 59 1/2 	Rollovers accepted only from another plan governed by section 457 of Internal Revenue Code
Leave assets in the 401(k) Plan or roll assets into the 401(k) Plan	 Extremely low investment management fees Quality investment options competitively chosen and independently reviewed regularly A Self-Directed Brokerage Option which allows participants to invest in any of over 11,000 mutual funds, including no-load/no-transaction fee funds Annual \$20,000 exemption from NYS and NYC taxes on most withdrawals after age 59 1/2 Rollovers accepted from other 401(k), 403(b), 401(a), and 457 plans, and from rollover IRAs and final pension payments/loans 	 10% tax penalty on most withdrawals before age 59 1/2 Rolling over 457 assets to the 401(k) Plan will mean losing the 457 exemption from the early withdrawal penalty
Roll assets into an IRA from either the 457 or 401(k) Plan	Annual \$20,000 exemption from NYS and NYC taxes on most withdrawals after age 59 1/2	 10% tax penalty on most withdrawals before age 59 1/2 Rolling over 457 assets will mean losing the 457 exemption from the early withdrawal penalty Generally higher fees and expenses Investment options may not be competitively bid or regularly reviewed
Purchase annuity	 An annuity provides a guaranteed rate of return for life Annual \$20,000 exemption from NYS and NYC taxes on most withdrawals after age 59 1/2 	 Generally higher fees and expenses Payment amounts can be small 10% tax penalty on most withdrawals before age 59 1/2 Rolling over 457 assets will mean losing the 457 exemption from the early withdrawal penalty
Take the money		 Most distributions will be subject to a mandatory federal tax withholding 10% tax penalty on most 401(k) withdrawals before age 59 1/2

Post-Service Distributions







Your Account, After You Leave City Service

You are not required to begin withdrawing any portion of your account until you attain age 70 1/2 (see Minimum Distribution Requirements on page 15 for more information). After your severance from City employment, you may no longer make contributions to the Deferred Compensation Plan. However, you can aggregate your retirement accounts by rolling over all of your before—tax contributions and earnings from other 401(k) plans, 403(b) plans, 401(a) plans, 457 plans, and traditional/rollover IRAs into the pre-tax portion of the City's 401(k) Plan. The Roth portion of the 401(k) Plan will only accept rollovers from other Roth 401(k) plans

In addition, as long as you have a balance in your account, you can transfer money from one investment option to another, and designate or change beneficiaries. Your account will continue to be subject to market fluctuations and you will also continue to receive quarterly statements, newsletters, annual reports, and have the opportunity to attend retirement seminars. The quarterly administrative fees will continue to be withheld from your account while you have money remaining in the Deferred Compensation Plan.

Will I continue to have flexibility with, or control over, my money once I leave City service?

Yes. So long as you have money in the Deferred Compensation Plan, you can continue to enjoy the same benefits you enjoy now. For example, you can continue to make transfers among investment options and receive significant price breaks on management fees through the Plan's use of institutional funds and separate accounts, breaks you probably would not be eligible for if you rolled over your account to an IRA.

Your Income Tax Consequences

457 Plan and Pre-Tax 401(k) Plan

Distributions from your 457 and pre-tax 401(k) accounts are classified as either "eligible rollover distributions" (ERD) or "non-eligible rollover distributions."

ERDs paid directly to the participant will be includible as income in the year distributed and will be reported on Form 1099-R and are subject to the 20% mandatory federal tax withholding.

Non-eligible rollover distributions such as Required Minimum Distributions or certain long-term distributions (see pages 13 and 15 for further explanation) are subject to federal tax withholding based upon the submission of Form W-4P. You can elect not to withhold any federal tax (refer to the instructions on Form W-4P for further explanation), however, failure to submit Form W-4P will result in a 10% mandatory federal tax withholding on all non-eligible rollover distributions.

Unless you live in a state with mandatory tax withholding, you will be responsible for the payment of all applicable state and local taxes. Distributions from the Plan are eligible for a \$20,000 annual New York State and New York City income tax exemption for pensions and annuities paid to New York residents. This \$20,000 exemption is applied against the cumulative distributions a participant receives from a private employer retirement plan, a 401(k), 457 plan or 403(b) plan, or a traditional IRA. The exemption applies only to distributions taken as periodic payments to New York residents who are at least age 59 1/2 and is in addition to the state income tax exemption for benefit payments received from the state or local employee's public retirement system.

Upon severance from City service, if a participant has an outstanding loan it will become immediately due and payable. The loan may be repaid by certified check, bank check or postal money order or the participant can authorize the Plan Administrator to classify the loan as a taxable event by completing a Loan Offset Form. Such withdrawal will be subject to personal income taxes and Form 1099-R will be issued to the participant showing such withdrawal.

The final amount of tax that you will owe on any distribution will depend on your individual circumstances for the applicable year of distribution.

Roth 401(k) Plan

Distributions from your Roth 401(k) account are classified as either "Qualified Distributions" or "Non-Oualified Distributions."

A Qualified Distribution is not subject to federal, state or local taxes if the distribution is made:

- (1) After a period of five consecutive taxable years that begins with the first day in which the participant makes a Roth contribution and ends when five consecutive taxable years have been completed; and
- (2) On or after the date the participant attains age 59 1/2.

A Non-Qualified Distribution from your Roth 401(k) account is made either before age 59 1/2 or before the five-taxable-years period of participation has been completed. The earnings from Non-Qualified Distributions are subject to all applicable income taxes and penalties. The 401(k) Roth account will be distributed proportionally among contributions and earnings.

The final amount of tax that you will owe on any distribution will depend on your individual circumstances for the applicable year of distribution.

Social Security Payments Not Affected

Your right to receive Social Security payments will not be affected when your Deferred Compensation Plan account is distributed. The Social Security Administration does not include the distributions from your deferred compensation account in the maximum income a Social Security recipient can earn before his Social Security is reduced. However, distributions from your deferred compensation account are includible in your adjusted gross income

for determining whether a portion of your Social Security payments may be taxed.

Purchasing an Annuity

If you are considering purchasing an annuity by taking a lump sum distribution, make certain you consider the following: (1) the distribution from the pre-tax portion of the 401(k) Plan account will become subject to the 10% early withdrawal penalty if taken before age 59 1/2, unless an exception applies; (2) participants in the 457 Plan and the pre-tax 401(k) Plan will be fully taxed on the lump sum upon distribution; and (3) you may incur certain costs for administration of the annuity.

The Deferred Compensation Plan's distribution options allow you to choose an annuity-like payment schedule if you choose to receive periodic payments that extend through your life expectancy.

Transfer to Another City Agency

If you have not severed from City employment, but have only transferred to another agency eligible to participate in either the City's 401(k) Plan or 457 Plan, please contact our office immediately to ensure that there is no lapse in contributions to the Plans. Transferring between City agencies does not constitute a severance from employment and, therefore, does not make a participant eligible for distribution.

Return to City Service

If you return to City service and choose to enroll in the Deferred Compensation Plan again, a new account will be established for you. However, you may take a distribution from your original account. You will receive a combined account statement reflecting activity on contributions made prior to your leaving City service and the current contributions and earnings.

Adjustments to Your Account

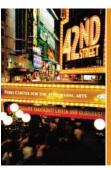
The Deferred Compensation Plan reserves the right to recover any amount erroneously distributed to you.

If you have any questions, or would like additional information or assistance, please call the Plan's Administrative Office at (212) 306-7760.









Periodic Payments vs.Full Withdrawal

You'll probably be using your Deferred Compensation Plan account either as your sole source of retirement income or to supplement your pension and/or Social Security income. Because what you do with this nest egg is critical, you should consider carefully the pros and cons of taking either a full withdrawal or periodic payments, regardless of whether the full withdrawal is taken immediately or at some future time.

This booklet does not constitute the offering of investment, financial, tax or legal advice or other expert advice. The material contained in this booklet is for informational purposes only. You may wish to consult an independent professional financial planner, investment advisor, legal counsel or other expert before reaching any decisions.

What are the advantages of periodic payments?

There are several advantages to choosing periodic payments over a full withdrawal:

Deferring Taxes:

It is important to remember that the IRS considers deferred compensation distributions from your 457 Plan or the pre-tax portion of your 401(k) account includible as income in the year in which your distributions are paid to you. By taking periodic payments, you will be able to spread your tax liability over the years that you receive distributions. Consequently, you will not have the immediate potential tax burden you would have if you elect a full withdrawal.

Retirement Income:

By joining the Deferred Compensation Plan, you made the decision to supplement your retirement income. Choosing periodic payments will allow you to utilize your deferred compensation account for years to come.

Opportunity for Continued Growth of Your Account:

Until you decide to withdraw the money from your 457 Plan or pre-tax portion of your 401(k) account, you will not pay taxes on that money. Earnings on Roth contributions are tax-free after age 59 1/2 and after the five-taxable-years period of participation has been completed. If you elect periodic payments, money will remain in your deferred compensation account and continue to have the opportunity to grow, taxfavored, through interest or appreciation. Your account will continue to be valued daily and you will continue to receive quarterly statements. Of course, depending on the investment options you select, your deferred compensation account could also be subject to losses from market fluctuations.

Immediate Distribution vs. Future Payout

The decision of when you should take distributions from your Deferred Compensation Plan account is a personal one. Whenever you decide to withdraw funds from your deferred compensation account, taking distributions will be as simple as submitting a Distribution Form.

Like most City employees, you joined either or both the 401(k) Plan or 457 Plan to supplement other sources of retirement income, like pension and Social Security. If you are leaving City service prior to retirement, you may be tempted to withdraw your account immediately and risk losing your retirement nest egg. Keep in mind that the Plan's flexible distribution options allow you to access your money at any time so that you could consider taking any portion as needed.

Rollovers into the Deferred Compensation Plan

Participants in the Deferred Compensation Plan are able to aggregate all their before—tax contributions and earnings from other 401(k) plans, 403(b) plans, 401(a) plans, 457 plans, and traditional/rollover IRAs in the City's 401(k) Plan. The Roth 401(k) Plan will only accept rollovers from other Roth 401(k) plans.

In addition, participants can roll over their final pension payment/loan from their defined benefit plan (NYCERS, Police Pension Fund, Fire Department Pension Fund, BERS, TRS) and eligible union annuity fund (403(a) programs) into the City's 401(k) Plan.

The 457 Plan will continue to accept rollovers of before-tax contributions and earnings from other 457 plans. The 457 Plan will not accept rollovers from 401(k) plans, 403(b) plans, 401(a) plans or IRAs. You must establish a deferred compensation account prior to making a rollover.

Rollovers out of the Deferred Compensation Plan

Upon severance from City employment, participants in the 457 Plan can roll over their account to either another eligible retirement plan (457, 401(k) or 403(b)) or an IRA. Caution: 457 Plan participants who choose to roll over their account to a 401(k) or 403(b) plan or to an IRA will become subject to the 10% early withdrawal penalty when they take a distribution from the other plan or IRA before age 59 1/2, unless an exception applies.

Pre-tax 401(k) Plan participants, either upon severance from City employment or upon reaching age

59 1/2, can roll over their account to either another eligible retirement plan (457, 401(k) or 403(b)) or an IRA.

Roth 401(k) Plan participants, either upon severance from City employment or upon reaching age 59 1/2, can roll over their account to either another Roth 401(k) plan or a Roth IRA. Rollovers to a 457 plan or a Roth 403(b) are not permitted. Caution: Roth 401(k) Plan participants who choose to roll over their Non-Qualified account to a Roth IRA are advised that the period that the rolled-over funds were in the Roth 401(k) Plan account will NOT count towards the five-taxable-years period.

Participants are not required to withdraw their account balances upon severance of employment with the City. Participants in the Deferred Compensation Plan can instead continue to participate in the Plan and their accounts will continue to have the opportunity to grow and they will also continue to receive quarterly statements, newsletters, annual reports, and have the opportunity to attend retirement seminars. The quarterly administrative fees will continue to be withheld from a participant's account while funds remain in the Plan.

Remember that the Deferred Compensation Plan is large enough to qualify for significant price reductions on investment management fees through the use of separate accounts, reductions you probably would not be eligible for on your own.

Below is a comparison of fees incurred in the City's Deferred Compensation Plan versus the fees incurred in a similar institutional class fund.

Fee Advantages of the Deferred Compensation Plan vs. Median Expense Ratio¹

Fund	DCP Expense Ratio ²	Institutional Expense Ratio ³	Retail Expense Ratio ³
Stable Income Fund	0.17%	0.44%4	0.86%4
Bond Fund	0.29%	0.55%	0.84%
Equity Index Fund	0.04%	0.28%	0.42%
Socially Responsible Fund	0.29%	0.95%	1.11%
Mid-Cap Equity Fund	0.57%	1.00%	1.31%
International Equity Fund ⁶	0.50%	1.06%	1.42%
Small-Cap Equity Fund	0.42%	0.91%	1.30%
Total Weighted Average (Based upon 3/31/06 balances)	0.20%5	0.54%	0.83%

Chart Prepared by Millman USA

- Median Expense Ratio is taken from a universe of retail class mutual funds managed similarly to the Deferred Compensation Plan's option for each asset class as of 5/31/06.
- ² Includes 0.03% annual administrative fee.
- Screening was done using a mutual fund database updated through 5/31/06 for the retail group. The expense ratios for all funds are those reported in the funds' most recent annual report as of 5/31/06.
- Morningstar has discontinued the Stable Value Mutual Fund category. Ultra-short bonds were used as a proxy in this comparison.
- 5 The weighted average fee includes the \$50 annual administrative fee.
- ⁶ Foreign investments involve special risks, including currency fluctuations and political developments.

Note: In addition to the fund offerings listed in the chart above, the Plan has available a Self-Directed Brokerage Option. See Web site for details.

Before making any decision to move money into any new retirement plan or IRA, research the applicable surrender fees, mortality and expense risk fees, administrative fees and investment management fees, as well as the initial investment requirements.

Below is an example on how to calculate fees in an investment program:

Fees are applied to the assets in an investment account. They are calculated in "basis points" (1 basis point = 100th of 1 percent).

Basis Points 1 bps: 0.0001 x \$10,000 = \$1.00

Assuming a \$30,000 Plan account balance:

Deferred Compensation Plan Total Cost (includes annual \$50 fee): 20 bps

 $.20\% \times \$30,000 = \60

Median Institutional Costs

(Other Defined Contribution Plans): 54 bps

 $.54\% \times \$30,000 = \162

Median Retail Costs (e.g., IRA): 83 bps

 $.83\% \times \$30,000 = \249

The expense ratios shown in the above chart, expressed in basis points, have been calculated assuming the same weighted average as the dollars invested in the Deferred Compensation Plan investment options on 03/31/06.

If you are leaving the City and considering rolling over your Deferred Compensation Plan assets to another retirement plan or IRA, or if you are taking a final pension loan/payment and rolling it into an IRA, compare those fees to ours. All fees are required to be disclosed by the plan or IRA. You can find those fees in the investment prospectus or by asking the plan or IRA representative. Remember: The more you save in investment management fees, the more money you have for retirement.

Performing a Rollover

If you are eligible and wish to roll over distributions from your deferred compensation account directly to another retirement plan or IRA, you are required to submit a completed Distribution Form to the Deferred Compensation Plan's Administrative Office. You must provide information about the retirement plan or financial institution that is to receive the rollover, as well as an acceptance letter from the plan/institution. Your requested distribution will then be transferred directly from the Deferred Compensation Plan to the trustee of the new eligible retirement plan or IRA. If you are rolling over a distribution from

your Roth 401(k) account to another Roth 401(k) plan, the Plan will also provide the new plan with a statement indicating either the first year of the 5-tax-able-years period and the portion of such distribution attributable to contributions or that the distribution is a Qualified Distribution. The new plan/provider may require you to complete additional paperwork for them to accept the rollover, but their forms will not substitute for the Distribution Form. No rollover will be processed until a completed Distribution Form is received by the Deferred Compensation Plan's Administrative Office.

Indirect Rollover of Direct Payments and Plan Loans

If you receive a direct payment in your own name that was eligible for rollover treatment or you severed from City service with an outstanding loan balance, you have 60 days from notice of eligibility to roll over that distribution/outstanding loan balance into another eligible retirement plan or IRA (an "indirect rollover"). However, any distribution from the 457 Plan or the pre-tax portion of the 401(k) Plan that is eligible for rollover treatment that is directly distributed in your own name is subject to a 20% mandatory federal tax withholding. In order to roll over 100% of the distribution, you would then need to contribute other cash in the amount of the 20% tax withholding to the retirement plan or IRA. You can then request a refund of the 20% tax that was withheld when you file your federal income tax return. If you do not contribute the additional cash to make-up for the 20% withholding, the amount withheld will be treated as a taxable distribution. Roth 401(k) Plan participants who choose to indirectly roll over their Non-Qualified account to a Roth IRA are advised that the period that the rolled-over funds were in the Roth 401(k) Plan account will NOT count towards the 5-taxable-years period.

If you do not either fully repay the loan or roll over the outstanding loan balance within 60 days from notice of eligibility, the outstanding loan balance will be classified as a taxable distribution.

Before deciding to roll over your deferred compensation account, attend a Deferred Compensation Plan Retirement Seminar to learn more about Plan fees and your distribution choices.

Your Distribution Choices



Taking a distribution from the Plan is as simple as submitting a Distribution Form. Plan participants do not have to decide how to distribute their entire account upon severance from City employment. 401(k) Plan participants can begin distributions at age 59 1/2, without penalty, even if they are still working for

the City. In addition to being age 59 1/2 or older, participants who want to take a tax-free distribution from their Roth 401(k) account, without penalty, must have made their initial Roth contribution after the 5-taxable-years period of participation has been completed.

Subject to the minimum distribution requirements described below, as a Deferred Compensation Plan participant, you can decide when, how much and in what form you wish to receive funds from your account. In addition, if you set up a distribution schedule, you always have the option to cancel or change it at any time.

Under the Internal Revenue Code, you must begin minimum distributions from your deferred compensation account at the later of April 1st of the year following the year you attain age 70 1/2 or the year you retire from City service. Please refer to the section below entitled Minimum Distribution Requirements for further instructions about the minimum distribution requirements specified in the Internal Revenue Code.

Each Distribution Form must include the following information:

- Direct Payment or Rollover whether you want the payment(s) made directly to you or you want to roll over your account, or a portion thereof, to another plan or IRA;
- 2) Commencement Date when you want to start receiving distributions or effect the rollover; and
- 3) *Method & Length* the type of payment(s) you want to receive and the time period over which you want to receive them.

Please Note: The distribution of your account cannot begin prior to the 60th day after your severance from City employment.

Direct Payment or Rollover

457 Plan participants can choose either to roll over their account, or a portion thereof, to another eligible retirement plan (457, 401(k) or 403(b)) or a traditional IRA, or to receive direct payments in their own name.

Either upon severance from City employment or upon reaching age 59 1/2, participants in the pretax portion of the 401(k) Plan can choose either to roll over their account directly to another eligible retirement plan (457, 401(k) or 403(b) plan permitting) or a traditional IRA or receive direct payments in their own name. Roth 401(k) Plan participants, either upon severance from City employment or upon reaching age 59 1/2, can roll over their account to either another Roth 401(k) plan or a Roth IRA or receive a direct payment. Rollovers to a 457 plan or a Roth 403(b) are not permitted.

Rollovers will not be taxed in the current year and no income tax will be withheld at the time of the rollover.

Any eligible rollover withdrawals from the 457 Plan and the pre-tax 401(k) Plan paid directly to the participant will be includible as income in the year distributed and will be reported on Form 1099-R. Distributions that are eligible for rollover are subject to a 20% mandatory federal tax withholding. Participants will be responsible for payment of all applicable state and local taxes.

Qualified Distributions from the Roth 401(k) Plan are not subject to federal, state, or local taxes. The earnings from a Non-Qualified distribution are subject to all applicable income taxes and penalties. Non-Qualified Distributions will be made proportionally among contributions and earnings.

The following types of distributions are not eligible rollover distributions and may be subject to tax withholding based on Form W-4P:

 Payments spread over long periods (Periodic Payments): you cannot roll over a payment if it is part of a series of payments that are made at least once a year and that will last for (a) your life expectancy, (b) your life expectancy and your beneficiary's life expectancy, or (c) a specified period of ten years or more.

- 2) Required Minimum Distributions: beginning in the year you attain your required beginning date (the later of age 70 1/2 or retirement), a portion of your payment cannot be rolled over because it is a "required minimum payment" that must be paid to you. (See page 15 for details.)
- 3) Hardship Withdrawals are subject to a mandatory federal tax withholding of 10%.

Commencement Date

Please specify on the Distribution Form when you want to begin receiving your distribution or effect your rollover. Remember, if you set up a distribution schedule, you always have the option to cancel or change it at anytime.

Method & Length

Each Distribution Form submitted must specify in what form you want the funds distributed to you from your account.

- Full Withdrawal (Lump Sum Payment) a distribution of your entire remaining deferred compensation account in a single lump sum payment;
- Amount Certain a distribution of the portion of your deferred compensation account that you specify;
- 3) *Periodic Payments* distributions made over regular intervals totaling your entire deferred compensation account;
- 4) Amount Certain with Periodic Payments an initial distribution of an amount that you specify followed by distributions made over regular intervals totaling your entire remaining deferred compensation account.

Periodic payments can be made monthly, quarterly, semi-annually, or annually. You must determine the interval of the distributions and either (1) the exact number of periodic payments you want to receive; (2) the exact dollar amount of the periodic payments you want to receive; or (3) whether your distributions should be paid over your life expectancy. If you elect options 1 or 3, the distribution amount will be "recalculated" annually.

If you want a check four times a year for ten years, just indicate that you want forty quarterly payments; or, if you want \$500 semi-annually, just indicate this dollar amount on the distribution form. The De-

ferred Compensation Plan takes care of the calculations. You can choose to have your distributions taken proportionally from each of your investment options or, if you prefer, you can specify the investment option from which your distributions are to be taken. Each distribution will be issued to you by the last day of the period you select.

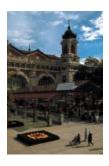
Electronic Fund Transfers

The Deferred Compensation Plan offers electronic fund transfers (EFT) for your periodic payment distributions. An electronic fund transfer allows your bank account to be credited for each periodic payment, thereby providing quicker access to your funds. Funds will be made available to your bank account two business days from the date the funds are withdrawn from your Deferred Compensation Plan account. You will receive a payment stub by mail for your records.

There is no fee for electing this option. Please note, however, that it is only available when selecting periodic payments as a method of distribution. If you select an amount certain and periodic payments, you will receive a check for the amount certain and periodic payments may be set up for EFT.

An Authorization Agreement for Electronic Fund Transfers (EFT) Form must be completed before an electronic fund transfer can be implemented. This agreement authorizes the Deferred Compensation Plan's recordkeeper to debit/credit your bank account. Please contact the Plan's Administrative Office to request an EFT Form. You will need to allow up to 60 days from the receipt of your form by the Plan's Administrative Office for electronic fund transfers to begin. Until that time, your distributions will be mailed to you.

Minimum Distribution Requirements



Minimum Distribution Requirement

You **must** begin taking required minimum distributions from your deferred compensation account by the later of April 1st of the year following the close of the year in which you reach age 70 1/2 or when you retire from City service

(the "required beginning date").

What are the minimum distribution requirements?

The Deferred Compensation Plan is meant to provide retirement income, hence there are certain minimum levels of distributions you are required to take from your account once you reach a certain age. The Internal Revenue Code requires you to begin taking minimum distributions (or greater amounts) from your Deferred Compensation Plan account no later than your "required beginning date." Your "required beginning date" is April 1st of the calendar year following the later of the calendar year in which you attain age 70 1/2 or the calendar year in which you retire from City service. It is your responsibility to initiate required minimum distribution payments by the "required beginning date."

You may take your first minimum distribution during the year you become age 70 1/2, or you may defer this first distribution to not later than the April 1st of the following year. However, if you elect to defer your first distribution up until April 1st of the following year, you will be required to take an additional minimum distribution payment that year.

After your "required beginning date," you must take at least the minimum distribution by December 31st of every calendar year. Your minimum distribution will be calculated by the Plan and distributed to you each year based on the frequency of payments you selected. Please remember, though, that minimum distributions are the smallest distribution you are permitted to take. You may choose to take larger distributions and do not need to wait until your "required beginning date."

How is minimum distribution calculated?

As of your "required beginning date," you must take at least the minimum distribution amount by December 31st of every calendar year. Your required

minimum distribution payments will be based upon your age and your account balance. Your minimum distribution will be "recalculated" by the Plan's Administrative Office and distributed to you each year based on the frequency of payments you selected. Please remember, though, that minimum distributions are the smallest distribution you are permitted to take. You may choose to take larger distributions and do not need to wait until your "required beginning date."

As of your "required beginning date," you will be required to take at least the yearly minimum distribution calculated using the Uniform Table issued by the IRS. This table, which can be found on page 18, is to be used by all participants with one exception. If your spouse is more than ten years younger than you, and your spouse is your sole beneficiary, you may elect a joint and survivor calculation using the Ordinary Joint Life and Last Survivor Annuities Table on page 19.

If you are participating in more than one type of plan within the Deferred Compensation Plan, your minimum distributions must be calculated and taken separately from each such plan.

What does it mean that my minimum distribution will be "recalculated"?

The term "recalculated" means that after your "required beginning date," the Plan's Administrative Office is required to calculate your required minimum distributions on an annual basis in accordance with the Uniform Table.

What happens to my minimum distributions if any of my beneficiaries die before I do?

Your minimum distribution is determined in accordance with the table you select and is not affected by the death of your beneficiaries.

What happens to my minimum distribution amount if I change my beneficiary?

Your minimum distribution amount will not change if you change your beneficiary unless (1) your spouse is your sole beneficiary, (2) your spouse is more than ten years younger than you and (3) you were using a joint and survivor calculation.

What if the required minimum distributions are not taken?

It is your responsibility to initiate minimum distributions (or distributions in greater amounts) no later than April 1st of the calendar year following the later of the calendar year in which you attain age 70 1/2 or the calendar year in which you retire from City service. It is also your responsibility to ensure you receive payments meeting the minimum distribution requirements each year. If you fail to take the

minimum distribution amount required each year, the Internal Revenue Service may impose a penalty equal to 50% of the amount you should have taken but did not. For example, if you should have taken a distribution equal to \$2,000 during the year and you did not take any distributions, the Internal Revenue Service may assess a penalty equal to \$1,000. If the amount you were required to take during the year was \$2,000 and you only took \$1,000, the 50% penalty would equal \$500.

Beneficiaries

Distribution of a deceased participant's account is paid out in the following order:

The participant has the opportunity to choose both primary beneficiaries and contingent beneficiaries. Upon the death of the participant, any amount payable under either the 457 Plan or the 401(k) Plan shall be paid only to the primary beneficiary(ies) who survive the participant. If any of the primary beneficiaries predecease the participant, their share will be distributed proportionately among the remaining primary beneficiaries. Only if all the primary beneficiaries predecease the participant will the contingent beneficiary(ies) be entitled to any amount payable under the Plan. If any of the contingent beneficiaries predecease the participant their share will be distributed proportionately among the remaining contingent beneficiaries. If no beneficiary designation is in effect at the time of the participant's death, or if no primary or contingent beneficiary survives the participant, any amount payable under the Plan will be paid to the participant's surviving spouse, or, if there is no surviving spouse, to the participant's estate.

Distribution options for beneficiaries

The following is a brief synopsis of some of the options for beneficiaries. For further information, please review The New York City Deferred Compensation Plan Beneficiary Guide.

Subject to the required minimum distribution rules, your beneficiary will be permitted to choose how to receive distributions from your account. The distribution options vary depending on whether you had started receiving distributions before your death, whether your beneficiary is an individual or a non-individual and whether or not the beneficiary is your surviving spouse.

If you named a "designated beneficiary," he or she may be able to receive distributions over his or her life expectancy. A "designated beneficiary" is an individual as opposed to a non-individual such as a charitable organization. In addition, if the beneficiary is your spouse, he or she has the option to roll over the account to an IRA.

If your beneficiary is not an individual, distribution of the entire account balance must be completed by December 31st of the year following the 5th anniversary of your death. If your beneficiary is a trust, special rules may apply which would permit the beneficiaries of that trust to be eligible for the distribution options available to individual beneficiaries. In order to be eligible, you must submit to the Administrative Office either a copy of the trust, which complies with the applicable Internal Revenue Service rules, or a list of the beneficiaries with certification that the applicable trust complies with such rules.

Changing your beneficiary

In order to change your primary or contingent beneficiary, you must a) submit a Change Form, b) access the Plan's Web site at nyc.gov/deferredcomp and make the desired change by accessing your account, or c) indicate your beneficiary election directly on the enclosed Distribution Form. Forms should be submitted to the Deferred Compensation Plan's Administrative Office. The change will replace the last beneficiary election you filed with the Deferred Compensation Plan, so long as the requested change is received by the Plan's Administrative Office prior to your death. You will receive a confirmation letter in the mail indicating your requested change.

The Uniform Table

The "Uniform" Table

(Formerly known as the "MDIB Rule Divisor Table")
for determining lifetime required distributions for (almost) everyone

	Table f	or Det	ermining Applicable I	Divisor	
Age	Applicable Divisor	Age	Applicable Divisor	Age	Applicable Divisor
70	27.4	86	14.1	102	5.5
71	26.5	87	13.4	103	5.2
72	25.6	88	12.7	104	4.9
73	24.7	89	12.0	105	4.5
74	23.8	90	11.4	106	4.2
75	22.9	91	10.8	107	3.9
76	22.0	92	10.2	108	3.7
77	21.2	93	9.6	109	3.4
78	20.3	94	9.1	110	3.1
79	19.5	95	8.6	111	2.9
80	18.7	96	8.1	112	2.6
81	17.9	97	7.6	113	2.4
82	17.1	98	7.1	114	2.1
83	16.3	99	6.7	115+	1.9
84	15.5	100	6.3		
85	14.8	101	5.9		

For each "Distribution Year" (i.e., a year for which a distribution is required), determine: (A) the account balance as of the preceding calendar year end; (B) the participant's age on his or her birthday in the Distribution Year; and (C) the "applicable divisor" for that age from the above table. "A" divided by "C" equals the minimum required distribution for the Distribution Year. (In the age 71 1/2 Distribution Year, first reduce the "A" number by the amount of any required distribution for the age 70 1/2 year that had not been taken out by the end of that year.)

Single Life Expectancy Table

Ordinary Life Annuities - One Life -

	Tabl	le for Determ	ining Applicable Div	isor	
Age	Applicable Divisor	Age	Applicable Divisor	Age	Applicable Divisor
01	81.6	38	44.4	75	13.4
02	80.6	39	43.5	76	12.7
03	79.7	40	43.6	77	12.1
04	78.7	41	42.7	78	11.4
05	77.7	42	41.7	79	10.8
06	76.7	43	40.7	80	10.2
07	75.8	44	39.8	81	9.7
08	74.8	45	38.8	82	9.1
09	73.8	46	37.9	83	8.6
10	72.8	47	37.0	84	8.1
11	71.8	48	36.0	85	7.6
12	70.8	49	35.1	86	7.1
13	69.9	50	34.2	87	6.7
14	68.9	51	33.3	88	6.3
15	67.9	52	32.3	89	5.9
16	66.9	53	31.4	90	5.5
17	66.0	54	30.5	91	5.2
18	65.0	55	29.6	92	4.9
19	64.0	56	28.7	93	4.6
20	63.0	57	27.9	94	4.3
21	62.1	58	27.0	95	4.1
22	61.1	59	26.1	96	3.8
23	60.1	60	25.2	97	3.6
24	59.1	61	24.4	98	3.4
25	58.2	62	23.5	99	3.1
26	57.2	63	22.7	100	2.9
27	56.2	64	21.8	101	2.7
28	55.3	65	21.0	102	2.5
29	54.3	66	20.2	103	2.3
30	53.3	67	19.4	104	2.1
31	52.4	68	18.6	105	1.9
32	51.4	69	17.8	106	1.7
33	50.4	70	17.0	107	1.5
34	49.4	71	16.3	108	1.4
35	48.5	72	15.5	109	1.2
36	47.5	73	14.8	110	1.1
37	46.5	74	14.1	111 and over	1.0

For each "Distribution Year," determine: (A) the account balance as of the preceding calendar year end; (B) the participant's age on his or her birthday in the Distribution Year; and (C) the "applicable divisor" for that age from the above table. "A" divided by "C" equals the approximate distribution for the Distribution Year.

Ordinary Joint Life and Last Survivor Annuities - Two Lives -

ı Year. the corresponding divisor. If your beneficiary is older than you, you cannot use joint life expectancy. Next, for each "Distribution Year," determine: (A) the account balance as of the managed in calandar usar end (B) the "applicable divisor" from the table below. "A" divided by "B" equals the approximate distribution for the Distribution Year To determine your remaining joint life expectancy: 1) Find your age in the column on the left and go across until you find your beneficiary's age from the top row. 2) Select

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table	50 60	00	1		1 1							1 1 1			1	1	1		1	3 31.8	.9 31.3 30.9	4 30.9 30.4 29.9	.7 30.1 29.6 29.0 28.5	.4 29.8 29.2 28.6 28.1 0 29.4 28.8 28.3 27.7	.8 29.1 28.5 27.9 27.3	5 28.8 28.2 27.6 27.0 2 28.6 27.9 27.3 26.7	.0 28.3 27.6 27.0 26	8 28.1 27.4 26.7 26	.6 27.9 27.2 26.5 25. 4 27.7 27.0 26.3 25.	.3 27.5 26.8 26.1 25	.1 27.4 26.6 25.9 25. 0 27.2 26.5 25.7 25.	.9 27.1 26.3 25.6 24	7 26.9 26.1 25.3 24.	6 26.8 26.0 25.2 24.	.5 26.7 25.9 25.1 24.3	.5 26.6 25.8 25.0 24.2	24.9	8.4	8. 4. 7.	26.4 25.5 24.7	26.3 25.4 24.6	26.3 25.4 24.6
the table	58 50 60	00 H	1		1 1						1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			1	1			1 1	32.8	4 31.9 31.3 30.9	31.4 30.9 30.4 29.9	30.7 30.1 29.6 29.0	30.4 29.8 29.2 28.6	29.8 29.1 28.5 27.9	29.5 28.8 28.2 27.6 29.2 28.6 27.9 27.3	29.0 28.3 27.6 27.0	28.8 28.1 27.4 26.7	28.6 27.9 27.2 26.5	28.3 27.5 26.8 26.1	28.1 27.4 26.6 25.9 28.0 27.2 26.5 25.7	27.9 27.1 26.3 25.6	27.8 27.0 26.2 25.4 27.7 26.9 26.1 25.3	27.6 26.8 26.0 25.2	27.5 26.7 25.9 25.1	27.5 26.6 25.8 25.0	27.4 26.6 25.8 24.9 27.4 26.5 25.7 24.9	27.3 26.5 25.6 24.8	27.3 26.4 25.6 24.8 27.2 26.4 25.5 24.7	27.2 26.4 25.5 24.7	027.226.3 25.4 24.6	27.1 26.3 25.4 24.6
the table	57 58 50 60	00 66 00 16			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1										1	1		 	33.7	33.2 32.8 32.8 32.3 31.8	32.4	32.0 31.4 30.9 30.4 29.9 31.6 31.1 30.5 30.0 20.5	31.3 30.7 30.1 29.6 29.0	31.0 30.4 29.8 29.2 28.6 30.7 30.0 29.4 28.8 28.3	30.4 29.8 29.1 28.5 27.9	30.2 29.5 28.8 28.2 27.6 29.9 29.2 28.6 27.9 27.3	29.7 29.0 28.3 27.6 27.0	29.5 28.8 28.1 27.4 26.7	29.2 28.4 27.7 27.0 26.3	29.1 28.3 27.5 26.8 26.1	28.9 28.1 27.4 26.6 25.9 28.8 28.0 27.2 26.5 25.7	28.7 27.9 27.1 26.3 25.6	28.6 27.8 27.0 26.2 25.4 28.5 27.7 26.9 26.1 25.3	28.4 27.6 26.8 26.0 25.2	28.4 27.5 26.7 25.9 25.1	28.3 27.5 26.6 25.8 25.0	28.3 27.4 26.6 25.8 24.9 28.9 27.4 26.5 25.7 24.9	28.2 27.3 26.5 25.6 24.8	28.1 27.3 26.4 25.6 24.8 28.1 27.2 26.4 25.5 24.7	28.1 27.2 26.4 25.5 24.7	28.027.226.3 25.4 24.6	28.0 27.1 26.3 25.4 24.6
from the table	56 57 58 59 60	00 00 00 00 00 00 00 00 00 00 00 00 00													1	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	34.7	34.2 33.7	33.7 33.2 32.8 33.3 32.8 32.8 32.3 31.8	32.9 32.4	32.6 32.0 31.4 30.9 30.4 29.9 32.6 31.6 31.1 30.5 30.0 20.5	31.9 31.3 30.7 30.1 29.6 29.0	31.6 31.0 30.4 29.8 29.2 28.6 31.4 30.7 30.0 29.4 28.8 28.3	31.1 30.4 29.8 29.1 28.5 27.9	30.9 30.2 29.5 28.8 28.2 27.6 30.7 29.9 29.2 28.6 27.9 27.3	30.5 29.7 29.0 28.3 27.6 27.0	30.3 29.5 28.8 28.1 27.4 26.7	30.0 29.2 28.4 27.7 27.0 26.3	29.8 29.1 28.3 27.5 26.8 26.1	29.7 28.9 28.1 27.4 26.6 25.9 29.6 28.8 28.0 27.2 26.5 25.7	29.5 28.7 27.9 27.1 26.3 25.6	29.4 28.6 27.8 27.0 26.2 25.4 29.3 28.5 27.7 26.9 26.1 25.3	29.3 28.4 27.6 26.8 26.0 25.2	29.2 28.4 27.5 26.7 25.9 25.1	29.2 28.3 27.5 26.6 25.8 25.0	29.1 28.3 27.4 26.6 25.8 24.9 24.1 28.2 27.4 26.5 25.7 24.9	29.0 28.2 27.3 26.5 25.6 24.8	29.0 28.1 27.3 26.4 25.6 24.8 29.0 28.1 27.2 26.4 25.5 24.7	28.9 28.1 27.2 26.4 25.5 24.7	28.9 28.027.226.3 25.4 24.6 28.9 28.027.226.3 25.4 24.6 28.0	28.9 28.0 27.1 26.3 25.4 24.6
isor" from the table below.	45 57 58 50 60	00 60 00 00 00 00													1	1 1 1 1 1 1 1 1 1		35.1 34.7	34.7 34.2 33.7	34.3 33.7 33.2 32.8 33.9 33.3 32.8 32.3 31.8	33.5 32.9 32.4	33.2 32.6 32.0 31.4 30.9 30.4 29.9	31.9 31.3 30.7 30.1 29.6 29.0	31.6 31.0 30.4 29.8 29.2 28.6 31.4 30.7 30.0 29.4 28.8 28.3	31.1 30.4 29.8 29.1 28.5 27.9	30.9 30.2 29.5 28.8 28.2 27.6 30.7 29.9 29.2 28.6 27.9 27.3	30.5 29.7 29.0 28.3 27.6 27.0	30.3 29.5 28.8 28.1 27.4 26.7	30.0 29.2 28.4 27.7 27.0 26.3	29.8 29.1 28.3 27.5 26.8 26.1	29.7 28.9 28.1 27.4 26.6 25.9 29.6 28.8 28.0 27.2 26.5 25.7	29.5 28.7 27.9 27.1 26.3 25.6	29.4 28.6 27.8 27.0 26.2 25.4 29.3 28.5 27.7 26.9 26.1 25.3	30.1 29.3 28.4 27.6 26.8 26.0 25.2	30.1 29.2 28.4 27.5 26.7 25.9 25.1	30.0 29.2 28.3 27.5 26.6 25.8 25.0	30.0 29.1 28.3 27.4 26.6 25.8 24.9	29.9 29.0 28.2 27.3 26.5 25.6 24.8	29.9 29.0 28.1 27.3 26.4 25.6 24.8 29.8 29.0 28.1 27.2 26.4 25.5 24.7	29.8 28.9 28.1 27.2 26.4 25.5 24.7	29.8 28.9 28.027,226.3 25.4 24.6	29.8 28.9 28.0 27.1 26.3 25.4 24.6
from the table	54 55 56 57 58 50 60	00 60 00 00 00 00 00 00 00 00 00 00 00 0													1		36.6	35.7 35.1 34.7	35.2 34.7 34.2 33.7	34.8 34.3 33.7 33.2 32.8 34.5 33.9 33.3 32.8 32.3 31.8	34.1 33.5 32.9 32.4	33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 33.5 32.6 32.0 31.4 30.5 30.0 20.5	33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	30.7 29.8 28.9 28.027.226.3 25.9 24.6 30.7 29.8 28.9 28.027.226.3 25.4 24.6	30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.6
divisor" from the table	F3 F4 F5 F5 F7 F8 F0 F0	00 11 10 00 11 10 00 11 10 10 10 10 10 1													1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	37.5	37.1 36.6	36.2 35.7 35.1 34.7	35.8 35.2 34.7 34.2 33.7	35.4 34.8 34.3 33.7 33.2 32.8 35.1 34.5 33.9 33.3 32.8 32.3 31.8	34.8 34.1 33.5 32.9 32.4	33.2 32.6 32.0 31.4 30.9 30.4 29.9	33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	30.9 30.2 29.5 28.8 28.2 27.6 30.7 29.9 29.2 28.6 27.9 27.3	32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	31.5 30.7 29.8 28.9 28.027.226.3 25.9 24.6	31.5 30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.6
divisor" from the table	62 63 64 65 66 67 68 60 60	00 00 00 00 00 70													38.5	38.0 37.5	37.6 37.1 36.6	36.8 36.2 35.7 35.1 34.7 ····································	36.4 35.8 35.2 34.7 34.2 33.7	36.0 35.4 34.8 34.3 33.7 33.2 32.8 ···· ··· 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8 ····	35.4 34.8 34.1 33.5 32.9 32.4	35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 34.0 34.5 32.9 32.5 32.0 31.6 31.1 30.5 30.4 29.9	34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 32.8 31.9 31.0 30.2 293.28.5 27.7 26.9 26.1 25.3	32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	32.4 31.5 30.7 29.8 28.9 28.027.226.3 25.9 24.6 31.5 30.7 29.8 28.9 28.027.226.3 25.4 24.6 31.6 30.7 20.8 30.7 20.8 30.7 20.8 30.7 20.8 30.7 20.8 30.7 20.8 30.8 30.8 30.8 30.8 30.8 30.8 30.8 3	32.4 31.5 30.6 29.8 26.9 28.0 27.1 26.3 25.4 24.6
divisor" from the table	51 F2 F2 F4 F5 F5 F7 F8 F0 60	00 60 00 10 00 00 TO 00 TO 10 TO 10 00 TO 10 TO 10 00 TO												39.5	39.0 38.5	38.5 38.0 37.5	38.1 37.6 37.1 36.6	37.4 36.8 36.2 35.7 35.1 34.7	37.0 36.4 35.8 35.2 34.7 34.2 33.7	36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 ···· ··· 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8 ···	36.1 35.4 34.8 34.1 33.5 32.9 32.4	35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 35.6 34.0 34.2 32.8 33.0 32.6 34.1 30.5 30.0 20.5	35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 34.5 33.7 39.9 32.1 31.4 30.7 29.9 29.9 28.6 27.9 27.3	34.4 33.6 32.8 32.0 312 30.5 29.7 29.0 28.3 27.6 27.0	34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	34.2 33.3 32.5 31.7 30.3 30.1 29.4 28.6 27.9 27.2 26.5 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 33.6 32.8 31.9 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	33.4 32.5 31.6 30.7 29.8 28.9 28.027.226.3 25.9 24.6 33.3 32.4 31.5 30.7 29.8 28.9 28.027.226.3 25.4 24.6	33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.6
divisor" from the table	50 54 57 53 54 55 56 57 58 50 60	00 00 00 00 00 00 00 00 00 00 00 00 00												40.4 40.0 39.5	39.5 39.0 38.5	39.1 38.5 38.0 37.5	38.7 38.1 37.6 37.1 36.6	38.0 37.4 36.8 36.2 35.7 35.1 34.7	37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 36.9 35.6 30.0 30.7 30.8 30.8 30.8 30.8 30.8 30.8 30.8 30.8	36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 35.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	35.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 28.6 27.9 27.2 26.5 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 34.5 33.6 32.8 31.9 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	34.3 33.4 31.5 30.7 29.8 28.9 28.027.226.3 25.4 24.6	34.2 33.3 32.4 31.5 30.6 23.8 28.9 28.0 27.1 28.3 25.4 24.6
divisor" from the table	A9 50 61 57 52 54 55 55 57 58 50 60	00 60 00 10 00 00 10 00 64											41.4	40.9 40.4 40.5 40.0 39.5	40.1 39.5 39.0 38.5	39.7 39.1 38.5 38.0 37.5	39.3 38.7 38.1 37.6 37.1 36.6	38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 37.1 36.3 35.6 34.0 34.2 32.6 32.0 32.3 31.6 31.1 30.6 30.0 30.6 32.0 32.6 32.6 32.6 32.6 32.6 32.6 32.6 32.6	36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 36.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 36.2 35.3 34.5 33.7 39.9 32.1 31.4 30.7 29.9 29.9 28.6 27.9 27.3	36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	35.9 35.0 34.2 33.3 32.5 31.7 30.3 30.1 29.4 28.6 27.9 27.2 26.5 35.8 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 34.5 33.6 32.8 31.0 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	35.2 34.3 33.3 32.4 35.5 31.5 30.7 28.0 26.9 28.027.22.63 25.4 24.6 26.9 28.027.22.63 25.4 24.8 26.9 28.027.22.63 25.4 24.8 26.9 28.027.22.63 25.4 24.8 26.9 28.027.22.63 25.4 24.8 26.9 26.9 26.9 26.9 26.9 26.9 26.9 26.9	35.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.6
divisor" from the table	48 40 50 61 67 67 58 54 65 56 60	00 86 00 16 00 66 46 00 76 16 00 84 04										42.4	41.9 41.4	41.5 40.9 40.4	40.1 39.5 39.0 38.5	40.3 39.7 39.1 38.5 38.0 37.5	39.9 39.3 38.7 38.1 37.6 37.1 36.6	39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 37.1 36.3 35.6 34.0 34.2 32.6 32.0 32.3 31.6 31.1 30.6 30.0 30.6 32.0 32.6 32.6 32.6 32.6 32.6 32.6 32.6 32.6	7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 36.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 36.2 35.3 34.5 33.7 39.9 32.1 31.4 30.7 29.9 29.9 28.6 27.9 27.3	36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	36.7 35.9 35.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 28.6 27.9 27.2 26.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	364 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	364 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 36.3 35.4 34.5 33.6 32.8 31.0 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	35.2 34.3 33.3 32.4 35.5 31.5 30.7 28.0 26.9 28.027.226.3 25.4 24.6 26.9 28.027.226.3 25.4 24.8 26.9 28.027.226.3 25.4 24.8 26.9 28.027.226.3 25.4 24.8 26.9 28.027.226.3 25.4 24.8 26.9 26.9 26.9 26.9 26.9 26.9 26.9 26.9	36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 26.9 27.1 26.3 25.4 24.6
(B) the "applicable divisor" from the table	47 48 40 50 51 52 53 54 55 55 57 58 50 60	00 80 00 10 00 00 10 00 10 00 10 00 10 00 11									43.4	42.9 42.4	42.4 41.9 41.4	42.0 41.5 40.9 40.4	41.2 40.6 40.1 39.5 39.0 38.5	40.9 40.3 39.7 39.1 38.5 38.0 37.5	40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	40.2 39.6 36.9 36.3 37.1 37.2 36.6 36.1 35.6 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 ···· ··· 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8 ···	39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 37.1 36.3 35.6 34.0 34.2 32.6 32.0 32.3 31.6 31.1 30.6 30.0 30.6 32.0 32.6 32.6 32.6 32.6 32.6 32.6 32.6 32.6	385 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 36.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 37.9 37.0 36.2 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.8 6 27.9 27.3	37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 37.2 36.3 35.4 34.5 33.6 32.8 31.9 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	37.1 362 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	37.1 36.1 35.2 34.3 33.4 35.5 31.0 30.7 29.8 28.9 28.027.225.3 25.9 42.0 37.0 36.1 35.2 34.3 33.3 34.4 35.5 37.7 29.8 28.9 28.027.225.3 25.4 24.6	37.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 23.8 28.9 28.0 27.1 26.3 25.4 24.6
(B) the "applicable divisor" from the table	46 47 48 40 50 51 51 52 53 54 55 55 58 50 60	00 60 00 10 00 00 00 70 10 00 60 00 10 00								443	43.9	43.4 42.9 42.4	43.0 42.4 41.9 41.4	42.6 42.0 41.5 40.9 40.4	41.8 41.2 40.6 40.1 39.5 39.0 38.5	41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	40.2 39.6 36.9 36.3 37.1 37.2 36.6 36.1 35.6 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 ···· ··· 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8 ···	39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 30.4 38.6 37.8 37.1 36.3 36.6 33.6 33.6 33.6 33.8 33.8 33.8	39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	392 38.3 375 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 39.0 38.2 37.4 36.6 35.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	38.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 38.7 37.9 37.0 36.2 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 290.0 28.3 27.6 27.0	38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	38.5 37.6 36.7 35.9 35.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 28.6 27.9 27.2 25.5 38.4 37.5 38.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.1 26.3 25.6	382 373 364 355 346 33.7 32.8 32.0 31.1 30.3 294 286 27.8 27.0 26.2 254 382 372 363 354 345 336 328 310 302 293 285 277 369 261 253	38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 28.4 25.5 24.7	38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	300 37.0 36.1 36.2 44.3 33.4 35.5 31.5 30.7 29.8 28.9 28.027.72.5 25.4 24.6 38.0 38.0 37.0 36.1 36.0 37.0 36.1 37.0 38.0 38.0 38.0 38.0 38.0 38.0 38.0 38	38.0 37.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 26.9 27.1 26.3 25.4 24.6
and (B) the "applicable divisor" from the table	45 46 47 48 40 50 51 52 54 55 55 50 60	000 60 000 10 000 000 100 000 100 000 100 000 1								45.3	43.9	43.4 42.9 42.4	43.6 43.0 42.4 41.9 41.4	43.2 42.6 42.0 41.5 40.9 40.4 42.8 42.2 41.6 41.0 40.5 40.0 39.5	41.8 41.2 40.6 40.1 39.5 39.0 38.5	41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	40.2 39.6 36.9 36.3 37.1 37.2 36.6 36.1 35.6 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 ···· ··· 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8 ···	39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 30.4 38.6 37.8 37.1 36.3 36.6 33.6 33.6 33.6 33.8 33.8 33.8	39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	392 38.3 375 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 39.0 38.2 37.4 36.6 35.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	38.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 8 38.7 37.9 37.0 36.2 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	395 38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	39.4 36.5 37.6 36.8 35.8 35.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 28.6 27.2 27.2 26.5 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	382 373 364 355 346 33.7 32.8 32.0 31.1 30.3 294 286 27.8 27.0 26.2 254 382 372 363 354 345 336 328 310 302 293 285 277 369 261 253	38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 33.5 32.6 31.7 30.8 20.9 20.1 28.2 27.4 26.5 25.7 24.9	33,4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 28.4 25.5 24.7	38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	563, 360, 37,0 361, 352, 343, 354, 355, 310, 256, 269, 260, 27,7263, 254, 246, 386, 386, 386, 360, 37,0 361, 362, 343, 354, 315, 307, 298, 389, 280, 27,7263, 254, 246, 246, 246, 246, 246, 246, 246, 24	36.9 36.0 37.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 26.9 27.1 26.3 25.4 24.6
end; and (B) the "applicable divisor" from the table	44 45 46 47 48 49 50 51 54 52 53 54 55 56 57 58 50 60	00 60 00 10 00 00 00 00 00 00 00 00 00 00 00							46.3	45.8 45.4	44.9 44.4 43.9	44.5 44.0 43.4 42.9 42.4	44.2 43.6 43.0 42.4 41.9 41.4	43.8 43.2 42.6 42.0 41.5 40.9 40.4 43.5 42.8 42.2 41.6 41.0 40.5 40.0 39.5	43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	42.4 41.5 40.9 40.2 39.6 38.3 37.7 37.2 30.6 30.1 35.6 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 36.7 35.1 34.7	41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 ····· ···· 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.8 32.3 31.8 ····	39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 30.4 38.6 37.8 37.1 36.3 36.6 33.6 33.6 33.6 33.8 33.8 33.8	41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	392 38.3 375 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 39.0 38.2 37.4 36.6 35.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	38.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	40.6 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 40.5 39.6 38.7 37 9.7 37	40.4 39.5 38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	40.3 394 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	40.3 39.4 38.5 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 28.3	40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	40,1 39,2 38,3 37,4 36,5 35,6 34,8 33,9 33,0 32,2 31,4 30,5 23,7 28,9 28,1 27,4 26,6 25,9 40,1 39,2 38,3 37,4 36,5 35,6 34,7 33,8 33,0 32,1 31,3 30,4 29,6 28,8 28,0 28,0 27,2 26,5 25,7	40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 40.0 39.1 38.2 37.2 36.3 35.4 34.5 33.6 37.8 31.9 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 39.0 38.0 38.0 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	39.9 39.0 38.0 37.1 36.2 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 28.5 25.6 24.8	399 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	398 38.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	396 369 380 370 361 352 343 333 324 413 307 298 289 20027253 254 246	38.8 38.9 38.0 37.0 38.1 39.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 28.3 25.4 24.6
end; and (B) the "applicable divisor" from the table	45 46 47 48 40 50 51 52 54 55 55 50 60	00 60 00 10 00 00 00 00 00 00 00 00 00 00 00						47.3	46.8 46.3	46.3 45.8 45.9 45.4	45.5 44.9 44.4 43.9	45.1 44.5 44.0 43.4 42.9 42.4	44.8 44.2 43.6 43.0 42.4 41.9 41.4	44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	43.1 42.4 41.5 40.3 40.2 33.6 38.3 37.7 37.2 30.6 30.1 33.0 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 38.2 35.7 35.7 35.7 34.7	42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 38.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 22.6 32.0 31.4 30.9 30.4 29.9 42.1 41.4 40.3 30.4 38.6 37.8 37.1 36.9 35.6 34.0 34.2 32.5 32.0 32.5 31.0 30.5 30.0 30.5	41.8 41.0 40.1 39.3 38.5 37.7 38.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	41.7 40.8 40.0 39 <u>2</u> 2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 41.6 40.7 39.9 39.0 38.2 37.4 36.9 35.8 35.0 34.2 38.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	415 406 39,8 38,9 38,1 372 36,4 35,6 34,8 34,0 33,3 32,5 31,8 31,1 30,4 29,8 29,1 28,5 27,9	414 406 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 414 40.5 39.6 38.7 37.9 37.0 36.2 38.8 28.2 27.6 27.3	41.3 40.4 39.5 38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	41.2 40.3 39.4 38.5 36.5 36.7 35.9 35.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 28.6 27.9 27.2 26.5 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	41.1 40.1 39.2 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 41.0 40.1 39.2 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	410 40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	41.0 40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 and and and and and and and and and and	40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	40.9 40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 dd 39.0 39.0 38.0 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 29.0 29.1 28.2 27.4 28.5 25.7 24.9	408 399 39.0 38.0 37.1 362 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	40.8 39.8 38.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 26.5 24.7	440. 398 380 380 37.0 361 352 34.3 33.3 224 31.5 307. 288 289 280.07.258.3 25.4 24.6 40.8 39.8 38.0 37.0 37.0 37.0 37.0 37.0 37.0 37.0 37	40.8 39.8 36.9 36.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 26.9 26.0 27.1 26.3 25.4 24.6
end; and (B) the "applicable divisor" from the table	44 45 46 47 48 49 50 51 54 52 53 54 55 56 57 58 50 60						48.3	47.8 47.3	47.3 46.8 46.3	46.9 46.3 45.8 46.5 45.9 45.4	45.5 44.9 44.4 43.9	45.8 45.1 44.5 44.0 43.4 42.9 42.4	45.4 44.8 44.2 43.6 43.0 42.4 41.9 41.4	45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	44.6 43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	43.9 43.1 42.4 41.0 40.3 40.2 39.0 38.9 38.3 37.7 36.8 36.2 36.1 35.0 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 36.7 35.1 34.7	43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 36.8 35.2 34.7 34.2 33.7	43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 36.1 34.5 33.9 33.3 32.8 32.3 31.8	42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 22.6 32.0 31.4 30.9 30.4 29.9 42.1 41.4 40.3 30.4 38.6 37.8 37.1 36.9 35.6 34.0 34.2 32.5 32.0 32.5 31.0 30.5 30.0 30.5	42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	41.7 40.8 40.0 39 <u>2</u> 2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 41.6 40.7 39.9 39.0 38.2 37.4 36.9 35.8 35.0 34.2 38.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	424 41.5 40.6 39.8 38.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	42.3 41.4 40.6 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 42.3 41.4 40.5 39.6 38.7 37.9 37.0 36.2 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	422 41.3 40.4 39.5 38.6 37.8 38.9 38.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	422 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	42.1 41.2 40.3 38.4 38.5 3.6 36.8 35.8 35.0 34.2 33.3 32.5 31.7 30.3 30.1 28.4 28.6 27.9 27.2 26.5 42.1 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	42.0 41.1 40.1 392 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 42.0 41.0 40.1 392 38.3 37.4 36.5 36.8 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	419 410 401 391 382 373 364 355 346 338 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	41.0 40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 and and and and and and and and and and	40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	418 403 400 390 381 372 363 354 345 336 32,7 318 30,9 30,1 292 284 275 28,7 25,9 25.1	40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	418 40.9 39.0 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 418 409 399 390 380 371 362 353 34.4 33.5 32.6 31.7 30.8 299 291 282 274 265 257 24.9	408 399 39.0 38.0 37.1 362 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	40.8 39.8 38.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 26.5 24.7	41.7 40.8 386 386 386 380 370 38.1 35.2 34.3 33.3 24.4 38.5 37.0 38.8 38.9 38.0 37.2 38.3 38.6 38.9 38.0 37.2 38.3 38.9 38.0 37.0 38.3 38.9 38.0 37.0 38.3 38.9 38.0 38.9 38.9 38.9 38.9 38.9 38.9 38.9 38.9	41.7 40.8 39.8 38.9 38.0 37.0 38.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 28.3 28.4 24.6
end; and (B) the "applicable divisor" from the table	43 44 45 46 47 48 40 50 51 51 52 54 55 57 58 50 60	00 60 00 10 00 00 10 00 00 10 00 00 10 00 00				700	48.8	48.3 47.8 47.3	47.9 47.3 46.8 46.3	47.5 46.9 46.3 45.8 47.1 46.5 45.9 45.4	46.7 46.1 45.5 44.9 44.4 43.9	46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	46.1 45.4 44.8 44.2 43.6 43.0 42.4 41.9 41.4	45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4 45.5 44.8 44.1 43.5 42.8 42.2 41.6 41.0 40.5 40.0 38.5	45.3 44.6 43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	44.5 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7 44.5 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	44.2 43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 44.0 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 22.6 32.0 31.4 30.9 30.4 29.9 42.1 41.4 40.3 30.4 38.6 37.8 37.1 36.9 35.6 34.0 34.2 32.5 32.0 32.5 31.0 30.5 30.0 30.5	436 42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	43.5 42.6 41.7 40.8 40.0 39.2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 43.4 42.5 41.6 40.7 39.9 39.0 38.2 37.4 36.6 35.8 35.0 34.2 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	43.3 42.4 41.5 40.6 39.8 38.3 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	43.3 42.3 41.4 40.6 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 43.2 42.3 41.4 40.5 39.6 38.7 37.9 37.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.9 28.6 27.9 27.3	431 422 413 404 39.5 38.6 37.8 38.9 36.0 35.2 344 33.6 32.8 32.0 312 30.5 29.7 29.0 28.3 27.6 27.0	43.1 422 413 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 28.7	43.0 42.1 41.2 40.3 39.4 36.5 37.6 36.7 35.9 35.0 34.1 33.3 32.5 31.7 30.9 30.1 29.4 26.6 27.9 27.2 26.5 43.0 42.1 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	42.9 42.0 41.1 40.1 39.2 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 42.0 41.0 40.1 39.2 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	429 41,9 41,0 40,1 39,1 38,2 37,3 36,4 35,5 34,6 33,8 32,9 32,0 31,2 30,3 29,5 28,7 27,9 27,1 26,3 25,6	42.9 41.9 41.0 40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 4.2 4.1 4.0 4.0 9.0 30.1 38.2 37.2 36.3 35.4 34.5 33.6 32.8 31.0 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	428 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	428 418 40.9 40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 28.6 25.8 25.0	42.8 41.8 40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 42.8 41.8 41.9 39.9 39.0 38.0 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	42.7 41.8 40.8 39.9 39.0 38.0 37.1 36.2 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	427 418 40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 42.7 41.7 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 29.1 27.2 26.4 25.5 24.7	42.7 41.7 40.8 39.8 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7 41.7 40.8 30.8 28.9 28.1 27.2 26.4 25.5 24.7 25.8 24.7 25.8 28.9 28.1 27.2 26.4 25.5 24.7 25.8 26.1 27.2 26.4 27.2 2	442. 41, 40, 838 89.8 99.8 03.9 36.1 35.2 34.3 33.4 35.2 31.8 30, 72.8 28.9 28.9 28.0 72.8 25.2 4.8 35.4 34.8 35.4 34.8 35.4 34.8 35.4 34.8 35.8 35.8 35.8 35.8 35.8 35.8 35.8 35	42.7 41.7 40.8 33.6 38.9 38.0 37.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.5
end; and (B) the "applicable divisor" from the table	42 43 44 45 46 47 48 49 50 51 53 53 54 55 55 57 58 50 60	00 60 00 10 00 00 to 70 10 00 6t ot 1t ot 5t tt 01 7t 1t				80.2	48.8	48.3 47.8 47.3	47.3 46.8 46.3	46.9 46.3 45.8 46.5 45.9 45.4	46.7 46.1 45.5 44.9 44.4 43.9	46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	46.1 45.4 44.8 44.2 43.6 43.0 42.4 41.9 41.4	45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	45.3 44.6 43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	43.9 43.1 42.4 41.0 40.3 40.2 39.0 38.9 38.3 37.7 36.8 36.2 36.1 35.0 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 36.7 35.1 34.7	44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 36.1 34.5 33.9 33.3 32.8 32.3 31.8	43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	429 42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 30.8 41.0 41.1 40.3 30.4 30.8 37.1 38.8 37.1 38.8 36.8 30.0 34.2 32.8 37.1 38.8 37.1 38.8 37.8 37.1 38.8 37.8 37.1 38.8 37.8 37.1 38.8 37.8 37.1 38.8 38.8 38.8 38.8 38.8 39.8 39.8 39.8	436 42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	41.7 40.8 40.0 39 <u>2</u> 2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 41.6 40.7 39.9 39.0 38.2 37.4 36.9 35.8 35.0 34.2 38.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	43.3 42.4 41.5 40.6 39.8 38.3 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	42.3 41.4 40.6 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 42.3 41.4 40.5 39.6 38.7 37.9 37.0 36.2 35.3 34.5 33.7 32.9 32.1 31.4 30.7 29.9 29.2 28.6 27.9 27.3	431 422 413 404 39.5 38.6 37.8 38.9 36.0 35.2 344 33.6 32.8 32.0 312 30.5 29.7 29.0 28.3 27.6 27.0	0 43.1 42.2 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7	42.1 41.2 40.3 38.4 38.5 3.6 36.8 35.8 35.0 34.2 33.3 32.5 31.7 30.3 30.1 28.4 28.6 27.9 27.2 26.5 42.1 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	42.9 42.0 41.1 40.1 39.2 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 42.0 41.0 40.1 39.2 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	429 41,9 41,0 40,1 39,1 38,2 37,3 36,4 35,5 34,6 33,8 32,9 32,0 31,2 30,3 29,5 28,7 27,9 27,1 26,3 25,6	42.9 41.9 41.0 40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 4.2 4.1 4.0 4.0 9.0 30.1 38.2 37.2 36.3 35.4 34.5 33.6 32.8 31.0 31.0 30.2 29.3 28.5 27.7 26.9 26.1 25.3	428 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	428 418 40.9 40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 28.6 25.8 25.0	42.8 41.8 40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 42.8 41.8 41.9 39.9 39.0 38.0 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	42.7 41.8 40.8 39.9 39.0 38.0 37.1 36.2 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	427 418 40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 42.7 41.7 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 29.1 27.2 26.4 25.5 24.7	42.7 41.7 40.8 39.8 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7 41.7 40.8 30.8 28.9 28.1 27.2 26.4 25.5 24.7 25.8 24.7 25.8 28.9 28.1 27.2 26.4 25.5 24.7 25.8 26.1 27.2 26.4 27.2 2	442. 41, 408 888 898 899 807 807 807 807 807 807 807 807 807 807	42.7 41.7 40.8 33.6 38.9 38.0 37.0 36.1 35.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 26.3 25.4 24.5
calendar year end; and (B) the "applicable divisor" from the table	30 an at at at at at at at at at at at at at	00 60 00 10 00 00 +0 00 70 10 00 6+ 0+ 1+ 0+ 1+ 0+ 7+ 1+ 0+			512	50.2	49.3 48.8	48.9 48.3 47.8 47.3	48.5 47.9 47.3 46.8 46.3	48.1 47.5 46.9 46.3 45.8 47.7 47.1 46.5 45.9 45.4	47.4 46.7 46.1 45.5 44.9 44.4 43.9	47.1 46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	46.8 46.1 45.4 44.8 44.2 43.6 43.0 42.4 41.9 41.4	46.5 45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	46.0 45.3 44.6 43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	45.8 45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	45.6 44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	45,5 44,5 43,1 42,1 41,1 41,3 41,1 40,7 39,3 38,6 38,0 37,4 36,8 36,2 35,7 35,1 34,7	45.1 44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	45.0 44.2 43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 44.9 44.0 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	44.7 43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	44.6 43.8 42.9 42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 44.5 43.8 43.0 43.9 44.9 44.4 40.9 30.4 38.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 37.1 38.9 35.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 38.8 38.8 38.8 38.8 38.8 38.8 38.8	44.5 43.6 42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 38.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	444 435 426 41.7 40,8 40.0 39.2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 443 43.4 42.5 41.6 40.7 39.9 38.0 38.2 37.4 36.6 35.8 35.0 34.2 33.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	442 43.3 42.4 41.5 40.6 39.8 38.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	442 433 423 414 406 397 388 380 371 363 355 347 339 331 323 316 309 302 295 288 282 276 441 432 423 443 403 414 405 396 387 773 379 370 362 353 345 337 399 397 373	44.1 43.1 42.2 41.3 40.4 39.5 38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	44.0 43.1 42.2 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7 32.7 32.7 32.7 32.7 32.7 32.7 32.7 32	44.9 44.0 43.0 42.1 41.2 40.3 39.4 36.5 37.6 36.7 35.9 36.0 34.2 33.3 32.5 31.7 30.9 30.1 29.4 26.6 27.9 27.2 26.5 44.9 43.9 43.0 42.1 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 22.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	43.9 43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 28.8 26.1	43.9 42.9 42.0 41.1 40.1 39.2 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 43.8 42.9 42.0 41.0 40.1 39.2 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	438 429 41.0 40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	438 429 419 410 400 391 382 373 384 355 346 337 328 320 311 303 294 286 278 270 262 254 48 428 419 410 400 391 382 372 383 354 345 338 378 319 310 303 303 385 277 389 261 383	43.8 42.8 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	43.7 42.8 41.8 40.9 40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 43.7 42.8 41.8 40.9 39.0 39.0 38.0 37.1 36.2 35.8 34.4 33.5 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	437 427 41.8 40.8 39.9 39.0 38.0 37.1 362 35.3 34.3 334 325 31.7 30.8 29.9 29.0 28.2 27.3 26.5 26.8 24.8	43.7 42.7 418 40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7 41.7 40.8 39.8 29.9 38.0 37.0 36.7 37.0 38.0 37.0 37.0 37.0 37.0 37.0 37.0 37.0 37	457, 427, 411, 40.0 39.0 39.3 30.0 37.0 30. 39.2 39.3 39.2 43.5 30.7 39.8 39.9 38.0 37.0 30.0 39.5 39.0 39.0 39.0 39.0 39.0 39.0 39.0 39.0	43.7 42.7 41.7 4U 8 33.8 38.9 38.0 37.0 38.1 38.2 34.2 33.3 32.4 31.5 30.6 29.8 28.9 28.0 27.1 28.3 28.4 28.6
calendar year end; and (B) the "applicable divisor" from the table	30 an at at at at at at at at at at at at at	00 60 00 10 00 00 to 00 70 10 00 6t 0t 1t 0t 0t tt 0t 7t 1t 0t 0t 0t 1t 0t 0t 0t 1t 0t 0t 0t 0t 0t 0t 0t 0t 0t 0t 0t 0t 0t			51.7 51.2	50.8 50.2	49.9 49.3 48.8	48.9 48.3 47.8 47.3	48.5 47.9 47.3 46.8 46.3	48.1 47.5 46.9 46.3 45.8 47.7 47.1 46.5 45.9 45.4	47.4 46.7 46.1 45.5 44.9 44.4 43.9	47.1 46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	47.5 46.8 46.1 45.4 44.8 44.2 43.6 43.0 42.4 41.9 41.4	46.5 45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	46.0 45.3 44.6 43.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	46.6 45.8 45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	46.4 45.6 44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	45,5 44,5 43,1 42,1 41,1 41,3 41,1 40,7 39,3 38,6 38,0 37,4 36,8 36,2 35,7 35,1 34,7	45.1 44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	45.8 45.0 44.2 43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 45.7 44.9 44.0 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	456 447 439 430 422 414 406 398 390 382 375 368 361 354 348 341 335 329 324	44.6 43.8 42.9 42.1 41.2 40.4 39.6 38.8 38.0 37.3 36.6 35.8 35.1 34.5 33.8 33.2 32.6 32.0 31.4 30.9 30.4 29.9 44.5 43.8 43.0 43.9 44.9 44.4 40.9 30.4 38.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 35.8 37.1 38.9 37.1 38.9 35.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 37.8 37.1 38.9 38.8 38.8 38.8 38.8 38.8 38.8 38.8	45.3 44.5 43.6 42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 38.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	453 444 435 426 41,7 40,8 40,0 392 38.3 37.5 36,7 35,9 35 2 34,4 33,7 33,0 32.3 31,6 31,0 30,4 29,8 29,2 28,6 45 2 443 43,4 42,5 41,6 40,7 39,9 380,382 37,4 36,6 35,8 35,0 34,2 33,5 32,7 32,0 31,4 30,7 30,0 29,4 28,8 28,3	45.1 442 43.3 42.4 41.5 40.6 39.8 39.9 38.1 37.2 36.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	45.1 442 43.3 42.3 14.2 40.6 39.7 38.8 88.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 44.1 43.2 42.3 11.4 40.5 39.6 38.7 37.9 37.0 38.2 38.5 38.7 38.9 39.1 31.4 30.7 29.9 29.6 28.2 27.6	44.1 43.1 42.2 41.3 40.4 39.5 38.6 37.8 36.9 36.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	44.0 43.1 42.2 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 26.7 32.7 32.7 32.7 32.7 32.7 32.7 32.7 32	44.9 44.0 43.0 42.1 41.2 40.3 39.4 36.5 37.6 36.7 35.9 35.0 34.2 35.3 32.5 31.7 30.9 30.1 29.4 26.6 27.9 27.2 26.5 44.9 43.9 43.0 42.1 41.1 40.2 39.3 38.4 37.5 36.6 35.8 34.9 34.1 33.2 32.4 31.6 30.8 30.0 29.2 28.4 27.7 27.0 26.3	44.8 43.9 43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	44.8 43.9 42.9 42.0 41.1 40.1 392 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 44.8 43.8 42.9 42.9 42.0 41.0 40.1 39.2 38.3 37.4 36.5 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	448 43.8 42.9 41.9 41.0 40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	44.8 438 429 419 410 400 391 382 373 384 355 346 337 32,8 32,0 31,303 294 286 278 270 262 254 447 438 428 419 410 400 391 382 372 383 354 345 338 328 319 310 302 303 385 277 389 261 383	44.7 43.8 42.8 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	44.7 43.7 42.8 41.8 40.9 40.0 39.0 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.8 25.0	43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 43.7 42.8 41.8 40.9 39.0 39.0 38.0 37.1 36.2 35.8 34.4 33.5 32.6 31.7 30.8 29.9 29.1 28.2 27.4 26.5 25.7 24.9	437 427 41.8 40.8 39.9 39.0 38.0 37.1 362 35.3 34.3 334 325 31.7 30.8 29.9 29.0 28.2 27.3 26.5 26.8 24.8	44.7 43.7 42.7 4 <mark>1.8 4</mark> 0.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 44.6 43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	446 437 427 417 40.8 398 88.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 28.9 28.1 27.2 28.4 25.5 24.7	44:5 43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.0 36.1 35.2 34.3 32.4 32.5 31.0 30.7 238 26.9 28.0 77.2 25.3 24.9 44.6 43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.0 56.1 35.2 35.3 32.4 32.6 32.6 32.6 32.6 32.6 32.6 32.6 32.6	446 43, 42, 41, 4UB 39, 369 36U 3/U 361 352 34, 333 32,4 315 3UB 29,8 269 2/U 2/1 263 25,4 246
ling calendar year end; and (B) the "applicable divisor" from the table	Age 28 70 An 41 A2 A2 A2 A4 A5 A6 A7 A8 A9 50 51 52 52 54 56 57 58 59 50	00 60 00 15 00 60 +6 00 70 10 00 64 0+ 1+ 0+ 6+ ++ 0+ 7+ 1+ 0+ 60 00 10		33.2	2.3 51.7	51.8 51.3 50.8 50.2	51.1 50.4 49.9 49.3 48.8	50.7 50.1 49.5 48.9 48.3 47.8 47.3	50.4 49.7 49.1 48.5 47.9 47.3 46.8 46.3	0.0 49.4 48.7 48.1 47.5 46.9 46.3 45.8 49.8 49.1 48.4 47.7 47.1 46.5 45.9 45.4	19.5 48.8 48.1 47.4 46.7 46.1 45.5 44.9 44.4 43.9	92 485 478 47.1 46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	93.0 482 475 468 461 454 44.8 44.2 43.6 43.0 42.4 41.9 41.4	8.8 48.0 47.3 46.5 45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	84 476 46.8 46.0 45.3 44.6 49.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	82 474 46.6 45.8 45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	472 46.4 45.6 44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	47.1 46.3 45.3 44.1 45.3 44.1 42.9 42.1 42.4 41.3 40.2 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7 47.0 46.1 45.3 44.5 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	46.8 46.0 45.1 44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	467 458 450 442 433 425 417 40.9 402 394 387 38.0 37.3 86.7 36.0 354 348 34.3 33.7 33.2 32.8 46.6 45.7 44.9 44.0 43.2 42.4 41.5 40.7 40.0 392 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 2.8 32.3 37.8	46.5 45.6 44.7 43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	464 455 446 438 429 42.1 412 404 336 388 380 373 366 358 351 345 338 332 226 320 314 309 304 299 464 455 446 438 429 326 320 314 309 304 299	463 453 445 43.6 42.7 418 41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 32.6 31.9 31.3 30.7 30.1 29.6 29.0	462 453 44,4 435 42,6 41,7 40,8 40,0 392 38.3 37.5 36.7 35.9 35.2 34,4 33.7 33.0 32.3 31,6 31,0 30,4 29,8 29,2 28,6 46,1 45,2 44,3 43,4 42,5 41,6 40,7 39,9 38,0 38,0 38,0 38,0 38,0 38,0 38,0 38,0	461 451 442 433 424 415 406 398 389 381 372 364 356 348 340 333 325 318 311 304 298 291 285 279	460 451 442 433 423 414 406 397 388 380 371 363 355 347 339 331 323 316 30,9 30 2 295 288 282 276 460 450 441 432 403 414 405 396 387 379 370 362 345 345 337 309 301 314 307 299 292 286 279 279	459 450 44.1 43.1 42.2 41.3 40.4 39.5 38.6 37.8 36.9 36.0 35.2 34.4 33.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	459 44.9 44.0 43.1 42.2 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 30.3 29.5 28.8 28.1 27.4 28.7	453 443 440 430 42,1 41,2 40,3 33 484 38,5 37,5 386 35,8 34,9 34,1 332 32,4 316 30,8 30,0 292 284 27,7 27,0 26,3 45,8 449 43,9 43,9 44,0 43,0 45,0 45,0 45,0 45,0 45,0 45,0 45,0 45	458 448 43.9 43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	458 448 459 429 420 41.1 40.1 39.2 38.3 37.4 36.5 35.6 34.8 33.9 33.0 32.2 31.4 30.5 29.7 28.9 28.1 27.4 26.6 25.9 45.7 448 438 429 42.0 41.0 40.1 39.2 38.3 37.4 36.5 35.6 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	457 44.8 43.8 42.9 41.9 40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	457 448 438 429 419 410 400 391 382 37.3 364 355 346 33.7 32.8 32.0 31.1 30.3 294 286 278 270 26.2 254 25.4 445 447 448 428 419 419 410 410 410 301 382 372 363 354 345 336 328 319 310 310 303 303 375 57 58 261 573	45.7 44.7 43.8 42.8 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	45.7 44.7 43.7 42.8 41.8 40.9 40.0 39.0 38.1 37.2 38.3 35.4 34.5 33.6 32.7 31.8 30.9 30.1 29.2 28.4 27.5 26.7 25.9 25.1	45.7 44.7 43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 292 28.3 27.5 26.6 25.8 25.0	456 44,7 43,7 42,8 41,8 40,9 39,0 38,1 37,1 36,2 35,3 34,4 33,5 32,6 31,7 30,8 30,0 28,1 28,3 27,4 26,6 25,8 24,9 45,6 44,7 43,7 42,8 47,8 47,8 47,8 47,8 47,8 47,8 47,8 47	456 447 437 427 418 408 399 390 380 371 362 353 343 334 32.5 31.7 30.8 29.9 290 282 273 265 256 24.8	456 44,7 43,7 42,7 41,8 40,8 39,9 38,9 38,0 37,1 36,2 36,2 34,3 334 32,5 31,6 30,7 29,9 29,0 28,1 27,3 26,4 25,6 24,8 44,6 44,7 42,7 41,7 40,8 39,8 38,9 38,0 37,1 36,1 35,2 34,3 33,4 32,5 31,6 30,7 29,8 29,0 28,1 27,2 26,4 25,5 24,7	456 446 437 427 417 408 398 389 380 370 361 352 343 334 325 316 307 298 289 281 272 284 255 247	426 444 437, 427, 417, 408 389 380 380 370 361 352 343, 334 325 315 307 288 289 38027283 254 246	456 44,6 43, 42,7 41,7 40,8 33,6 38,3 38,0 37,0 36,1 35,2 34,2 33,3 32,4 31,5 30,6 29,8 28,9 28,0 27,1 26,3 25,4 24,5
ling calendar year end; and (B) the "applicable divisor" from the table	Age 28 70 An 41 A2 A2 A2 A4 A5 A6 A7 A8 A9 50 51 52 52 54 56 57 58 59 50	00 60 00 15 00 60 +6 00 70 10 00 64 0+ 1+ 0+ 6+ ++ 0+ 7+ 1+ 0+ 60 00 10		2 2	2.3 51.7	51.8 51.3 50.8 50.2	51.1 50.4 49.9 49.3 48.8	50.7 50.1 49.5 48.9 48.3 47.8 47.3	50.4 49.7 49.1 48.5 47.9 47.3 46.8 46.3	0.0 49.4 48.7 48.1 47.5 46.9 46.3 45.8 49.8 49.1 48.4 47.7 47.1 46.5 45.9 45.4	19.5 48.8 48.1 47.4 46.7 46.1 45.5 44.9 44.4 43.9	92 485 478 47.1 46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	93.0 482 475 468 461 454 44.8 44.2 43.6 43.0 42.4 41.9 41.4	8.8 48.0 47.3 46.5 45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	84 476 46.8 46.0 45.3 44.6 49.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	82 474 46.6 45.8 45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	48.1 47.2 46.4 45.6 44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	47.3 47.1 46.3 45.3 44.1 45.3 45.1 42.4 41.5 40.3 39.3 38.3 38.3 37.1 37.2 36.6 36.1 35.6 47.8 47.0 46.1 45.3 44.5 43.7 42.9 42.1 41.4 40.7 40.0 39.3 38.6 38.0 37.4 36.8 36.2 35.7 35.1 34.7	47.7 46.8 46.0 45.1 44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	47.6 46.7 45.8 45.0 44.2 43.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 47.5 46.6 45.7 44.9 44.0 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 37.8	474 465 45.6 44.7 43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	47.3 464 455 446 438 429 42.1 412 404 396 388 380 37.3 366 358 35.1 345 338 332 226 32.0 314 309 304 29.9 47.3 48.3 48.3 48.3 48.3 49.3 49.5 49.5 49.5 49.5 49.5 49.5 49.5 49.5	1 77.2 46.3 45.5 42.7 41.8 41.0 40.1 39.3 38.5 37.7 36.9 36.1 35.4 34.6 33.9 33.2 22.6 31.9 31.3 30.7 30.1 29.6 29.0	47.1 462 45.3 44.4 43.5 42.6 41.7 40.8 40.0 39.2 36.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 47.1 46.1 45.2 44.3 43.4 42.5 41.6 40.7 39.9 38.0 38.2 37.4 36.6 35.8 35.0 34.2 38.5 32.7 32.0 31.4 30.7 30.0 29.4 28.8 28.3	47.0 46.1 45.1 44.2 43.3 42.4 41.5 40.6 39.8 38.9 38.1 37.2 38.4 35.6 34.8 34.0 33.3 32.5 31.8 31.1 30.4 29.8 29.1 28.5 27.9	469 460 451 442 433 423 414 406 397 38.8 380 371 363 355 34.7 339 331 323 316 30.9 302 29.5 288 282 27.6 469 460 451 442 405 391 408 387 379 370 382 353 445 337 399 391 391 392 286 279 279	469 459 445 44.1 43.1 422 41.3 40.4 39.5 38.6 37.8 36.9 38.0 35.2 34.4 33.6 32.8 32.0 31.2 30.5 29.7 29.0 28.3 27.6 27.0	468 459 449 440 431 422 413 403 394 886 377 368 359 351 343 334 326 318 311 303 295 288 281 274 287	468 459 443 44,0 43,0 42,1 41,2 40,3 39,4 36,5 37,6 36,7 35,9 35,0 34,2 33,3 32,5 31,7 30,9 30,1 29,4 26,6 27,9 27,2 26,5 46,8 45,8 44,9 43,9 43,0 42,1 41,1 40,2 39,3 38,4 37,5 36,9 34,9 34,1 33,2 32,4 316,30,8 30,0 29,2 28,4 27,7 27,0 26,3	46.7 45.8 44.8 43.9 43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	467 458 448 439 429 420 41.1 40,1 392 38.3 37.4 36.5 366 34.8 33.9 33.0 32.2 31.4 305 29.7 289 28.1 27.4 26.6 25.9 46.7 457 448 438 429 420 410 40,1 392 38.3 37.4 36.5 366 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	46.7 45.7 44.8 43.8 42.9 41.9 41.0 40.1 39.1 38.2 37.3 36.4 35.5 34.6 33.8 32.9 32.0 31.2 30.5 28.5 27.7 27.3 25.3 25.6	46.7 445, 448 438 429 41.9 41.0 40.0 391 382 373 364 355 346 337 328 32.0 31.1 30.3 294 286 278 27.0 26.2 25.4 as 45.7 44.7 488 428 41.9 41.9 40.0 391 382 372 383 384 345 386 378 31 931 030 293 385 277 269 261 253	466 45.7 44.7 43.8 42.8 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	466 457 447 437 428 418 409 400 390 381 372 363 354 345 336 327 318 309 301 292 284 275 267 259 251	46.6 45.7 44.7 43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.2 36.2 35.3 34.4 33.5 32.6 31.8 30.9 30.0 29.2 28.3 27.5 26.6 25.0 25.0	46.6 45.6 44.7 43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.1 36.2 35.3 34.4 33.5 32.6 31.7 30.8 30.0 29.1 28.3 27.4 26.6 25.8 24.9 46.6 45.6 44.7 43.7 42.8 41.8 41.9 39.9 39.0 38.0 37.1 36.2 35.3 34.4 33.5 37.6 31.7 30.8 29.9 29.1 28.3 27.4 26.5 25.7 24.9	46.6 46.6 44.7 43.7 42.7 41.8 40.8 39.9 39.0 38.0 37.1 36.2 35.3 34.3 33.4 32.5 31.7 30.8 29.9 29.0 28.2 27.3 26.5 25.6 24.8	46.6 45.6 44.7 43.7 42.7 41.8 40.8 39.9 38.9 38.0 37.1 36.2 35.2 34.3 33.4 32.5 31.6 30.7 29.9 29.0 28.1 27.3 26.4 25.6 24.8 46.6 45.6 44.6 43.7 42.7 41.7 40.8 39.8 38.9 38.0 37.1 36.1 35.2 34.3 33.4 32.5 31.6 30.7 29.8 29.0 28.1 27.2 26.4 25.5 24.7	466 456 446 437 427 417 408 338 38.9 38.0 37.0 36.1 35.2 34.3 33.4 32.5 316 30.7 29.8 28.9 28.1 27.2 26.4 25.5 24.7	466 456 440 43,1 42,1 41,1 40,8 396 393 30,1 30,1 33,2 34,3 33,4 32,5 38,8 39,8 39,8 30,7 23,8 25,8 24,8 34,9 34,1 40,1 40,1 40,1 40,1 40,1 40,1 40,1 4	5 466 456 44,6 43,7 42,7 41,7 41,8 33,8 38,3 38,1 36,1 36,2 34,2 33,3 32,4 31,5 30,6 23,8 28,1 27,1 26,3 25,4 24,6
ling calendar year end; and (B) the "applicable divisor" from the table	Age 28 70 An 41 A2 A2 A2 A4 A5 A6 A7 A8 A9 50 51 52 52 54 56 57 58 59 50	00 60 00 15 00 60 +6 00 70 10 00 64 0+ 1+ 0+ 6+ ++ 0+ 7+ 1+ 0+ 60 00 10		2 2	2.3 51.7	51.8 51.3 50.8 50.2	51.1 50.4 49.9 49.3 48.8	50.7 50.1 49.5 48.9 48.3 47.8 47.3	50.4 49.7 49.1 48.5 47.9 47.3 46.8 46.3	0.0 49.4 48.7 48.1 47.5 46.9 46.3 45.8 49.8 49.1 48.4 47.7 47.1 46.5 45.9 45.4	19.5 48.8 48.1 47.4 46.7 46.1 45.5 44.9 44.4 43.9	92 485 478 47.1 46.4 45.8 45.1 44.5 44.0 43.4 42.9 42.4	93.0 482 475 468 461 454 44.8 44.2 43.6 43.0 42.4 41.9 41.4	8.8 48.0 47.3 46.5 45.8 45.1 44.4 43.8 43.2 42.6 42.0 41.5 40.9 40.4	84 476 46.8 46.0 45.3 44.6 49.8 43.2 42.5 41.8 41.2 40.6 40.1 39.5 39.0 38.5	82 474 46.6 45.8 45.1 44.3 43.6 42.9 42.2 41.5 40.9 40.3 39.7 39.1 38.5 38.0 37.5	48.9 48.1 47.2 46.4 45.6 44.8 44.1 43.3 42.6 41.9 41.2 40.5 39.9 39.3 38.7 38.1 37.6 37.1 36.6	468 4/3 4/1 463 461 463 44/ 439 44/ 439 421 414 407 400 393 386 380 374 368 362 357 351 347	48.6 47.7 46.8 46.0 45.1 44.3 43.5 42.7 41.9 41.2 40.4 39.7 39.0 38.3 37.6 37.0 36.4 35.8 35.2 34.7 34.2 33.7	48.5 47.8 46.7 45.8 45.0 44.2 45.3 42.5 41.7 40.9 40.2 39.4 38.7 38.0 37.3 36.7 36.0 35.4 34.8 34.3 33.7 33.2 32.8 48.4 47.5 46.6 45.7 44.9 44.0 43.2 42.4 41.5 40.7 40.0 39.2 38.5 37.8 37.1 36.4 35.7 35.1 34.5 33.9 33.3 32.8 32.3 31.8	48.3 47.4 46.5 45.6 44.7 43.9 43.0 42.2 41.4 40.6 39.8 39.0 38.2 37.5 36.8 36.1 35.4 34.8 34.1 33.5 32.9 32.4	482 473 464 455 446 438 429 42.1 412 404 396 388 380 373 366 358 351 345 338 332 226 320 314 309 304 29.9 481 472 982 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472 982 472	481 472 463 453 445 436 427 418 410 401 393 385 377 389 361 354 346 339 322 326 319 313 307 301 296 29.0	48.0 47.1 46.2 45.3 44.4 43.5 42.6 41.7 40.8 40.0 39.2 38.3 37.5 36.7 35.9 35.2 34.4 33.7 33.0 32.3 31.6 31.0 30.4 29.8 29.2 28.6 48.0 47.0 48.1 45.2 44.3 43.4 42.5 41.6 40.7 39.9 38.0 38.2 37.7 36.0 34.2 38.8 38.0 34.2 38.8 38.0 34.2 38.8 38.0 34.2 38.0 34.2 38.8 38.0 34.2 38.8 38.0 38.0 38.0 38.0 38.0 38.0 38.0	479 470 461 451 442 433 424 415 406 398 389 381 372 384 356 348 340 333 325 318 311 304 298 291 285 279	47.9 46.9 46.0 45.1 44.2 43.3 42.3 41.4 40.6 39.7 38.8 38.0 37.1 36.3 35.5 34.7 33.9 33.1 32.3 31.6 30.9 30.2 29.5 28.8 28.2 27.6 47.8 46.9 46.0 45.0 44.1 43.2 42.3 41.4 40.5 39.6 38.7 37.9 37.0 36.3 34.5 35.7 39.9 39.2 39.8 57.9 77.9	478 469 459 450 441 431 422 413 404 395 38.6 378 369 360 352 344 335 328 320 312 305 297 290 283 276 270	47.8 46.8 45.9 44.9 44.0 43.1 42.2 41.3 40.3 39.4 38.6 37.7 36.8 35.9 35.1 34.3 33.4 32.6 31.8 31.1 39.3 29.5 28.8 28.1 27.4 28.7	47, 468 458 459 44,9 44,0 42,0 42,1 41,2 40,3 39,4 36,5 36,7 35,9 35,0 34,2 33,3 32,5 31,7 30,9 30,1 29,4 28,6 27,9 27,2 26,5 47,7 46,8 45,8 44,9 43,9 43,0 42,1 41,1 40,2 39,3 38,4 37,5 36, 34,9 34,1 33,2 32,4 316 30,8 30,0 29,2 28,4 27,7 27,0 26,3	46.7 45.8 44.8 43.9 43.0 42.0 41.1 40.2 39.3 38.4 37.5 36.6 35.7 34.8 34.0 33.1 32.3 31.5 30.6 29.8 29.1 28.3 27.5 26.8 26.1	467 458 448 439 429 420 41.1 40,1 392 38.3 37.4 36.5 366 34.8 33.9 33.0 32.2 31.4 305 29.7 289 28.1 27.4 26.6 25.9 46.7 457 448 438 429 420 410 40,1 392 38.3 37.4 36.5 366 34.7 33.8 33.0 32.1 31.3 30.4 29.6 28.8 28.0 27.2 26.5 25.7	476 467 448 438 429 419 41.0 40.1 39.1 38.2 37.3 36.4 35.5 34.6 338 32.9 32.0 31.2 30.3 29.5 28.7 27.9 27.1 26.3 25.6	47.6 46.7 45.7 44.8 43.8 42.9 41.9 41.0 40.0 39.1 38.2 37.3 36.4 35.5 34.6 33.7 32.8 32.0 31.1 30.3 29.4 28.6 27.8 27.0 26.2 25.4 27.6 47.6 47.7 47.7 47.8 47.8 47.8 47.7 26.9 57.7 26.9 57.7 26.9 57.7 26.9 57.7 26.9 57.7 26.9 26.7 27.8 27.8 27.8 27.8 27.8 27.8 27.8 27	47.6 46.6 45.7 44.7 43.8 42.8 41.9 40.9 40.0 39.1 38.1 37.2 36.3 35.4 34.5 33.6 32.7 31.8 31.0 30.1 29.3 28.4 27.6 26.8 26.0 25.2	476 466 457 447 437 428 418 409 400 390 381 372 363 354 345 336 327 318 309 301 292 284 275 267 259 251	47.6 46.6 45.7 44.7 43.7 42.8 41.8 40.9 39.9 39.0 38.1 37.2 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Participant's Social Security Number:		Page 2 of 4
	MENTS (Do not complete this section	ı if you are electing a full withdrawal.)
Check		
	FT) - You must complete the Authorizets only. Lump sum distributions and a	zation Agreement For Electronic Fund Transfers (EFT). EFT is mounts certain are made by check.
VI. ROLLOVER (Indicate Commo	encement Date of rollover in section I	<i>I.</i>)
Direct Rollover to: □457 Plan	☐ 401(k) Plan/Roth 401(l	k) 403(b)Plan/Roth 403(b)
☐ IRA/Roth	n IRA □ Other**	
Amount of Rollover (choose one):	: □ Partial Rollover \$	
Eligible Rollover Distribution Not	ice	
)Are you aware that unlike in the 457 Pl Yes No	an, a 10% tax penalty may apply if you with	hdraw any money from a Traditional IRA account before age 59 1/2?
2) Has the IRA provider informed you of	of any and all fees you will be charged for the	he IRA (setup fees, annual fees, etc.)? ☐ Yes ☐ No
3) Has the IRA provider disclosed the ex	xpense ratios (investment management fees	s) for the fund(s) within the IRA you will be purchasing? \square Yes \square No
4) Are you rolling your account into an I	IRA because (check all that apply):	
☐ The IRA Institution/Fund manager	's name recognition	
☐ If yes, are you aware the investment competitively bid and reviewed of the competitively bid and reviewed of the competitively bid and reviewed of the competitively bid and reviewed of the competitive	_	npensation Plan's options are managed by Board selected professionals,
☐ You want more investment fund ch	ioices?	
	rred Compensation Plan offers participants uding no-load/no-transaction fee funds?	the option of investing in a self-directed brokerage account which
☐ You want to continue making contr	ributions post-employment?	
☐ An IRA was recommended to you l	by a 🗆 friend 🗅 family member 🖵 financia	al planner?
Trustee or custodian for Plan or II	RA Information (You must be enrolle	ed in the other plan or IRA before the transfer can be made.)
Name of trustee or custodian f	for the plan or IRA:	
Name on Account:		Account Number:
Contact Name:		Tel. #:
Address:		
Please note: You must attach a letter	from the trustee or custodian of the ot	her plan or IRA affirming plan type or acceptance of rollover.
		he participant's responsibility to ensure such eligibility. The Plan will not be held

responsible for any tax penalties that may occur for the transfer of Plan funds eligible for rollover treatment which are transferred to an ineligible investment vehicle. Please note: If you are age 70 1/2 or older, you are required to receive your minimum distribution for the current tax year prior to a full account rollover.

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Participant's Social Security Number:						Page 4 of 4
VIII. SIGNATURE						
I have read and understand The N right to recover any amounts erro certain types of investment vehicle not be held responsible for any tax to an ineligible investment vehicle.	neously credited to my es are eligible to receive ex penalties that may occ	account. I further e rollovers and it is our for the transfer of	understand that if I ar solely my responsibil f Plan funds eligible f	n rolling my a ity to ensure s for rollover tre	assets into an uch eligibilit eatment which	other plan, only y. The Plan will h are transferred
Signature of Participant:				Date:	/	/
IX. STATEMENT OF NOTAL	RY (This form must be	notarized before it	will be processed by	the Plan's Ad	ministrative (Office.)
State of)) SS.:					
County of)					
On or proved to me on the basis of satisfactory the same in his/her capacity, and that by h ment.	y evidence to be the individua	al whose name is subscri		nt and acknowled	ged to me that he	
(Signature and office of individual taking	acknowledgment)					

Of	ffice		INITIAL	DATE	EFFECTIVE TERM. DATE (MM/DD/YY)	WITHDRAWAL EVENT NUMBER	PERIODIC PAYMENT NUMBER
	ıse	Operations					
O	nly	Distributions					













The City of New York Deferred Compensation Plan A Division of Pre-Tax Benefits & Citywide Programs within the Mayor's Office of Labor Relations' Employee Benefits Program

40 Rector Street, 3rd floor, New York, NY 10006 (212) 306-7760, 1-888-DCP-3113 (Outside NYC), TTY (212) 306-7707 nyc.gov/deferredcomp

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