

PSD Model for 26-27		3.1%							
Step	BA	BA+15	BA+30	BA+45	BA+90	MA	MA+45	MA+90,DOC	
		1.0000	1.0270	1.0550	1.0830	1.1989	1.1989	1.2889	1.3469
Base--0		63,920	65,646	67,436	69,225	76,634	76,634	82,386	86,094
5 Days		1,776	1,823	1,873	1,923	2,129	2,129	2,289	2,391
Total Comp		65,696	67,469	69,309	71,148	78,762	78,762	84,675	88,485
		1.0135	1.0409	1.0692	1.0985	1.2122	1.2122	1.3032	1.3608
Base--1		64,783	66,534	68,343	70,216	77,484	77,484	83,301	86,982
5 Days		1,800	1,848	1,898	1,950	2,152	2,152	2,314	2,416
Total Comp		66,582	68,383	70,242	72,167	79,636	79,636	85,614	89,399
		1.0263	1.0539	1.0826	1.1141	1.2257	1.2257	1.3163	1.3746
Base--2		65,601	67,365	69,200	71,213	78,347	78,347	84,138	87,864
5 Days		1,822	1,871	1,922	1,978	2,176	2,176	2,337	2,441
Total Comp		67,423	69,237	71,122	73,191	80,523	80,523	86,475	90,305
		1.0395	1.0674	1.0964	1.1289	1.2384	1.2384	1.3288	1.3885
Base--3		66,445	68,228	70,082	72,159	79,159	79,159	84,937	88,753
5 Days		1,846	1,895	1,947	2,004	2,199	2,199	2,359	2,465
Total Comp		68,291	70,123	72,029	74,164	81,357	81,357	87,296	91,218
		1.0525	1.0816	1.1107	1.1444	1.2517	1.2517	1.3427	1.4029
Base--4		67,276	69,136	70,996	73,150	80,009	80,009	85,825	89,673
5 Days		1,869	1,920	1,972	2,032	2,222	2,222	2,384	2,491
Total Comp		69,145	71,056	72,968	75,182	82,231	82,231	88,209	92,164
		1.0659	1.0951	1.1245	1.1601	1.2653	1.2653	1.3560	1.4173
Base--5		68,132	69,999	71,878	74,154	80,878	80,878	86,676	90,594
5 Days		1,893	1,944	1,997	2,060	2,247	2,247	2,408	2,516
Total Comp		70,025	71,943	73,875	76,213	83,125	83,125	89,083	93,110
		1.0796	1.1082	1.1387	1.1760	1.2792	1.2792	1.3694	1.4310
Base--6		69,008	70,836	72,786	75,170	81,766	81,766	87,532	91,470
5 Days		1,917	1,968	2,022	2,088	2,271	2,271	2,431	2,541
Total Comp		70,925	72,804	74,808	77,258	84,038	84,038	89,963	94,010
		1.1038	1.1329	1.1637	1.2030	1.3052	1.3052	1.3967	1.4601
Base--7		70,555	72,415	74,384	76,896	83,428	83,428	89,277	93,330
5 Days		1,960	2,012	2,066	2,136	2,317	2,317	2,480	2,592
Total Comp		72,515	74,426	76,450	79,032	85,746	85,746	91,757	95,922
		1.1392	1.1698	1.2014	1.2440	1.3461	1.3461	1.4390	1.5049
Base--8		72,818	74,774	76,793	79,516	86,043	86,043	91,981	96,193
5 Days		2,023	2,077	2,133	2,209	2,390	2,390	2,555	2,672
Total Comp		74,840	76,851	78,927	81,725	88,433	88,433	94,536	98,865
			1.2081	1.2413	1.2854	1.3875	1.3875	1.4825	1.5504
Base--9			77,222	79,344	82,163	88,689	88,689	94,761	99,102
5 Days			2,145	2,204	2,282	2,464	2,464	2,632	2,753
Total Comp			79,367	81,548	84,445	91,153	91,153	97,394	101,854
			1.2816	1.3289	1.4310	1.4310	1.5273	1.5974	
Base--10			81,920	84,943	91,470	91,470	97,625	102,106	
5 Days			2,276	2,360	2,541	2,541	2,712	2,836	
Total Comp			84,195	87,303	94,010	94,010	100,337	104,942	
			1.3737	1.4758	1.4758	1.5742	1.6457		
Base--11			87,807	94,333	94,333	100,623	105,193		
5 Days			2,439	2,620	2,620	2,795	2,922		
Total Comp			90,246	96,954	96,954	103,418	108,115		
			1.4171	1.5224	1.5224	1.6224	1.6961		
Base--12			90,581	97,312	97,312	103,704	108,415		
5 Days			2,516	2,703	2,703	2,881	3,012		
Total Comp			93,097	100,015	100,015	106,584	111,426		
			1.5706	1.5706	1.6717	1.7476			
Base 13			100,393	100,393	106,855	111,707			
5 Days			2,789	2,789	2,968	3,103			
Total Comp			103,181	103,181	109,823	114,810			
			1.6202	1.6202	1.7245	1.8010			
Base--14			103,563	103,563	110,230	115,120			
5 Days			2,877	2,877	3,062	3,198			
Total Comp			106,440	106,440	113,292	118,318			
			1.6623	1.6623	1.7693	1.8479			
Base--15			106,254	106,254	113,094	116,793			
5 Days			2,952	2,952	3,141	3,244			
21.5 Hours	((Base15/180 days)/7 hours) * 15 hours					1,401			
Total Comp*						109,206	109,206	116,235	121,438
			1.6956	1.6956	1.8047	1.8848			
Base--16+		5.00%	108,383	108,383	115,356	116,793			
5 Days		Longevity at Year 16+	3,011	3,011	3,204	3,244			
Longevity			5,419	5,419	5,768	9,610			
Total Comp*			116,813	116,813	124,329	129,647			