

<u>Years</u>	<u>BA</u>	<u>BA+15</u>	<u>BA+30</u>	<u>BA+45</u>	<u>BA +90 BA</u>	<u>MA+45</u>	<u>MA+90 or Ph.D.</u>
					<u>+135 MA</u>		
0	67,732	67,982	68,159	69,972	75,570	79,728	83,285
1	67,857	68,480	69,767	70,968	76,591	80,096	83,519
2	68,356	68,772	69,941	71,978	77,257	80,790	84,366
3	68,605	70,114	70,831	72,935	78,059	81,556	85,220
4	69,291	70,227	71,760	73,935	78,900	82,411	86,102
5	69,361	70,759	72,652	74,948	79,755	83,225	86,986
6	69,429	70,834	72,925	75,315	83,561	87,106	91,024
7	69,499	70,865	73,219	75,694	83,765	87,284	91,243
8	70,195	70,935	73,568	76,175	84,078	87,514	91,506
9	70,195	72,583	75,312	77,988	85,867	89,336	93,428
10	70,195	72,583	75,599	78,390	93,810	97,491	101,965
11	70,195	72,583	75,599	78,718	93,982	97,612	102,047
12	70,195	72,583	75,599	80,406	95,999	99,117	103,621
13	70,195	72,583	75,599	80,406	98,154	101,099	105,693
14	70,195	72,583	75,599	80,406	101,255	103,121	106,910
15	70,195	72,583	75,599	80,406	103,887	105,184	112,257
16 or more	70,195	72,583	75,599	80,406	105,965	110,919	117,602

4.70% 3.7% IPD + 1%